

**AN EMPIRICAL STUDY ON THE EFFECT OF
PAYMENT MECHANISM AND SHOPPING SITUATION
FOR PURCHASING INTENTION – THE MODERATING
EFFECT OF CONSUMER INVOLVEMENT IN
SELECTED PRODUCT CATEGORIES IN GUJARAT**

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By

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CERTIFICATE

Certified that the work incorporated in the thesis titled, “***AN EMPIRICAL STUDY ON THE EFFECT OF PAYMENT MECHANISM AND SHOPPING SITUATION FOR PURCHASING INTENTION – THE MODERATING EFFECT OF CONSUMER INVOLVEMENT IN SELECTED PRODUCT CATEGORIES IN GUJARAT***” submitted by **Ashutosh A. Sandhe** comprises the results of independent and original investigations carried out by the candidate under my supervision. The material that has been obtained and used from other sources has been duly acknowledged in the thesis.

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CHAPTER 1: INTRODUCTION

India is one of the emerging markets in the global economy. Since liberalization, the country has witnessed growth at unprecedented rate. With reforms in almost all the sectors, the country has seen growth in infrastructure, capital markets, banking, insurance, etc. This advancement has given rise to a new sector in the country in the form of retail industry. With growth of industry, the employment levels have increased and that has led to the increase in disposable income of the common consumer. Not only that, with the effect of globalization and liberalization, the consumer now has a sea of choices for satisfying his needs and wishes. India prospers, so does the industry and its various sectors. With this growth, the disposable income of its citizens has also increased. With this expansion of the business sector, and the revolution in Information Technology sector, consumers' choices with respect to payment mechanisms and shopping situations have also widened. Nowadays consumer has a choice of buying a product or availing of a service either through a physical shop/mall, or go online and purchase the same product through a teleshopping program telecast on his television. With the growth of internet and television these methods of purchasing have become popular. Gone are the days where, if a person wanted to book a railway ticket, he would go to the railway reservation counter. Now, he can get a railway ticket booked online through a website for this purpose. He can even book hotels and flights on the internet. These modes of purchase have become popular, thanks even to the banking revolution and advent of plastic money in the form of debit/credit cards. India has entered the era of virtual channels and TV/Online shopping. Today people have a choice of buying through the internet (e.g. ebay.co.in, reliance shopping, indiatimes shopping, rediff shopping, etc) or through their TV, sitting at home and dialing a phone number (Homeshop 18, TVC, etc.)

Along with the era of virtual channels, TV/Online shopping is getting prosperous recently and consumers' purchasing patterns have changed vastly. For, today's consumers have opportunities to purchase with different payment mechanisms in different shopping situations. According to Koppelman (1991), shopping is defined as

“The activity of gathering information that precedes the purchase decision.”¹ This definition focuses its attention on the informational needs of a consumer. The shopping situation options available to a consumer with respect to physical store shopping/ TV shopping/ online shopping have already influenced his lifestyle.

1.1 PROFILE OF GUJARAT STATE²

Gujarat is one of the most prosperous states of India owing to its agricultural productivity and industrial development. Gujarat Population Census Data (2011) shows that it has Total Population of 6.03 Crore which is approximately 4.99% of total Indian Population. Literacy rate in Gujarat has seen upward trend and is 79.31% as per 2011 population census. Of that, male literacy stands at 87.23% while female literacy is at 70.73%. Urban Population of the State is 42.6%, which used to be at 37.4% in 2001. Rural population in the state in 2011 fell to 57.4% from 62.6% in 2001.

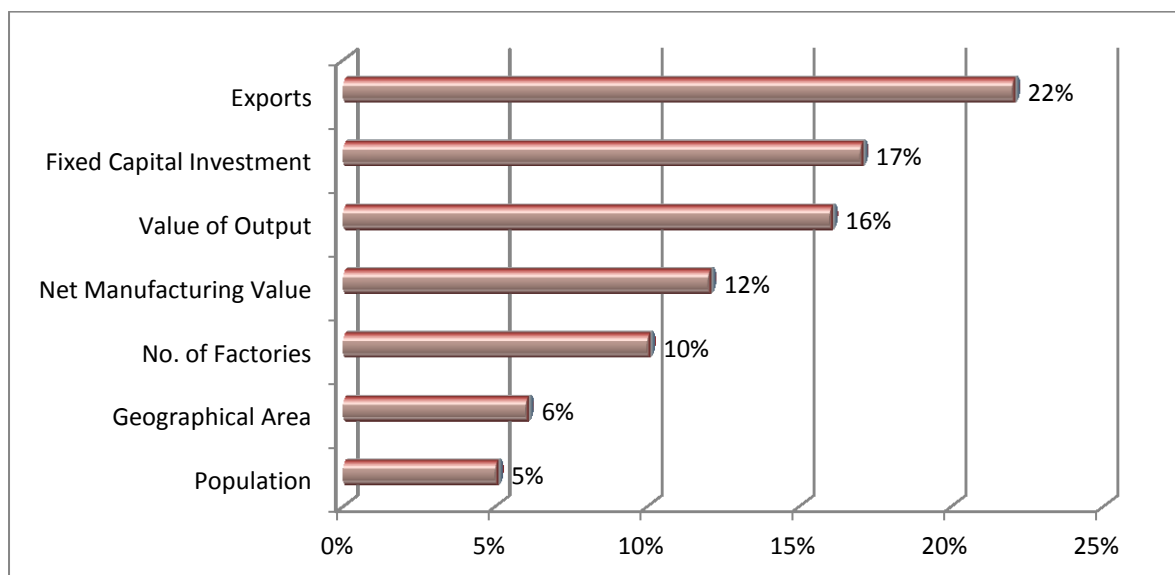
Ahmedabad is the most populated District in the State, with 7.20 million people, up 11.94% from 2001, followed by Surat with 6.07 million people, up 10.07%, as per Gujarat’s Directorate of census operations.

On the west coast of India, Gujarat is an important State having a geographical area of 1,96,024 sq.km. The State has accelerated its overall economic development during last 47 years and has witnessed structural change in economic development. The share of Primary, Secondary and Tertiary sectors has been at 20.2%, 38.3% and 41.5% respectively of the total Gross State Domestic Product(GSDP) which was at Rs. 169,354 crore in 2005-06 at constant (1999-2000) prices. The industrial sector has witnessed impressive development in small, medium and large and factory sectors. Not only that, Gujarat is considered as one of the most prosperous states in the country. It has contributed to the development and growth of the country in various forms which is depicted through the Graph 1.1.

¹ Koppelman, F., Salomon, I. and Proussaloglou, K. (1991). Teleshopping or store shopping? A choice model for forecasting the use of new telecommunications-based services. *Environment and Planning B: Planning and Design*, **18**, 473-489

² <http://www.gujaratindia.com/state-profile/demography.htm>

Graph 1.1: Gujarat's Share in India³



(Source : Socio-Economic Review, Gujarat State 2009-10)

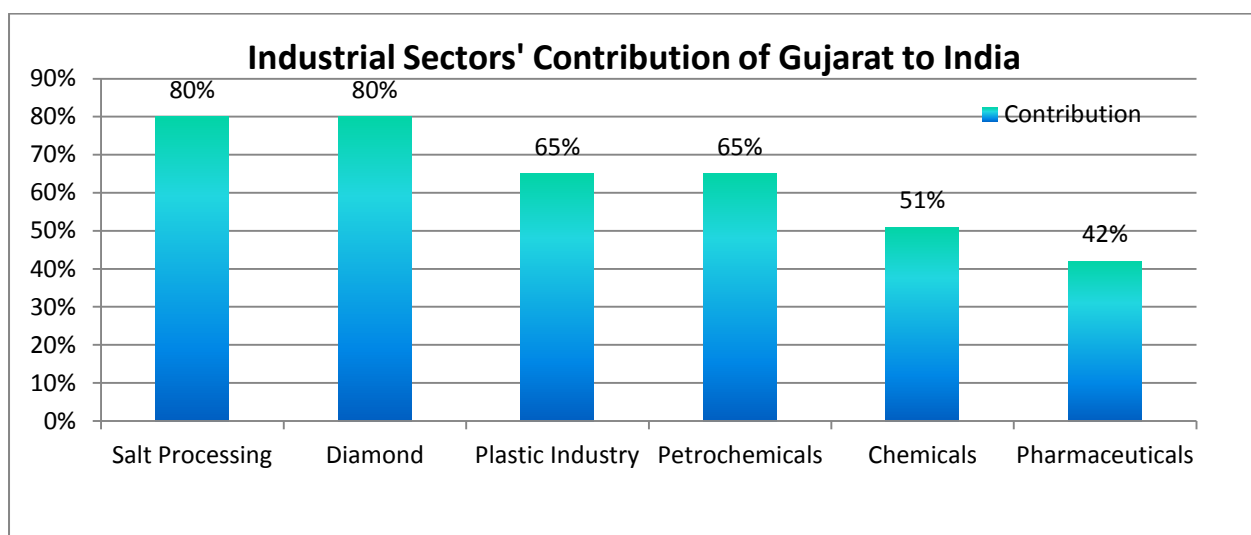
According to the State Socio-economic review report of 2010-11, the GSDP (Gross State Domestic Product) grew to Rs 4,29,356 crore (current prices) in 2009-10, as compared to Rs 3,67,745 crore in 2008-09. This indicates a rise of 16.80 per cent. The state's per capita income rose by 16 per cent at Rs 63,961 in 2009-10, as against Rs 55,140 a year ago. This shows a rise of 16 per cent as per the above report.

Its GSDP has witnessed a growth of 10.4% compounded annualized growth rate (CAGR) from 2004 to 2009. The per capita income of the state for the year 2008-09 was Rs.49,251 (\$1094). 37.4% population is urbanized in the state. The following Graph 1.2 underlines the contribution of Gujarat to India's growth story. Riding on an impressive industrial growth, Gujarat's Gross State Domestic Product (GSDP) and per capita income grew by around 16 per cent in 2009-10.

Industrially also, Gujarat has contributed a lot to the country's development as is clear from the following Graph 1.2.

³ <http://www.gujaratindia.com/state-profile/demography.htm>

Graph 1.2: Industrial Sectors' Contribution of Gujarat to India



(Source : Socio-Economic Review, Gujarat State 2009-10)

The State leads the country in various industrial sectors namely, textiles, engineering, chemicals, petrochemicals, drugs and pharmaceuticals, dairy, cement and ceramics, gems and jewellery. Ahmedabad, the largest city of Gujarat is also an industrial hub of India. The city is known for its textile mills and pharmaceutical industries. Some other important industrial centres of the state include Rajkot, Surat, Gandhinagar, Vadodara and Jamnagar. The state contributes to 21% of the country's exports and 6.42% of the national GDP at constant prices. If the decadal growth of performance of some of the Indian states vis-à-vis other Asian economies with that of Gujarat are compared, one gets quite an encouraging scenario. The industrial growth of Gujarat with a figure of 8.52% could be way ahead of many Indian states and other Asian giants like Singapore, Malaysia and Korea. Gujarat's literacy rate is 79.31%. While literacy rate among male is 87.23%, it is 70.73% among female.⁴

⁴ <http://deshgujarat.com/2011/03/31/gujarats-population-is-60383628-with-19-17-growth-in-decade>

Table 1.1: Per Capita Net State Domestic Product (PCNSDP) at Current prices

States/Union Territories	2005-06	2006-07	2007-08	2008-09
Andhra Pradesh	26662	30439	35600	40902
Bihar	7840	9796	11074	13663
Jharkhand	16267	18474	19928	21465
Goa	78612	87501	105582	-
Gujarat	34264	39459	45773	55140
Haryana	41857	50611	59008	68914
Himachal Pradesh	33943	36766	40107	44538
Jammu & Kashmir	20799	22426	24214	-
Karnataka	28787	31713	36266	40998
Kerala	33044	37947	43104	49316
Madhya Pradesh	15466	16875	18051	-
Chattisgarh	19501	24556	29776	34483
Maharashtra	36048	41144	47051	-
Orissa	17576	21282	26654	29464
Punjab	36277	39874	46686	52879
Rajasthan	18008	21203	23986	27001
Tamil Nadu	31663	37190	40757	45058
Uttar Pradesh	13315	14663	16060	18214
Uttarakhand	24928	29373	32884	36520
West Bengal	24457	27905	32065	36322
Delhi	60951	70238	78690	-
All-India Per CapitaNNP	26003	29524	33283	37490

Source : Reserve Bank of India, Economic Survey 2010-11

As per Table 1.1, compared to the all India per capita NNP (Net National Product) of Rs.37490 in the year 2008-09, the same for Gujarat was Rs.55140. This indicates that Gujarat's NNP is more than that of India by 147%. Thus, the state is one of the most prosperous and industrially developed states in the country with high prosperity and per capita income.

An attempt is made here to study the consumer involvement in selected product categories in Gujarat and understand the impact of payment mechanism and shopping situation on purchasing intention for those products. For this purpose, three major cities in terms of urban population in Gujarat viz., Ahmedabad, Surat and Vadodara were selected and consumers from these three cities were surveyed for their purchasing intention in terms of payment mechanism and shopping situation for selected product categories in Gujarat.

1.2 INTERNET PENETRATION

As far as penetration of internet is concerned, as per the data generated by TRAI which is the regulatory governing body for telecommunications in India, there were approximately 50 million subscribers. The internet penetration in the country is around 8.5% with more than 1 crore broadband users (TRAI), as shown in Table 1.2. The number of connections in India is expected to grow between 20 and 30% (TRAI). Compared globally, India still has low internet penetration as is clear from the Table 1.2.

Table 1.2: ASIA INTERNET USAGE AND POPULATION

ASIA	Est. Population (2011)	Internet Users, (Year 2000)	Internet Users, Latest Data	Penetration %	Growth % (2000-2011)	% Users in Asia
Afganistan	29,835,392	1,000	1,000,000	3.40%	99900.00	0.10
Armenia	2,967,975	30,000	1,396,550	47.10%	4555.20	0.20
Azerbaijan	8,372,373	12,000	3,689,000	44.10%	30641.70	0.40
Bangladesh	158,570,535	100,000	1,429,200	0.90%	1329.20	0.20
Bhutan	708,427	500	50,000	7.10%	9900.00	0.00
China	1,336,718,015	22,500,000	477,000,000	35.70%	2020.00	51.70
Georgia	4,585,874	20,000	1,300,000	28.30%	6400.00	0.10
Hong Kong	7,122,508	2,283,000	4,878,713	68.50%	113.70	0.50
India	1,189,172,906	5,000,000	100,000,000	8.40%	1900.00	10.80
Indonesia	245,613,043	2,000,000	39,600,000	16.10%	1880.00	4.30
Japan	126,475,664	47,080,000	99,182,000	78.40%	110.70	10.80
Kazakhstan	15,522,373	70,000	5,300,000	34.10%	7471.40	0.60
Korea, South	48,754,657	19,040,000	39,440,000	80.90%	107.10	4.30
Kyrgyzstan	5,587,443	51,600	2,194,400	39.30%	4152.70	0.20
Laos	6,477,211	6,000	527,400	8.10%	8690.00	0.10

Malaysia	28,728,607	3,700,000	16,902,600	58.80%	356.80	1.80
Maldives	394,999	6,000	100,940	25.60%	1582.30	0.00
Mongolia	3,133,318	30,000	350,000	11.20%	1066.70	0.00
Myanmar	53,999,804	1,000	110,000	0.20%	10900.00	0.00
Nepal	29,391,883	50,000	811,780	2.80%	1523.60	0.10
Pakistan	187,342,721	133,900	20,431,000	10.90%	15158.40	2.20
Philippines	101,833,938	2,000,000	29,700,000	29.20%	1385.00	3.20
Singapore	4,740,737	1,200,000	3,658,400	77.20%	204.90	0.40
Sri Lanka	21,283,913	121,500	1,776,900	8.30%	1362.50	0.20
Taiwan	23,071,779	6,260,000	16,147,000	70.00%	157.90	1.80
Tajikistan	7,627,200	2,000	700,000	9.20%	34900.00	0.10
Thailand	66,720,153	2,300,000	18,310,000	27.40%	696.10	2.00
Turkmenistan	4,997,503	2,000	80,400	1.60%	3920.00	0.00
Uzbekistan	28,128,600	7,500	7,550,000	26.80%	100566.70	0.80
Vietnam	90,549,390	200,000	27,855,711	30.80%	13827.90	3.00
TOTAL	3,879,740,877	114,304,000	922,329,554	23.80%	706.90	100.00

Source : internetworldstats.com

From the above table, it can be seen that India has a modest internet penetration of 8.5% approximately. However, the positive side is that the growth in penetration is constantly increasing which can be seen from the table given below. In a span of 12 years from 1998 to 2010, the number of subscribers of internet has grown rapidly. In 1998 the internet penetration was only 0.10% amounting to approximately 14 lacs subscribers. That has grown to 10 crores in 2010. This growth is expected to be sustained as per TRAI.

Table 1.3: Internet Usage and Population Statistics

YEAR	Users	Population	% Pen.
1998	1,400,000	1,094,870,677	0.10%
1999	2,800,000	1,094,870,677	0.30%
2000	5,500,000	1,094,870,677	0.50%
2001	7,000,000	1,094,870,677	0.70%
2002	16,500,000	1,094,870,677	1.60%
2003	22,500,000	1,094,870,677	2.10%
2004	39,200,000	1,094,870,677	3.60%
2005	50,600,000	1,112,225,812	4.50%
2006	40,000,000	1,112,225,812	3.60%
2007	42,000,000	1,129,667,528	3.70%
2009	81,000,000	1,156,897,766	7.00%
2010	100,000,000	1,173,108,018	8.50%

Source : internetworldstats.com

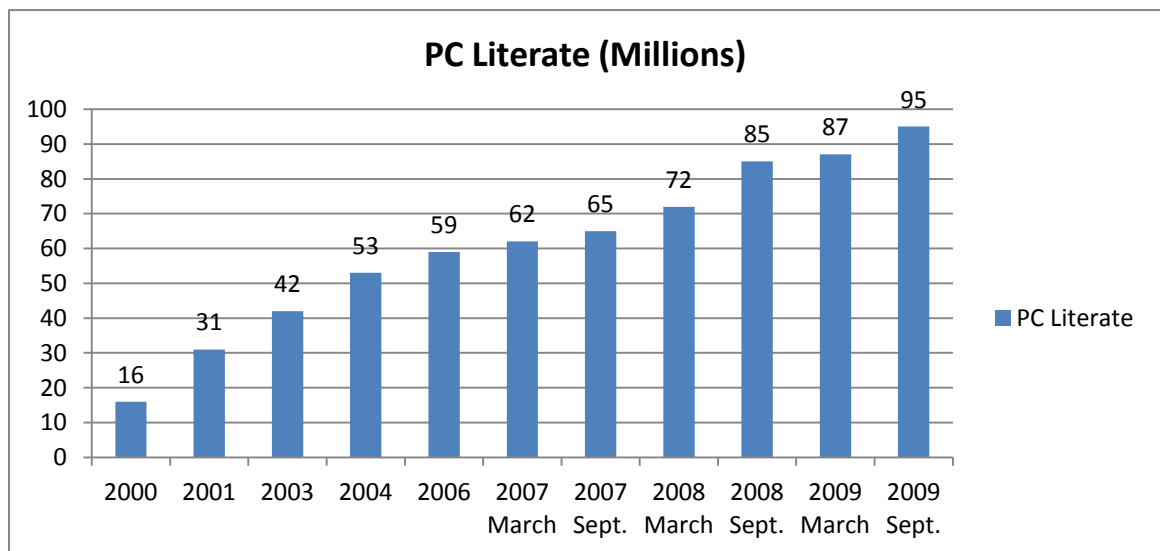
It can be clearly seen from the above Table 1.3 that internet usage in India has constantly grown over a period of 12 years from 1998. In the year 1998, the number of users were merely 14 lacs. The internet penetration at that time was very low. Since then, in the year 2010, the number of internet users in India has touched 10 crores. Thus, the internet penetration has gone up to 8.5%. In terms of growth of internet users, there has been a gigantic growth of 8400% or 84 times in the internet penetration over a period of 12 years.

1.3 INTERNET GROWTH IN INDIA

An active internet user is one who uses internet atleast once in a month (IAMAI-2009-10). A study conducted by the IAMAI (Internet and Mobile Association of India) with IMRB (Indian Market Research Bureau) in 2009 provided vital insights into the growth of internet in India in the coming years. This is important for this research as it covers purchasing intention of consumers who prefer to buy products through the internet (online). Some of the important findings of the study are provided below-

- There has been a relatively steady growth in internet penetration in India. In urban areas, the penetration is on the lower side at 24%.
- In the year 2009, the total population of India was 818 million out of which urban population was 266 million.
- In September, the total number of active internet users in India were 71 million out of which active internet users were 52 million.

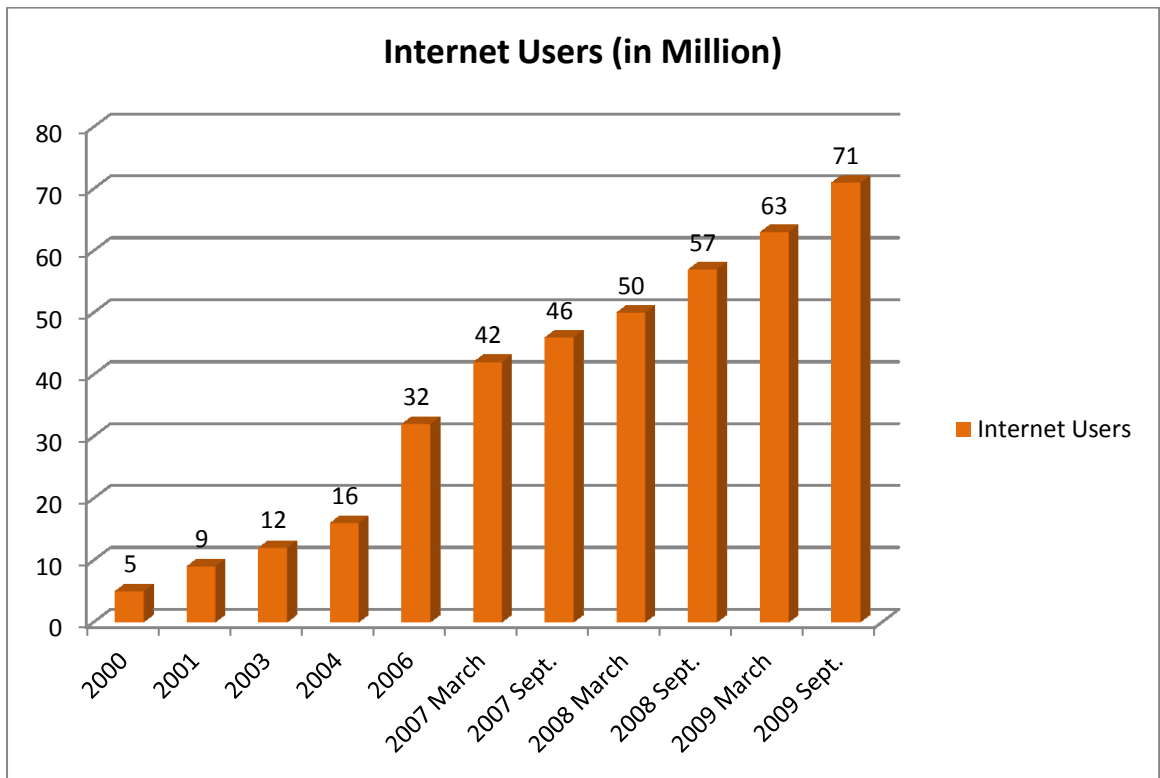
Graph 1.3: PC Literate in India



(Source : I-Cube 2009-10 by IAMAI & IMRB)

From the above Graph 1.3, it can be seen that the number of PC users in India increased from 72 million in 2008 to 87 million in 2009. The reason for this rise in penetration was due to the penetration of PCs in smaller towns and lower SEC (Socio-Economic Classification) classes. With more and more persons becoming literate in computers, the spread of internet is also likely to spread quickly across the country.

Graph 1.4: Total Number of Internet Users in Urban India

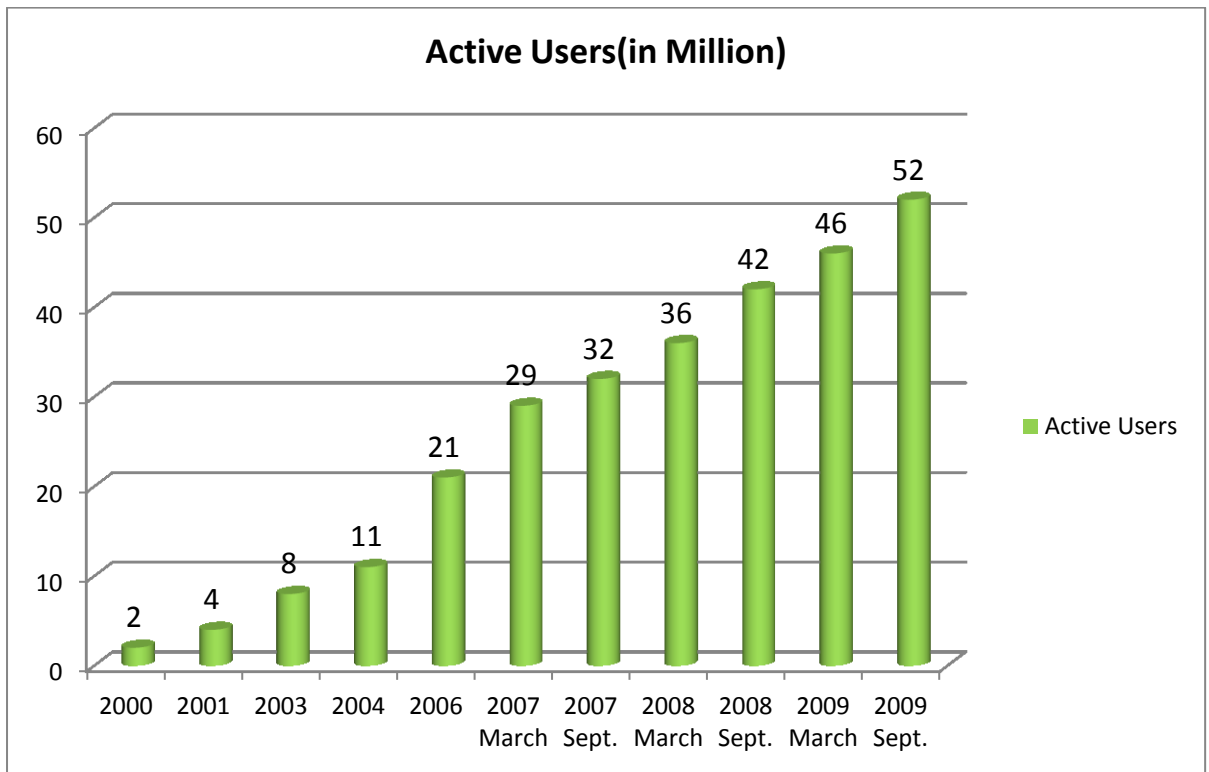


(Source : I-Cube 2009-10 by IAMAI & IMRB)

The above Graph 1.4 shows that the number of claimed internet users increased by 20% in September 2009 as compared to March 2009. This growth was higher than the average growth in the previous years. As can be seen above, the growth has been fast since the year 2006 where the number of internet users doubled as compared to the year 2004. Since then, there has been a consistent growth in the number of internet users in India.

The number of internet users increased from 5 million in the year 2000 to 71 million in the year 2009. Thus there was a consolidated increase in the number of internet users by 66 million which was more than 14 times as compared to the year 2000. With the growth of internet users, online shopping is also likely to increase since more and more people would be comfortable using internet to shop for.

Graph 1.5: Total Number of Active Internet Users in India

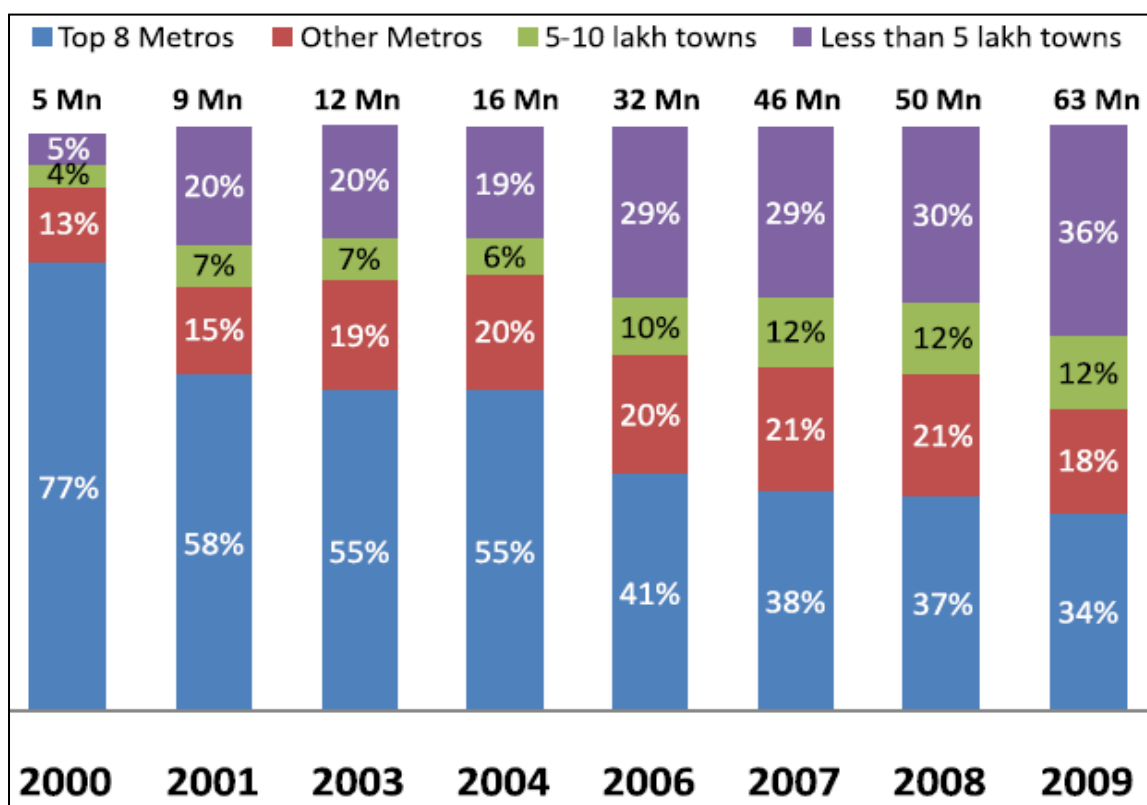


(Source : I-Cube 2009-10 by IAMAI & IMRB)

- Out of total 71 million internet users, the number of active internet users was 52 million in the year 2009. This again shows that the rate of growth of active internet users was 50 million. Thus, there was a rise of active internet users by 25 times during the same period.

From the above graphs, it can be said that against the increase in total number of internet users (14 times), the number of active internet users has increased at a faster rate (25 times). One can infer from this that the people have become more internet savvy over a period of time.

Graph 1.6: Internet Users in Urban India



(Source : I-Cube 2009-10 by IAMAI & IMRB)

- From the above Graph 1.6, it is clear that the smaller towns have overtaken the top eight metros in internet usage. This indicates that internet has reached to remote masses in urban India.
- The proportion of the top eight metros has considerably decreased from 77% in the year 2000 to 34% in 2009. As compared to this, the growth of internet users in small towns has increased remarkably from a mere 5% in 2000 to 36% in the year 2009.
- Cities like Vadodara and Surat fall in the category of other metros (population above 1 million)
- Ahmedabad, on the other hand is categorized as one of the eight metros in this study.
- Thus, it can be said that as of the year 2009, average number of internet users in Vadodara and Surat would be 18% while, in Ahmedabad, internet penetration was at 34%.

1.4 PAYMENT MECHANISM

Money is the most standardized value of measurement for goods and services. The journey of money started with barter system and has reached the era of plastic money. The main spirit of different payment mechanisms is exchange of equal items (Ming-Chuan Pan)⁵. Consumers compare the satisfaction or utility they perceive to obtain with the price they pay in the form of money. If they feel that the utility is greater than the monetary outflow, they prefer to purchase the goods or services. However, this behavior of consumer is not always predictable. In other words there will be times when the same consumer will purchase a product where the disutility in terms of the price paid is more than the satisfaction or utility obtained from the product. Thus, as suggested in economics, a consumer doesn't always show rational behavior. According to Ming Chuan Pan, it has been observed in researches conducted in the past that consumers recall their past expenses while deciding on the purchase in future. "However, the adverse impact of these past expenses on future decisions could be weaker than anticipated". (Soman, 2001). Studies have suggested that consumers might be able to recall items they recently purchased; "many consumers are unable to correctly recall the price paid" (Dickson and Sawyer, 1990). Another study has revealed that a normal consumer has a clear idea of how much money he/she has in bank account for spending (Zelizer, 1994). Also, some expenses might be small enough that the consumer does not even notice them and is not also motivated to keep a track of them. For example, it would be difficult for a consumer to recall the price he paid last time he purchased a shaving blade or a deodorant. Consumers are not very sensitive to changes in quantities unless those changes alter the level of some salient variable (Serman, 1989). For example, Maggi has reduced the quantity of noodles from 100 grams to 95 grams for the same price. However, these changes are not likely to be noticed and even if noticed, it is highly unlikely that consumer would be highly dissatisfied. Another factor in payment mechanism is that payment may result in disutility for the consumer. It has been observed through past studies, that when a payment is made with credit card this disutility is reduced as the

⁵ Ming-Chuan Pan, (2007), The Effects of Payment Mechanism and Shopping Situation on Purchasing Intention - the Moderating Effect of Product Involvement, Proceedings of the 13th Asia Pacific Management Conference, Melbourne, Australia, pp- 1-10

consumer makes the payment in future when he receives the credit card statement. Hence, the perceived risk while purchasing the product in terms of its cost are reduced to a great extent. The same cannot be said about cash payment. As far as cheque payment is concerned, consumer is likely to remember the past expenses while spending in future as he himself writes down the details of payment in the cheque. However, one factor that needs to be considered while deciding upon the payment mechanism is whether the product is of high involvement or low involvement.

“In context of the Indian market, the leading credit card service providers are ICICI, HDFC, HSBC and Standard Chartered to name a few. These financial institutions have tried their hands on ensuring value-addition while offering customer-friendly credit card deals. The Best credit cards in India are usually meant for specific user group such as women, students and small business owners. These cards are offered to the prospective customers with appealing deals. Statistics have clearly revealed that the number of credit card holders in India are close to 22 million as of January, 2007. It has been also revealed that the increasing consumerism in the country has led to a two-fold increase in the number of credit card transactions from financial year 2003-04 to 2005-06. The trends were as favourable as ever in the financial years, financial year 2006-07 and 2007-08 and the same is likely to continue in the coming financial years.

With high and industry-favourable figures as above, there is no doubt that the rise in number of credit card providers and users have come of age. With these positively-influencing trends expected to continue in the near and far-future, the writing is on the wall. The credit card industry is likely to soar more than any industry segment. To add to that, easy and continuous payments' structures with each passing day and with every Bank poised to expand its network, the Indian credit card user community is the biggest beneficiary. The intensifying competition prevalent in the present day Indian credit card market has further fuelled the usage of credit cards in the country like never-before. In an aim to overpower the peers and to sustain and prosper themselves, the banks and financial institutions have started cutting down the interest rates and offering lucrative deals”⁶.

⁶ <http://creditcardadvice.info/credit-cards-plastic-money-never-saw-it-better-in-india-than-now/>

In this research, the intention is to study the impact of following types of payment mechanisms on purchasing intention.

- Cash
- Credit cards/ Debit Cards
- Cheques

Historically, in India people have preferred to pay for low involvement products by cash, whereas they prefer to pay by cheques when they engage in purchase of high involvement products. An attempt is made in this research to find out the most preferred payment mechanism for high involvement and low involvement products in the three major cities of Gujarat.

1.5 SHOPPING SITUATION

In the past consumers had only one choice for buying a product and that was a physical store. As time passed physical stores also witnessed a change and we had the “mall culture” in India. Accordingly, numerous shopping malls got established offering consumers a wide variety of products, both, durable and consumable at reasonable price. These shopping malls not only provide the products but they also provide shopping pleasure which the consumer prefers while shopping. With the expansion of television in terms of private channels and the growth of the electronic media, a new type of shopping experience has developed called teleshopping.

Online shopping is sale of product or service to customers via internet (Birch et al., 2000)⁷. Online shopping is one of the non-store retailing models. With the advancement of computer technology and the internet, computers are now a household item. There are a number of websites offering products to the consumers. It's a new shopping form after the development of internet and has some special characteristics which store retailing and non-store retailing don't have. (Ming-Chuan Pan, 2007). It is convenient with no national boundaries (seamless). This form of shopping provides 24 hour operations for the consumers making it very convenient in terms of time for them. Consumers can use the various search engines to search for

⁷ Birch, A., Gerbert, P. & Schneider, D (2000), The age of e-tai: Conquering the new world of electronic, Oxford: Capstone

the online shopping websites. They can compare the product price and characteristics through these websites. For example, purchasing laptop is a very popular example of online buying. Consumers can visit the websites of different laptop manufacturers and compare the specifications and prices before indulging in buying. They can do this while sitting in the comfort of their home or in the office. Online shopping relies on the internet to spread commercials and product promotion information (Ming-Chuan Pan, 2007). Announcements of sales promotions or related commercials are placed on the websites to attract consumers to make a purchase or even to complete the transaction and payment online (Sohn, 1997). Some of the noted websites are listed below-

www.ebay.co.in

www.indiatimesshopping.com

www.rediffshopping.com

www.homeshop18.com

www.quickrr.com

www.flipkart.com

www.starcalive.com

www.yebhi.com

www.naaptol.com

www.olx.com

These websites offer the consumers a choice of purchasing 24X7 as per their convenience. These websites remove the concept of middlemen and sell the product directly to the customer enabling them to offer more discounts to the buyers.

TV shopping is one of the virtual channels, which belong to non-store retailing. It is a trading platform for business to sell products or the service via sales representatives or specialists who introduce or demonstrate items which they want to sell (Ming-Chuan Pan, 2007). Here, consumers watch the product on TV where the hosts demonstrate the functions of the product. By watching the programme the consumers get all the knowledge before purchasing the product. Consumers are given a choice of purchasing the product while watching the programme by dialing a phone number or at later time by contacting the customer representatives. The consumers can even log on to the website of the said programme and purchase the product. Multiple payment

options are given to the consumers like, cash on delivery, credit or debit cards, money back guarantee, etc. Special discounts are the unique selling proposition of these channels. India ranks fourth in the world in the number of television sets owned (New York Times). As far as penetration is concerned, it is less as compared to some of the other countries. As per an article in The New York Times, Television ownership is growing fast here, and it has plenty more room to expand. There are roughly 105 million homes with televisions in India, up from 88 million in 2000. The current number of television households is about the same as in the United States, though for India that amounts to only about half of the country's households, compared with 98 percent in the United States.⁸

1.6 CONSUMER INVOLVEMENT

The concept of involvement has been introduced in psychology in 1947 by Sherif and Cantril and was used in the beginning to explain the receptivity of individuals on communications. The definition of involvement used in the present study is: “a person's perceived relevance of the object based on inherent needs, values and interests” (Zaichowsky, 1985)⁹. The term “low and high involvement products” can be misleading in the sense that involvement is not a property of a product (Salmon, 1986). Involvement is recognized as the interaction between the product and the individual. “Although involvement tends to be defined as the relevance of a product rather than the interest of an individual in a product, involvement can be interpreted to be more on the side of the stimulus than on the side of the viewer” (Salmon, 1986). “If involvement can be defined according to the stimulus, then products can be organized into different product involvement categories and ideally, markets can be segmented on the basis of product involvement” (Grunig, 1989; Taylor & Joseph, 1984). One of the ways of identifying whether product involvement is high or low is to find out the perceived risk and return from the purchase. In case of high involvement products, consumer perceives high risk and also high levels of satisfactions are achieved if the purchase is as per his perceived benefits. On the other

⁸ Newyork Times Article dated 27 February 2011

⁹ Zaichowsky, J. L. (1985). Measuring the involvement construct. *Journal of Consumer Research*, **12** (December), 341-352.

hand if a wrong purchasing decision is made, it involves huge amount of risks in terms of costs, time and satisfaction. Hence, for high involvement products, consumer spends lot of time gathering information about the product. He inquires about its price and compares it with its features in detail. He also asks for feedbacks and experiences of others who have used the same or a similar kind of product.

“The literature suggests that a person can be involved with advertisements (Krugman 1962, 1965, 1967, 1977), with products (Howard and Sheth 1969; Hupfer and Gardner 1971), or with purchase decisions (Clarke and Belk 1978). Involvement with these different objects leads to different responses. For example, involvement with ads leads one to give more counterarguments to the ad (Wright 1974). Involvement with products has been hypothesized to lead to greater perception of attribute differences, perception of greater product importance, and greater commitment to brand choice (Howard and Sheth 1969). Involvement with purchases leads one to search for more information and spend more time searching for the right selection (Clarke and Belk 1978). Therefore, each area might have its own idiosyncratic result of the state of being involved with the object”(Zaichkowsky, 1985)¹⁰.

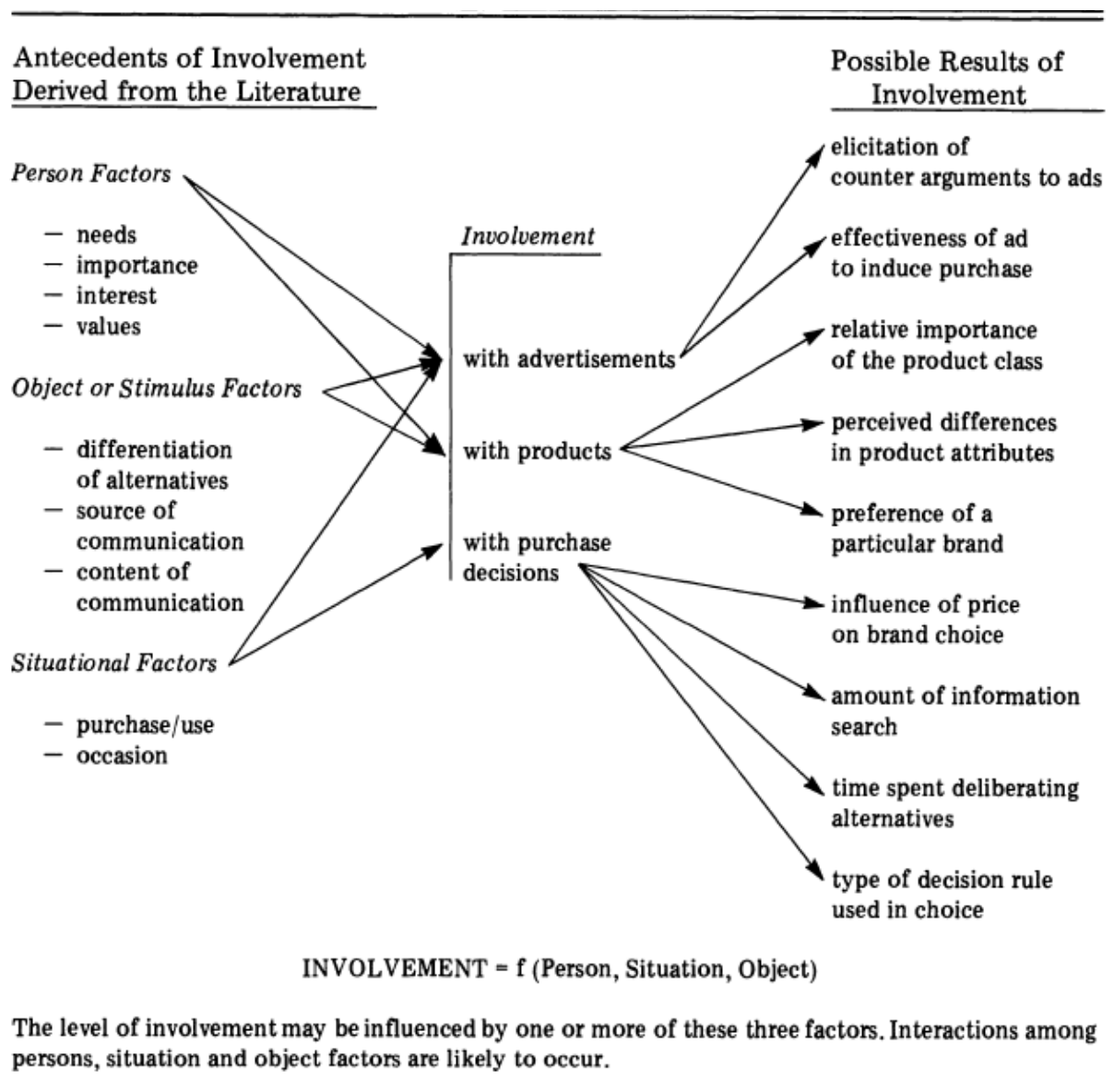
In the year 1986, Judith L. Zaichkowsky provided the conceptual explanation of the term ‘involvement’. The term can be used as advertisement involvement, product class involvement and purchase involvement as is shown in the figure 1. As shown in the figure, involvement is a function of person, situation and the object. In simple words, consumer involvement may be taken to mean the importance a consumer attaches to the product. It shows his interest in the product. The greater the interest in the product or the desire to possess it, the greater is the consumer’s involvement and vice versa. According to Judith Zaichkowsky, two underlying factors were proposed to influence whether a product is considered high-or low-involving¹¹:

¹⁰ Zaichkowsky, J. L., (1985), Measuring the involvement construct, *The Journal of Consumer Research*, Vol.12(3), pp. 341-352

¹¹ Zaichkowsky, J. L., (1986), Conceptualising Involvement, *Journal of Advertising*, Vol. 15(2), pp .4-

- Personal importance, personal ego or personal relevance. All these terms are used inter-changeably in the literature, but all pertain to personal needs, values and relevance within the individual and how he/she perceives the product.
- Differentiation of alternatives (i.e., the amount of product distinction within a product class). The differentiation of alternatives causes involvement due to lack of cognitive overlap. This means the alternatives are not perceived as substitutes, and hence the person will be motivated to compare and evaluate the differences

Figure 1 : Conceptualization Involvement



(Source : Judith L. Zaichkowsky, Journal of Advertising)

Purchase involvement leads a consumer to search for more information and spend more time searching for the right selection¹². Certain product classes may be more or less central to an individual's life, his attitudes about himself, his sense of identity and his relationship to the rest of the world¹³ (Traylor, 1981). In other words, it is the level of importance of the product for the consumer. The level of product involvement will influence the nature of consumers' decision. In this research, this factor is considered as a moderator.

Involvement is defined as the mental condition of an individual, which is judged by individual's cognition for things and the importance perceived. (Ming-Chuan Pan, 2007). An individual's mental state for the goal or action, reflects one's interests (Mittal, 1983). In simple words consumer involvement may be taken to mean the importance a consumer attaches to the product. It shows his interest in the product. The greater the interest in the product or the desire to possess it, the greater is the consumer's involvement and vice versa. It is to be noted that an individual's product involvement is based on his own perception. Hence, in this sense it may be viewed as consumer involvement. Involvement can be classified as -

- situational involvement,
- enduring involvement and
- response involvement.

Situational Involvement : it is the degree of involvement evoked by a particular situation such as a purchase occasion and is influenced by product attributes (cost, complexity and similarity among choice alternatives) and situational variables (whether product will be used in the presence of others) (Houston and Rothchild, 1978). Situational involvement appears to result from perceived risk (Houston and Rothchild, 1978).

¹² Clarke, K. and Belk, R. (1978). The effects of product involvement and task definition on anticipated consumer effort. Hunt, H. K. (ed.), *Advances in Consumer Research*, Ann Arbor: Association for Consumer Research, **5**, 313-318.

¹³ Traylor, M. B.(1981). Product involvement and brand commitment. *Journal of Advertising Research*, **21** (6), 51-56.

Enduring Involvement : it is the ongoing concern with a product the individual brings into the purchase situation (Bloch and Richins, 1983). It is a function of past experience with the product and the strength of values to which the product is relevant. (Houston and Rothchild, 1978).

Response Involvement : it arises from the complex cognitive and behavioural processes characterizing the overall consumer decision process.

Purchase involvement leads a consumer to search for more information and spend more time searching for the right selection (Clarke and Belk, 1978). Certain product classes may be more or less central to an individual's life, his attitudes about himself, his sense of identity and his relationship to the rest of the world (Traylor, 1981). In other words, it is the level of importance of the product for the consumer. The level of product involvement will influence the nature of consumers' decision. In this research, this factor is considered as a moderator.

"Product class involvement" usually refers to an individual's predisposition to, for example, make a brand choice (in that product category) with care and deliberation, perhaps due to high levels of perceived risk and the like. Such involvement should therefore endure across time, though there could clearly be temporal differences in the intensity of such involvement (Houston and Rothschild 1977; Rothschild 1979)

As far as involvement is concerned, there are two levels of consumer involvement

- High involvement.
- Low involvement.

Howard and Sheth in 1969 stated that involvement with products has been hypothesized to lead to greater perception of attribute differences, perception of greater product importance, and greater commitment to brand choice.

1.6.1 ZAICHKOWSKY'S PERSONAL INVOLVEMENT INVENTORY: MODIFICATION AND EXTENSION OF ZAICHKOWSKY'S PII

A revised version of Zaichkowsky's (1985) Personal Involvement Inventory (PII) was developed and tested. Termed the RPII, the revision attempts to incorporate the

multifaceted perspective on involvement developed by Laurent and Kapferer (1985), and also to purge the PII of some potentially problematic scale items. Findings from 136 students who rated 12 products showed the RPII to be successful.

The construct of involvement has been a central concern in consumer research over the past decade. Early work focused on a dichotomy of high and low involvement products, with the latter demanding a different model of how consumers process information and make choices (Kassarjian and Kassarjian 1979; Robertson 1976). Later efforts attempted to further differentiate the concept of involvement. Thus, Houston and Rothschild (1978) distinguished situational, enduring and response involvement, and Bloch and Richins (1983), writing on product importance, distinguished instrumental from enduring importance. Over time, definitions and distinctions proliferated, to the distress of some scholars. Cohen (1983) attempted to bring order by insisting that the antecedents and consequents of involvement be considered separately from the state itself. Rothschild (1984) declared that the conceptual elaboration of the involvement construct had reached a point of diminishing returns. He argued that a consensus had formed around a definition of involvement as "a state of arousal, interest or motivation," and that the new priority should be data collection and not further conceptualization.

During 1985, two milestones were reached in the effort to ground the involvement construct. Zaichkowsky (1985), in the *Journal of Consumer Research*, and Laurent and Kapferer (1985), in the *Journal of Marketing Research*, reported the development of methodologically sound measures of involvement. These authors were careful to measure the "state" of involvement, rather than relying on indicants associated with the antecedents and consequents of this state. The result in each case is a "multi-item" scale (i.e., inventory) which survived multiple tests of validity, and which is claimed to be of general applicability across product categories. These two inventories promise to be a significant contribution.

Therefore, one notes with consternation that these separate efforts have produced two very different inventories. The Personal Involvement Inventory (PII) of Zaichkowsky treats involvement as a unidimensional construct; its 20 items are summed to produce a single score. Whereas, Laurent and Kapferer are adamant that involvement is multifaceted, and claim that an Involvement Profile (IP) is required. They argue that a

consumer's involvement cannot be expressed in a single score, because the type of involvement is as important as its level. Their 20 item scale (1985) taps four facets of involvement: perceived importance, decision risk (probability of making a mistake), sign value (whether a product reveals the consumer to other people), and a pleasure component. Only the first, and to some extent the last of these facets is represented among the items comprising Zaichkowsky's PII. While the two inventory development efforts did use different types of items (semantic differential in the PII and Likert in the IP), and different populations, the high standard of rigor adhered to in both efforts makes it difficult to explain away their divergent results on methodological grounds.

The problem is conceptual: Is involvement with a product category one thing, or many? We find Laurent and Kapferer's (1985) arguments for their IP persuasive. They point first to the tendency of researchers and managers to use involvement in association with various qualifiers: situational or enduring, personal or emotional, and so forth. Second, each of their four facets can be convincingly related to arousal, which Cohen (1983) has argued is the fundamental constituent of the state of involvement. Perceived importance, decision risk, psychosocial risk (sign value), and pleasure are all plausible sources of a greater or lesser degree of arousal. Third, their analyses demonstrate both that individual products will be ranked differently on the four facets.

Despite these good conceptual arguments for the use of the IP rather than Zaichkowsky's PII in studies of involvement, there remain two problems: (1) the full IP has never been published; (2) while the text of the measure could doubtless be obtained from the authors, there is no guarantee that translations of the 20 Likert statements into English will yield the same item structure as the French originals. Given that additional work would in any case be required before the Involvement Profile could be widely used in this country, it seems worthwhile to ask whether

Zaichkowsky's Personal Involvement Inventory could not instead be adapted to reflect a more multi-dimensional perspective¹⁴

1.6.2 REVISED PERSONAL INVOLVEMENT INVENTORY (RPII)¹⁵

In conceptualizing involvement, Zaichkowsky (1986) and Bloch and Richins (1983) viewed involvement as having three major antecedent factors. The first factor related to the characteristics of the person, the second factor related to the characteristics of the stimulus, and the third factor related to the characteristics of the situation. One or more of these factors could affect the level of involvement with the stimulus in context of involvement with products (e.g., Hupfer and Gardner 1971) with advertisements (e.g., Krugman 1965, 1967) or with purchase situations (e.g., Clarke and Belk 1978). The conceptual meaning of the term involvement did not differ across these three domains as the reference was always being personally relevant to the stimulus object (e.g., Petty and Cacioppo 1981; Clarke and Belk 1978). With this conceptualization in mind, Zaichkowsky (1985) developed a context-free 20 item scale called the Personal Involvement Inventory, (PII) which measures the motivational state of involvement. The reason the PII measures the state of involvement rather than involvement as a stable trait is that the antecedents may cause involvement to change. This is in contrast to the Consumer Involvement Profile measure by Laurent and Kapferer (1985) which measures the antecedents of involvement. Although the initial scale development and item generation focused on all three domains of products, advertisements, and purchase decisions, the majority of the validation procedures used consumer responses to product categories. As a result, researchers interested in using the scale to measure involvement with advertising sometimes doubted the validity and robustness of the PII to accurately reflect involvement with distinctly affective or cognitive based advertisements (e.g., Park and McClung 1986). However, other researchers (e.g., Murry, Lastovicka, and Singh 1992) found the PII to work well in measuring involvement levels for advertising. A

¹⁴ Edward F. McQuarrie, J. Michael Munson (1987), "the zaichkowsky personal involvement inventory: modification and extension", in *Advances in Consumer Research* Volume 14, eds. Melanie Wallendorf and Paul Anderson, Provo, UT : Association for Consumer Research, Pages: 36-40.

¹⁵ Zaichkowsky, Z.L., (1994), The Personal Involvement Inventory: Reduction, Revision, and Application to Advertising, *Journal of Advertising*, Volume XXIII, Number 4, pp-59-69

second criticism of the PII is that some of the 20 items are redundant, hence the full scale is not needed (e.g., Munsen and McQuarrie 1987; Lichtenstein et al. 1988). These researchers selected subsets of the PII which they believed best represented involvement.

The purpose of this series of studies was three-fold: First, to reduce the number of items on the PII from twenty to ten; second, to demonstrate that one could use the PII to measure involvement with advertising; and third, to try to develop affective and cognitive subscales of the PII. Over a heterogeneous set of advertisements, the twenty-item PII was reliably reduced to 10 scale items. The internal scale reliability of the ten-item PII seems to be still quite acceptable (over 0.9). Since all but one item is found on the original PII, there should be no trouble in quickly adapting the new scale to present research. Establishing validity is an ongoing process. This research shows that the PII is successful in terms of discriminating different subjects' reactions to the same.

1.6.3 MEASURING INVOLVEMENT FROM ITS CONSEQUENCES¹⁶

A 21-item Likert-type 'Consequences of Involvement' questionnaire (CIQ) was developed to measure the level of involvement with products. Unlike other scales, the CIQ attempts to measure involvement from its consequences, rather than requesting the subject to directly rate his or her state of involvement. It was applied to Spanish and English samples and in each sample the involvement with two products was measured. In all four cases the questionnaire met psychometric standards and provided essentially the same two-factor structure. The first factor was labeled 'Cognitive Dimension' and was inferred from consequences related to the increase of information on the product. The second factor was labeled 'Affective Dimension' and was related to the emotional aspects of using or owning the product. The results obtained were in agreement with the two-factor theory of involvement proposed by Park and Mittal (1985). In addition, the Personal Involvement Inventory (Zaichkowsky, 1985) was adapted to the Spanish population and some problems relating to criterion validity and its dimensionality were noted.

¹⁶ Carmen García, Julio Olea, Vicente Ponsoda y Derek Scott (1996), Measuring Involvement From Its Consequences, *Psicothema*, 1996. Vol. 8, No. 2, pp. 337-349

In summary, it was decided to develop a Likert-scale, the 'Consequences of Involvement' Questionnaire (CIQ), based on the following reasons:

a) The Spanish PII reveals some psychometric shortcomings: i) Its criterion related validity for cars is low; and ii) the factor structure is more complex than that found by Zaichkowsky (1985) and no meanings could be deduced to account for the emerged factors. the concept of involvement is complex. It has been proposed that involvement is a multidimensional construct and, as such, its measurement should also be multidimensional (Macquarrie and Munson, 1987, 1992; Zaichkowsky, 1987; Mittal, 1989). Park and Mittal (1985) distinguish between a cognitive-based and an affective-based involvement. The proposed questionnaire attempts to incorporate this idea. c) The proposed questionnaire inquires about possible consequences of involvement. Therefore, unlike the PII, it does not directly question the subject about his/her internal state of involvement. As an example, the first item of the PII asks the subject to rate a product on a seven-point scale, ranging from 'important' to 'unimportant'. The test to be proposed asks the subject to show her/his agreement with sentences such as 'I do not mind spending money on this product' or 'I enjoy using it'. Of course, it is expected that if the product is important for the subject, he/she would be keen to spend money on it. So, the importance of the product must be manifested by the subject's behaviour. It is regarded that it would be easier for a subject to evaluate their agreement with sentences related to behaviours than to evaluate internal states. Making the task easier for the subjects in this way would likely reduce the error variance and, thus, more accurate measurements would be obtained.

The initial consequences of involvement questionnaire

The CIQ attempted to measure the components of the 'Involvement' construct. Based on previous research, the main components which these items seek to cover are affective link (AL), search and information processing (SIP), social interaction (SI), purchase purpose (PP) and social relevance (SR).

1.7 PURCHASING INTENTION

Purchasing intention is a psychological process of decision making. (Engel, 1990). Consumers are motivated by the fulfillment of demands to search relevant

information according to personal experience and external environment. A consumer, before purchasing a product, starts to collect information about the product. This information is evaluated and comparisons are made. Based on the comparisons, the final buying decision is arrived at. This process is called the consumer decision process. As per Philip Kotler, the buying process starts with need recognition, information search, evaluation of alternatives, buying decision and ends with post purchase behaviour. “Purchasing intention is the probability of customer’s willingness to purchase.” (Dodds., 1991). Higher the perceived value, more will be the purchasing intention. This research is aimed to study the purchasing intention of customers in the 3 major cities of Gujarat and how this purchasing intention is affected by payment mechanism and buying situation. Again, the involvement of consumer moderates the effect of payment mechanism and shopping situation.

1.7.1 TYPES OF BUYING BEHAVIOR

Buying behavior of a consumer differs as per the types of products he wants to purchase. His buying decision process is different for different products. The reason for this difference in his behavior is his involvement in buying the product. In other words, consumers’ buying decision process is different for high and low involvement products. The buying decision process followed by a consumer is likely to be different for purchasing a laptop as compared to purchasing a detergent. “Assael distinguished four types of consumer buying behavior based on the degree of buyer involvement and the degree of difference among brands”¹⁷. The four types of buying behavior are provided below-

TYPES OF BUYING BEHAVIOUR

	HIGH INVOLVEMENT	LOW INVOLVEMENT
Significant differences between brands	Complex buying behaviour	Variety – seeking buying behaviour
Few differences between brands	Dissonance-reducing buying behaviour	Habitual buying behaviour

¹⁷ Kotler, Philip (1996), Marketing Management, Analysis, planning, implementation and control, Prentice Hall of India, New Delhi, Page 190-192.

Complex Buying Behaviour

This type of buying behavior is observed when consumers are highly involved in purchase decision process. They are highly aware of the significant differences among various brands that offer a particular product or service. This type of behavior is seen “when the product is expensive, bought infrequently, risky and highly self expressive”.¹⁸ Typically, the consumer does not know much about the product category and has much to learn. The buyer passes through a learning process which is characterized by firstly developing beliefs about the product, then attributes and then making a thoughtful purchase choice.

Dissonance – Reducing Buying Behaviour

Many a times, consumer is highly involved in a purchase but sees little difference in the brands. The high involvement is again based on the fact that the purchase is expensive, infrequent and risky. In this case, the buyer will shop around to learn what is available but will buy fairly quickly because brand differences are not pronounced. The buyer may respond primarily to a good price or to purchase convenience. After the purchase, the consumer might experience dissonance that stems from noticing certain disquieting features about the product or hearing favourable things about other competing products. The consumer will be alert to information that might justify his or her decision (Kotler, 1995).

Habitual Buying Behaviour

Many products are bought under conditions of low consumer involvement and the absence of significant brand differences. Consumers have little involvement in this type of products. They go to store and reach for a particular brand. If they keep reaching for the same brand, it is out of habit, not strong brand loyalty. There is good evidence that consumers have low involvement with most low-cost, frequently purchased products. Consumer behavior in these cases does not pass through the normal belief/attitude/behavior sequence. Consumers do not search extensively for information about the brands, evaluate their characteristics, and make a weighty

¹⁸ Kotler, Philip (1996), Marketing Management, Analysis, planning, implementation and control, Prentice Hall of India, New Delhi, Page 190-192.

decision on which brand to buy. Instead, they are passive recipients of information as they watch television or see print advertisements. Advertisement repetition creates brand familiarity rather than brand conviction. Consumers do not form a strong attitude toward a brand but select it because it is familiar. After purchase, they may not even evaluate the choice because they are not highly involved with the product. So the buying process is brand beliefs formed by passive learning, followed by purchase behavior, which may be followed by evaluation (Kotler, 1995).

Variety Seeking Buying Behaviour

Some buying situations are characterized by low consumer involvement but significant brand differences. Here consumers are often observed to do a lot of brand switching. The consumer has some beliefs, chooses a brand of a particular product without much evaluation and evaluates it during consumption. But next time, the consumer may reach for another brand of boredom or a wish for a different taste. Brand switching occurs for the sake of variety rather than dissatisfaction (Kotler, 1995).

1.8 RATIONALE OF THE STUDY

A lot of research work has been done in the field of consumer involvement in India and the world. However, most of the studies have concentrated on defining involvement or identifying the types of involvement. Research has been carried out also to find the factors that determine involvement. Recently, researchers have tried to measure the level of involvement taking a variety of products. Very few researchers have actually tried to study the impact of involvement levels on buying behavior of consumers.

“Herbert E. Krugman was the pioneer researcher who applied the involvement concept to the field of consumer behavior and explained the effects of television advertising with a low involvement viewer hypothesis. Krugman’s (1965, 1966-67; 1971; 1977; Krugman and Hartley 1970-71) work provides the perspective of television as a low involvement medium which results in passive learning. Personal involvement is thus determined as conscious ‘bridging experiences’ or connections or personal references per minute that the viewer makes between his own life and the stimulus. Krugman hypothesized that the level of personal involvement affects the nature information processing and it differs under the conditions of low and high involvement. Under low involvement conditions (when one makes fewer connections), one experiences gradual shifts in perpetual structure, aided by repetition and followed at time by attitude change. Under high involvement, on the other hand, one goes through the classic, more dramatic and more familiar conflict of ideas at the level of conscious opinion and attitude that precedes changes in overt behavior.”¹⁹

This research has tried to study the behavior of consumers in three major cities in terms of population in Gujarat, i.e., Ahmedabad, Surat and Vadodara. For this purpose, an attempt was made to find the purchasing intention of consumers with respect to payment mechanism and shopping situation. After establishing the effect of payment mechanism and shopping on purchasing intention, the effect of consumer involvement was studied. In India, till date, no research has been carried out to study

¹⁹ Sharma, Kavita, (2000), Impact of Consumer Involvement on Consumer Behaviour : A Case Study of India, New Delhi, New Century Publications, 10-13

the moderating effect of consumer involvement on purchasing intention taking into account different payment mechanisms and shopping situations.

The main reason for opting the Consequences of Involvement Questionnaire (CIQ), instead of directly using Zaichowsky's revised personal involvement inventory (RPII) was that it was an improvement over RPII and also the model of Involvement Profile as put forth by Laurent and Kapferer. This could be said on the basis of the fact that the CIQ tries to measure involvement from the consequences rather than just plainly asking the respondent to rate the involvement he or she has in a product. This is important that it would be difficult sometimes for a respondent to directly show his level of involvement for a particular product. It would be more appropriate if a respondent is given a set of statements and asked his opinion on those statements in the form of a seven point likert scale. His responses would lead to the determination of the degree of involvement in a product.

As mentioned earlier, the Spanish version of the personal involvement inventory (PII) showed certain psychometric shortcomings. Based on initial discussions, it was thought that it would be simpler for any respondent to give their opinion on sentences related to behavior rather than for any researcher to evaluate their internal state of mind. Through this, one could get accurate responses from the subjects.

1.9 OBJECTIVES

The objective of this research was to establish a relationship between three variables

- Payment mechanism
- Shopping situation
- Purchasing intention.

For this purpose a 3*3*2 relationship between the variables was used where payment mechanism (cash/ cheque/ credit card and Debit card), shopping situation (Physical stores/ Online shopping/ TV Shopping) were the independent variables and purchasing intention was the dependent factor. To summarize, following was studied in this research-

- Number of consumers in each cities who prefer the different payment mechanisms
- Number of consumers in each cities who prefer the different shopping situation
- To find out and classify consumers' involvement in purchasing intention into high involvement or low involvement.
- To study the factors that affect consumers' level of involvement in a product.
- To study the relationship between payment mechanism and purchasing intention
- To study the relationship between shopping situation and purchasing intention
- To study the relationship between payment mechanism and shopping situation on purchasing intention
- To find out the effect of the moderators viz., high involvement and low involvement in purchasing intention with regards to payment mechanism, buying situation and buyers' personal characteristics.
- To study the reasons for preference of particular payment mechanism or shopping situation for high and low involvement products.

CHAPTER 2: LITERATURE REVIEW

2.1 OVERVIEW

With the rise in competition, and markets in India becoming more and more consumer oriented, marketers have been trying different strategies to attract consumers and increase their market share. For this, consumers have been studied and differentiated on the basis of various factors that affect their purchase intention and behavior. It is very difficult to understand consumers' psychology as behavior of an individual is guided by numerous factors. With the result that consumer behavior is highly unpredictable. Marketers are trying their best to devise various techniques to understand this behavior. The factors that lead to a consumer behaving in a particular manner are highly uncontrollable. Therefore, marketers have to be careful while designing strategies to enhance the acceptability of their products in the market.

One of the factors that affects the buying behavior of a consumer is his involvement i.e. perceived personal relevance of the product. "It acts as an important directive factor, motivating consumer to act with deliberation to maximize benefits and minimize risk involved in the purchase and use of the product. The product is perceived to be personally relevant to the extent it is self related or instrumental in achieving one's needs, values and goals to the consumer, higher becomes the involvement in product category as a need satisfier".²⁰ In other words, a consumer is more involved in a product which he feels is more relevant to his needs, personality and his purpose. The more is the perceived relevance, higher would be the consumer involvement. This concept of involvement emphasizes more on the need satisfaction aspect of the consumer. However, it has been seen many a times that a consumer shows very high involvement even for a product which is not primarily intended to satisfy a need. For example, people purchase a costly cell phone not because it satisfies the need for communication with others better than a cheaper phone.

²⁰ Sharma, Kavita, (2000), Impact of Consumer Involvement on Consumer Behaviour : A Case Study of India, New Delhi, New Century Publications.

2.2 CONSUMER INVOLVEMENT: REVIEW OF LITERATURE

The concept of involvement was introduced in psychology in 1947 by Sherif and Cantril and was used in the beginning to explain the receptivity of individuals on communications. The definition of involvement used in the present study is: a person's perceived relevance of the object based on inherent needs, values and interests (Zaichkowsky, 1985). The term "low and high involvement products" can be misleading in the sense that involvement is not a property of a product (Salmon, 1986). Involvement is recognized as the interaction between the product and the individual. Although involvement tends to be defined as the relevance of a product rather than the interest of an individual in a product, involvement can be interpreted to be more on the side of the stimulus than on the side of the viewer (Salmon, 1986). If involvement can be defined according to the stimulus, then products can be organized into different product involvement categories and ideally, markets can be segmented on the basis of product involvement (Grunig, 1989; Taylor & Joseph, 1984). One of the ways of identifying whether product involvement is high or low is to find out the perceived risk and return from the purchase. In case of high involvement products, consumer perceives high risk and also high levels of satisfactions are achieved if the purchase is as per his perceived benefits. On the other hand if a wrong purchasing decision is made, it involves huge amount of risks in terms of costs, time and satisfaction. Hence, for high involvement products, consumer spends lot of time gathering information about the product. He inquires about its price and compares it with its attributes in detail. He also asks for feedbacks and experiences of others who have used the same or a similar kind of product.

The concept of involvement and research on it is a relatively recent concept. Research on this area can be traced back to "Social Judgement Theory" developed by Sherif and his colleagues (Sherif and Cantril 1947; Sherif and Hovland 1961; Sherif et. Al. 1965). According to this theory, attitude is assumed to be reflected by latitudes of acceptance, rejection and non-commitment. The probability of attitude change as a result of persuasive communications depends upon the width of above mentioned three attitudes which is assumed to be affected by the individual's level of ego involvement with the issue (Sharma Kavita, 2000).

Another researcher who applied the concept of involvement to the field of consumer behaviour was Herbert E. Krugman. Krugman and Hartley in 1970-71 provided a perspective of television as a low involvement medium which results in passive learning.

Every researcher has tried to introduce their own definition of the term. Accordingly, the term has evolved over time.

2.2.1 DEFINITION OF INVOLVEMENT: ITS EVOLUTION²¹

Different authors have defined involvement differently. Also, with the change in time, the definition of involvement has changed. Further, within involvement one can see terms such as consumer involvement, product involvement, ego involvement, enduring involvement and response involvement. This adds to the confusion over the term. The definitions that have been proposed by different authors/researchers at different points of time are mentioned below.

- **Festinger (1957)**

“Involvement as a concern with an issue.”

- **Freedman (1964)**

“Involvement as a concern about, interest in, or commitment to a particular position on an issue.”

- **Krugman (1966)**

“Personal involvement is the number of ‘connections’, conscious bridging experiences or personal references per minute that the subject makes between the content of the persuasive stimulus and the content of his own life.”

²¹ Sharma Kavita, 2000*Impact of Consumer Involvement on Consumer Behaviour : A Case study of India*, New Delhi,

- **Day (1970)**

“Involvement may be thought of as the general level of interest in the object, or the centrality of the object to the person’s ego structure.”

- **Hupfer and Gardner(1971)**

“The degree of ego involvement can be determined by the relative importance of an attitude that the individual holds regarding the object or activity.”

- **Ray (1973)**

“Information processing hierarchy is characterized by the sequence, cognitive-conative, affective development (low involvement hierarchy). Cognitive – affective – conative development (learning hierarchy) and conative – affective – cognitive development (dissonance attribution hierarchy).”

- **Rothschild (1975)**

“In the case of no involvement – a consumer will not participate in the process at hand. For zero order involvement – an individual behaves without first developing an attitude. Higher-order loyal involvement occurs when behavior is the result of continued loyalty to a brand, i.e. a deeply rooted attitude. For higher-order information-seeking involvement behavior is a result of active information-seeking and evaluation.”

- **Robertson (1976)**

“Involvement is the strength of the individual’s belief system with regard to a product or brand.”

- **Houston and Rothschild (1978)**

i. Situational involvement – the ability of a situation to elicit from individuals concern for their behavior in that situation.

- ii. Enduring involvement – reflects the strength of pre-existing relationship between an individual and the situation in which behavior will occur.
- iii. Response involvement – the complexity of extensiveness of cognitive and behavioural processes characterizing the overall consumer decision process.

- **Calder (1979)**

“Low involvement might best be described by the order; behavior, cognition, affect, behavior; where the initial behavior may be produced by a prior chain of cognition, affect or more likely, by other variables.”

- **Mitchell (1979)**

“Involvement is an individual level, internal state variable that indicates the amount of arousal, interest or drive evoked by a particular stimulus or situation.”

- **Lastovicka (1979)**

“A low involvement product class is one in which most consumers perceive little linkage to their important values and there is little consumer commitment to the brands.”

- **Tyebjee (1979)**

“Involvement depends on the number of values engaged by a product, the centrality of these values, and the product’s relatedness to these values.”

- **Bloch (1981)**

“Involvement is an unobservable state reflecting the amount of interest arousal, or emotional attachment evoked by a product in a particular individual.”

- **Petty and Cacioppo (1981)**

“In high involvement situation, the persuasive message under consideration has a high degree of personal relevance to the recipient. In low involvement situation, the personal relevance of the message is rather trivial.”

- **Mittal (1982)**

“Involvement is a motivational state of mind of a person with regard to an object or activity. It reveals itself as the level of interest in that object or activity.”

- **Engel and Blackwell (1982)**

“Involvement reflects the extent of personal relevance of the object based on one’s interest, needs or values.”

- **Cohen (1983)**

Involvement might fundamentally be viewed as state of activation, and since an essential aspect of involvement is its selectivity, the activation is directed to some portion of psychological field.

- **Rothschild (1984)**

Involvement is a state of interest, motivation or arousal.

- **Greenwald and Leavitt (1984)**

Audience involvement is the allocation of attentional capacity to a message source, as needed to analyse the message at one of a series of increasingly abstract representational levels.

- **Stone (1984)**

Behavioural involvement is the time and/or intensity of effort expended in the undertaking of behaviours.

- **Zaichkowsky (1984)**

Involvement is a person's perceived relevance of the object based on his/her interest, needs or values.

- **Antil (1984)**

Involvement is the level of perceived personal importance and/or interest evoked by a stimulus (or stimuli) within a specific situation.

- **Park and Mittal (1985)**

Involvement is a goal-directed arousal state.

- **Slama and Tashchian (1985)**

Purchasing involvement is the self relevance of purchasing activities to the individual.

- **Peter and Olson (1987)**

Involvement is the degree of personal relevance which is a function of the extent to which the product or brand is perceived to help achieve consequences and values of importance to the consumer. The more important and central these desired consequences and values, the higher the consumer's level of personal involvement.

- **Mittal (1989)**

Involvement is motivational state that has been activated by a stimulus, situation or decision task.

From the above timeline of definitions of the concept of involvement, it is clear that different authors/researchers have modified the concept of involvement. Hence, there is a lot of heterogeneity among all the above definitions of involvement. In this research the definition conceptualized by Zaichkowsky has been adopted to study involvement in two selected product categories.

2.2.2 INVOLVEMENT: REVIEW OF LITERATURE

- **Sherif and his colleagues (Sherif and Cantril 1947; Sherif and Hovland; Sherif et.al)**

Muzafer Sherif (1947) has been concerned with involvement as a major component in his approach to attitudes and attitude change. He suggested that "ego" is an unstable constellation of attitudes which can be referred to as ego-attitudes. These attitudes, which are characteristic of the person and a part of him, form with respect to objects, persons, situations, and groups. The contents (objects, persons, etc.) of the ego provide a frame of reference for the individual so that he may adjust his social behavior. Ego-involvement exists, then, when any conscious or unconscious stimulus is related by the individual to the domain of the ego. Ego-involvement affects not only what will be learned and how it will be learned, but also how the individual behaves and makes judgments. Thus, judgments and behavior, which follow from the identification of oneself with certain values and attributes are, to that extent, ego-involved. Accordingly, the degree of ego-involvement can be determined by the relative importance of attitudes that the individual holds regarding the object or issue. This degree of ego-involvement can also be called the intensity with which an attitude is held.²²

- **Freedman (1964)**

Freedman (1964) proposed two definitions of involvement²³:

- a. Involvement is an "interest in, concern about, or commitment to a particular position on an issue," and
- b. Involvement is a "general level of interest in or concern about an issue without reference to a specific position."

²² Nancy T. Hupfer, David M. Gardner (1971), "Differential Involvement With Products And Issues: An Exploratory Study

²³ Freedman, J. L. (1964), "Involvement, Discrepancy and Change", *Journal of Abnormal and Social Psychology*, 69, pp. 290-295.

- **Herbert E. Krugman (1965, 1967)**

Krugman (1965, 1966) suggested that, based on his definition of involvement, the media used in advertising a product determines the resulting level of involvement during exposure. According to Krugman, television advertising results in low involvement conditions while print results in high involvement conditions.

In his original article, Krugman (1965) suggested that the cognitive processes that occur during exposure to television advertisements were similar to those that occur during the learning nonsense syllables. As evidence of this similarity, Krugman mentioned that the recall of three consecutive television commercials displayed the same U shaped relationship as the recall of a series of nonsense syllables - strong primacy and recency effects. He further hypothesized that television advertising produces subtle shifts in our perceptions of brands which result in changes in the saliency of the different attributes of the product. In this article, and in a second article (Krugman 1967), he defined involvement as the number of "bridging experiences, connections or personnel references per minute that the viewer makes between his own life and stimulus", not as the "amount of attention, interest or excitement".²⁴

- **Andrew Mitchell (1979)**

In his research paper titled "Involvement: A Potentially Important Mediator of Consumer Behavior", he suggested that "although "involvement" has the potential of being an important mediator of consumer behavior, our current understanding of its effects are limited. The primary reason for this seems to be the general failure to develop a publicly acceptable conceptual definition of "involvement", valid measures of it and procedures for manipulating it in the laboratory".

"The concept of "involvement" seems to be potentially an important mediator of consumer behavior. However, before its potential can be determined empirically we need a publicly acceptable conceptual definition of "involvement, a valid scale for measuring it and methods for manipulating "involvement" in laboratory settings". In

²⁴ Andrew A. Mitchell (1981), "the dimensions of advertising involvement", In Advances in Consumer Research Volume 08, eds. Kent B. Monroe, Ann Arbor : Association for Consumer Research, Pages: 25-30.

this paper, it has been defined as “an individual level, state variable that measures the amount of arousal or interest in a stimulus object or situation. As such, "involvement" has two dimensions, intensity and direction. Consequently, we may talk about the amount of "involvement" with a product class, a brand or a purchase situation”. Different measures of "involvement" that have appeared in the literature were then examined using this definition. Problems were indicated with each method.²⁵

- **John L. Lastovicka (1979)**

In his research article titled “Questioning the Concept of Involvement Defined Product Classes” he studied that homogeneity of consumer acquisition behavior is examined within a set of diverse product classes. The degree to which different levels of involvement are related to levels of acquisition behavior were examined.

This study suggested that an involvement-based product, really product-in-consumption situation, classification has more than face validity. Across the products used in the research, consumers could generally be classified as more or less active in their acquisition behavior. Further, using correlation-based methods, involvement was shown to be strongly related to acquisition behavior.

Consumer acquisition of Low involvement products was done without, the commonly assumed, meticulous examination of available brands. Despite the efforts of marketers to differentiate their brands, the lack of commitment suggested that consumers perceive brands in low involvement classes as near perfect substitutes. The logic of low involvement theory offers the alternative explanation of a more passive consumer who at the point of first purchase is content to rely upon product information that was indirectly "caught" and not directly sought out. Information could be caught in several ways. This could include spectator-like observation of the prior purchase experience of other consumers as well as that information incidentally picked up from repetitive

²⁵Andrew A. Mitchell (1979), "Involvement: A Potentially Important Mediator Of Consumer Behavior", in *Advances in Consumer Research* Volume 06, eds. William L. Wilkie, Ann Abor : Association for Consumer Research, Pages: 191-196.

advertising. Such information "catching" is an alternative to the more commonly assumed information seeking.²⁶

- **Tyebjee (1979)**

Tyebjee noted that, "The most cursory examination of the research on involvement, however, immediately identifies that the concept seems to mean wholly different things to different researchers." Tyebjee employed Krugman's "conscious bridging experiences" to explain that involvement with advertisements was effected both by a viewer component and a mass communication component. Therefore, a conscious bridging experience, Krugman's definition for involvement, could be influenced by any of these. But Tyebjee introduced "low involvement products" and "involvement in the product class," ideas that marketers often think go naturally with Krugman's low involvement model, developed however, only for a form of learning due to repetitive advertising. Tyebjee stated, "Low involvement products can be expected to be susceptible to advertising pressure because such products are characterized by weak beliefs and low perceived brand differences." But just a short while later Tyebjee noted, "A product can be a low-involvement product for a particular consumer and high-involvement one for another."

Comment: Tyebjee's comment is important. it acknowledges that classifying products as to high or low in involvement probably will lead to unwarranted generalizations. Once again, it is the desire to apply Krugman, and his idea of involvement, that leads to viewing "product involvement" in some cognitive way. How more relevant it would indeed be, especially for marketing purposes, to view product involvement as the behaviors that accompanying product usage.²⁷

- **Harold Kassirjian (1981)**

Low involvement decision-making seriously challenges the cognitive orientation of present-day consumer research. However, product involvement may well be more

²⁶ John L. Lastovicka (1979), "questioning the concept of involvement defined product classes", in *Advances in Consumer Research* Volume 06, eds. William L. Wilkie, Ann Arbor : Association for Consumer Research, Pages: 174-179.

²⁷ Robert N. Stone (1984), "The Marketing Characteristics Of Involvement", in *Advances in Consumer Research* Volume

complex than assumed thus far in that there may be an interaction effect with individual or personality characteristics. This paper proposes a six-fold classification of involvement including both high and low product involvement and also high and low involved personality types.²⁸

- **Peter H Bloch (1982)**

Enduring product involvement is discussed as a potentially useful concept in consumer behavior. This type of involvement is an inner state of the individual that reflects a long term product interest or attachment. Enduring involvement is independent of risk-based purchase demands and can range from near zero to the high levels exemplified by product enthusiasts. An empirical study which explores self-concept expression as a possible motivator of enduring involvement was put forward.²⁹

- **Sherrell and Shimp (1982)**

In an effort to bring more empirical research to involvement, these authors suggested studying cognitive activity and three indicators were developed to accomplish this. These indicators were: "subjective state," a self report of how much thought one put into a task, or how meaningful that task was; "self insight accuracy," a self report of how much insight one could claim for his or her cognitive operations; and, the amount of time that subjects required to complete a decision task. Both self-report measures failed to show significant differences between the groups (group involvement manipulated using a personalization technique). In fact, results had the low involvement group showing higher insights into their cognitive activities than the high involvement group, exactly contrary to what was hypothesized. Only the behavioral measure of "elapsed time spent on the "task" showed significance, being greater for the high involvement group, as hypothesized.

²⁸ Harold H. Kassarian (1981), "Low Involvement: A Second Look", In *Advances In Consumer Research* Volume 08, Eds. Kent B. Monroe, Ann Arbor : Association For Consumer Research, Pages: 31-34.

²⁹ Peter H Bloch (1982), "Involvement Beyond The Purchase Process: Conceptual Issues And Empirical Investigation"

The authors factor analyzed the six item "subjective state" scale and came up with two factors. All items that would indicate behaviors loaded on one factor and those that were more "mental" loaded on the other. Interestingly enough, the item "Task was Very Involving" did not load on the same factor as the items, "Important to Me" or "Interesting to Me." The latter two have been understood to be surrogates for involvement and probably are in an attitudinal way. However, when asked about their own involvement, individuals treat the term as one related to behaviors, as the factors seem to indicate.

- **Rajeev Batra, Michael L. Ray (1983)**³⁰

This research paper conceptualized message response involvement as situational states characterized by the depth and quality of the cognitive responses evoked by the message. Data is presented to argue, however, that the inherent multidimensionality of such cognitive responses makes the operationalization of such a construct necessarily dependent on the nature of the theory and/or application in which such a construct is used. One theoretical framework was presented, and a potential method of researching such operationalizations was discussed.

A major reason why there continues to be a lack of consensus about the definition and measurement of involvement is simply that the term "involvement" is used interchangeably to describe two qualitatively different phenomena: involvement with a product class and involvement with a message.

"Product class involvement" usually refers to an individual's predisposition to, for example, make a brand choice (in that product category) with care and deliberation, perhaps due to high levels of perceived risk and the like. Such involvement should therefore endure across time, though there could clearly be temporal differences in the intensity of such involvement (Houston and Rothschild 1977; Rothschild 1979). It seems appropriate to ascribe a motivational character to such involvement. (To characterize such product class involvement in this fashion is not, of course,

³⁰ Rajeev Batra, Michael L. Ray (1983), "Operationalizing Involvement As Depth And Quality Of Cognitive Response", in *Advances in Consumer Research*

equivalent to adducing evidence that it is a useful construct, or even that it exists. (Ray 1979).

"Message response involvement", on the other hand, can only exist as a very situational state, being specific to the processing of a particular message by a particular individual at a particular point of time. It is a term used to characterize the way in which that specific message gets processed; this manner of processing varies across product classes, brands within a produce class, messages for a given brand, message reception situations, and the individuals who receive that message.

Message response involvement, therefore, exists not as an enduring predisposition, but as an interactive outcome of many situational factors.

For that reason, such message response involvement is not merely motivational in origin; situational variations in such involvement could be due to differences in the situational opportunity to "get involved" (due to media mode effects) as well as the message recipient's ability to get involved (due to the existence or otherwise of prior knowledge structures, in the recipient, dealing with the content of the message). Note, importantly, that in defining message response involvement in this fashion we are drawing a distinction between the antecedent factors of involvement (the motivation, ability, and opportunity to respond) and the state that is a degree of "involvement."

This study was based on the area of advertising involvement and not product or purchase decision involvement.

- **James A. Muncy, Shelby D. Hunt (1984)**

Though involvement has recently become a central issue to consumer researchers, substantial confusion exist as to its nature. In order to help reduce this confusion, the present paper identifies and discusses five distinct concepts which have all been labeled "involvement". The concepts of ego involvement, commitment, communication involvement, purchase importance, and response involvement are discussed as they relate to this evolving body of knowledge.

Through this article, the author gave direction regarding research in the field of the construct of involvement. as to which concept they are investigating.

The purpose of the present paper was two-fold. First, it separated and discussed the various concepts which were labeled "involvement." The purpose here was not to provide an exhaustive literature review of involvement. Only those papers which best typified each concept were discussed. The purpose was to explain the fundamental nature of each.

Secondly, the present paper discussed those research areas which were particularly relevant to each type of involvement. Just as they are all distinctly different concepts, they all contribute to consumer behavior thought in different fashions. The purpose here was to point to potential research needs that each has fulfilled or can fulfill. Such a discussion was needed to add direction to this area which has been described as being a "bag of worms" (Lastovicka and Gardner 1979; p. 54). Five concepts were proposed which have all been studied under the topic of "involvement": ego involvement, commitment, communication involvement, purchase importance, and response involvement.³¹

³¹ Muncy, James A. and Shelby D. Hunt, (1984), "Consumer Involvement: Definitional Issues and Research Directions". *Advances in Consumer Research*, Thomas C. Kinnear (ed.), Provo UT: Association for Consumer Research, pp. 196-197.

- **Robertson, Zielinski and Ward(1984)**

Stated high versus low involvement consumer decision process as follows:³²

Table 2.1: High Versus Low Involvement Consumer Decision Process

Behavioral Dimension	High involvement view	Low involvement view
Information Seeking	Consumers actively seek product and brand information.	Consumers seek limited product and brand information.
Cognitive Response	Consumers resist discrepant information and utilize counterarguments.	Consumers may passively receive discrepant information with limited counterarguments.
Information Processing	Consumers process information in a hierarchy-of effects decision sequence.	Consumers process information in a simplified awareness to trial-decision sequence.
Attitude Change	Attitude change is difficult and rare.	Attitude change is frequently but transient.
Repetition	Sheer number of messages will be less important than message content in achieving persuasion.	Sheer number of messages may result in persuasion.

- **Robert N. Stone (1984)**

A behavioral view of involvement has never been specifically suggested in consumer research. The purpose of this article is to present this new perspective and to discuss how both behavioral involvement and ego-involvement may be used to understand marketing phenomena. The exact functioning of consumer involvement is not understood. More fundamentally, there is confusion over precisely what involvement is.

³² Robertson, Thomas S., Joan Zielinski, and Scott Ward (1984), Consumer Behavior. Glenview, IL: Scott, Foresman and Company.

What about involvement in a marketing context? If psychological (ego) involvement calls for one to take a stand on an issue, is there some equivalent to this for marketing involvement? The very posing of these questions seems long overdue and badly in need of resolution.³³

This research was carried out to distinguish between attitudinal involvement and behavioural involvement.

- **Mark B. Traylor (1984)**

Although some researchers have assumed a positive relationship between consumers' involvement in products and their commitment to brands, there are times when just the opposite occurs. In some instances, involvement with a product can be high while commitment to brands is low, or product involvement can be low when commitment to a brand is high.

- **Michael L. Rothschild (1984)**

As involvement has become a very popular construct, the literature has become replete with papers that are overly concerned with defining this hypothetical construct, organizing concepts and reviewing past work. This paper discusses problems related to an abundance of such work and suggests some other directions for researchers to take.

- **John H Antil (1984)**

While there appears to be general agreement that involvement varies by individuals and circumstances and that it is somehow related to "importance" or "interest", there is by no means any agreement exactly what involvement is, its bounds, and in general a thorough conceptualization of the concept. This is evident when one considers where the concept has been applied: for example, there are high/low involvement products (Bowen and Chaffee 1974; Bloch 1981); high/low involvement issues (Petty and Cacioppo 1979, Swinyard and Coney 1978); high/low involvement consumers

³³ Stone, Robert. N., (1984), "The Marketing Characteristics Of Involvement", In *Advances In Consumer Research* Volume 11, Eds. Thomas C. Kinnear, Provo, UT : Association For Consumer Research, 210-215

(Newman and Dolich 1979) high/low involvement media (Krugman 1966) high/low involvement learning (Smith and Swinyard 1982; Gardner Mitchell and Russo 1978 Finn 1982) high/low involvement situations (Belk 1981) and high/low involvement cognitive structures (Lastovicka and Gardner 1978). Is it possible that the same concept equally applies to all of these areas? When one speaks of high/low involvement learning is the underlying concept the same as when used to describe a high/low involvement product or issue? Such diverse use has continued most likely because of the lack of an agreed upon definition and method of operationalization. A review of the literature quickly reveals that one researcher's definition and use of "involvement" is very different from another's. And to complicate matters even further, several (perhaps most) studies never specifically define what they mean by involvement and simply use the term and assume the reader understands the concept. A review of these quickly indicates little consistency and in some cases one wonders whether these concepts are even closely related. In his review of the uses and definitions of involvement, Finn (1983) concluded such varied use was not possible and went so far as to question the continued use of the term³⁴.

- **George M. Zinkhan, Aydin Muderrisoglu (1985)³⁵,**

Involvement, familiarity, and cognitive differentiation are three measures of individual difference which have been hypothesized to be related to consumers' ability to recall advertising messages. Here, these three relationships are examined, and an attempt is made to establish a purified measurement procedure for operationalizing each of these constructs. With this last purpose in mind, tests of convergent and discriminant validity are reported; and a group of indicators is tentatively proposed for measuring each construct in our hypothesized model.

³⁴ Antil, John H., (1984), "Conceptualisation and Operationalisation of Involvement", *Advances in Consumer Research*, Vol. II, Thomas C. Kinnear (ed.), Provo UT: Association for Consumer Research, pp. 203-209.

³⁵ George M. Zinkhan, Aydin Muderrisoglu (1985), "Involvement, Familiarity, Cognitive Differentiation, And Advertising Recall: A Test Of Convergent And Discriminant Validity", In *Advances In Consumer Research* Volume 12, Eds. Elizabeth C. Hirschman And Moris B. Holbrook, Provo, UT : Association For Consumer Research, Pages: 356-361.

- **Gilles Laurent and Jean-Noel Kapferer (1985)³⁶**

There is more than one kind of consumer involvement. Depending on the antecedents of involvement (e.g., the product's pleasure value, the product's sign or symbolic value, risk importance, and probability of purchase error), consequences on consumer behavior differ. The authors therefore recommend measuring an involvement profile, rather than a single involvement level. These conclusions are based on an empirical analysis of 14 product categories.

- **Judith Lynne Zaichkowsky – Personal Involvement Inventory (PII) (1985)**

Zaichkowsky (1985a) presented a 20-item Personal-Involvement-Inventory (PII) to measure consumer involvement. Some particularly appealing aspects of her work are: (a) a dissertation-level effort to design a scale of involvement when none existed before; (b) the refreshing simplicity of the proposed scale and its applicability across products, brand-decisions, and advertisements as stimuli; and (c) attention to detail at the item screening stage and subsequent validation procedures. The objective of the present paper required, however, that our discussion be directed at a deficiency in PII. This deficiency concerns the dimensionality question.

Zaichkowsky (1985a) adopted a unidimensional conception of involvement defining it as "a person's perceived relevance of the object based on inherent needs, values and interests." However, the 20 items in her scale did not constitute a unidimensional construct, her rigorous item inclusion and screening procedures notwithstanding. This alleged absence of unidimensionality is apparent both on conceptual and empirical grounds.³⁷

- **Banwari Mittal (1989)**

Two scales of involvement have appeared recently in major marketing/ consumer behavior journals. Of these, Laurent and Kapferer's (1985) scales assume multi-

³⁶ Gilles Laurent and Jean-Noel Kapferer,(1985), Measuring Consumer Involvement Profiles, *Journal of Marketing Research*

³⁷ Zaichkowsky, J. L. (1985). Measuring the involvement construct. *Journal of Consumer Research*, **12** (December), 341-352.

dimensionality in involvement; and Zaichkowsky's (1985) scale, while driven by a unidimensional view of involvement, is not unified. The sources of departure from unidimensionality are reviewed for each scale. Consistent with major, recent definitions, a unidimensional conception of involvement is utilized to develop a general model of involvement. The two scales are reconciled with this model, and subscales are identified in each which would measure involvement as a unified construct.³⁸

- **Judith Lynne Zaichkowsky – Revised Personal Involvement Inventory (RPII) (1994)**

The conceptualization of the Personal Involvement Inventory was a context-free measure applicable to involvement with products, with advertisements, and with purchase situations. The empirical work to develop this measure was mainly validated with respect to product categories. This paper extends the construct validation of the PII to involvement with advertisements and also demonstrates that the PII may be reliably reduced from twenty items to ten items. There is some indication the revised PII may then be broken into two subscales representing a cognitive and affective grouping.³⁹

- **Richard L. Divine, Thomas J. Page, Jr (1994)⁴⁰**

Previous research has established that involvement has a negative relationship with evoked set size (Belonax and Javalgi 1989, Rothschild and Houston 1977). However this research only examined situational forms of involvement. This paper, citing motivational orientation research, makes the case that enduring involvement may actually have a positive effect on evoked set size. This hypothesized relationship is thought to be a result of the mediating effects that a previously neglected variable, shopping enthusiasm, has on the involvement/evoked-set size relationship. The

³⁸ Banwari Mittal (1989), "A Theoretical Analysis Of Two Recent Measures Of Involvement", in *Advances in Consumer Research*

³⁹ Judith Lynne Zaichkowsky, (1994), The Personal Involvement Inventory: Reduction, Revision, and Application to Advertising, *Journal of Advertising, Volume XXIII, Number 4, 59-70*.

⁴⁰ Richard L. Divine, Thomas J. Page, Jr (1994), "The Effect Of Enduring Involvement On Evoked Set Size: A Motivational Orientation Perspective", in *Asia Pacific Advances in Consumer Research*.

remainder of this paper will explain the conceptual reasoning underlying the hypothesized relationships between enduring involvement, shopping enthusiasm and evoked set size, and then present the results of a study that directly tests these hypothesized relationships.

- **Kenneth C. Schneider and William C. Rodgers (1996)**

After reviewing the structure (dimensionality) of two scales that have been proffered as measures of the involvement construct, Zaichkowsky's Personal Involvement Inventory (PII), and Laurent and Kapferer's Consumer Involvement Profile (CIP), the authors propose and provide initial support for a new subscale for the CIP; one designed to measure Importance, a construct not now encompassed by that scale. The relationship between Importance and the remaining CIP subscales designed to measure various involvement antecedents (ie., Interest-Pleasure, Sign, Risk Probability and Risk Importance) is then discussed.⁴¹

- **Carmen García, Julio Olea, Vicente Ponsoda y Derek Scott (1996)**

A 21-item Likert-type 'Consequences of Involvement' questionnaire (CIQ) was developed

to measure the level of involvement with products. Unlike other scales, the CIQ attempts to measure involvement from its consequences, rather than requesting the subject to directly rate his or her state of involvement. It was applied to Spanish and English samples and in each sample the involvement with two products was measured. In all four cases the questionnaire met psychometric standards and provided essentially the same two-factor structure. The first factor was labelled 'Cognitive Dimension' and was inferred from consequences related to the increase of information on the product. The second factor was labelled 'Affective Dimension' and was related to the emotional aspects of using or owning the product. The results obtained were in agreement with the two-factor theory of involvement proposed by Park and Mittal (1985). In addition, the Personal Involvement Inventory (Zaichkowsky, 1985) was adapted to the Spanish

⁴¹ Kenneth C. Schneider, William C. Rodgers (1996), "An "Importance" Subscale For The Consumer Involvement Profile", In *Advances in Consumer Research* Volume 23, eds. Kim P. Corfman and John G. Lynch Jr., Provo, UT : Association for Consumer Research, Pages: 249-254.

population and some problems relating to criterion validity and its dimensionality were noted.⁴²

- **Gil McWilliam (1997)**

States that poor brand management has been held responsible for brands with which consumers have low levels of involvement, that is, consumers do not consider them important in decision-making terms, and in consequence appear unthinking and even uncaring about their choices. Argues that if this is the case, then arguably the vast amounts of effort and expenditure invested in brands within many grocery and fast-moving consumer goods is potentially misplaced. Discusses the nature of high and low level involvement decision making for brands. Presents research which shows that the level of involvement is largely determined at the category level not the brand level. It is therefore beyond the scope of brand management to alter these involvement perceptions, unless they are able to create new categories or sub-categories for their brands. Argues that this is the real challenge of brand management⁴³

- **Utpal M. Dholakia (1997)⁴⁴**

The constructs of perceived risk and product involvement have been noted to share several similarities in the consumer behavior literature but diversity in the conceptualization and operationalization of these constructs has led to conflicting and confusing findings. Using consistent definitions of the two constructs, this article investigates the relationship between their components. Results support the multi-dimensional and product-specific nature of the perceived risk construct. Additionally, the perceived risk dimensions are found to explain a significant portion of the enduring importance component of product involvement.

⁴² Carmen García, Julio Olea, Vicente Ponsoda y Derek Scott (1996), Measuring Involvement From Its Consequences, *Psicothema*, 1996. Vol. 8, No. 2, pp. 337-349

⁴³ Gil McWilliam, (1997) "Low involvement brands: is the brand manager to blame?",

⁴⁴ Utpal M. Dholakia (1997), "An Investigation Of The Relationship Between Perceived Risk And Product Involvement", in *Advances in Consumer Research*

- **Arjun Choudhuri (2000)**

The relationship of the importance and hedonic dimensions of product involvement to information search is analyzed. Four different models of the role of perceived risk in this relationship are compared and tested. It is expected that perceived risk will mediate the effect of the dimensions of product involvement on information search. Previous investigations have used individual consumers as the units of observation and have, therefore, limited the generalizability of their results to a few products at best. In contrast, the study reported in this paper attempts to determine the relationships of interest with products as the units of observation. It is found that perceived risk fully mediates the effect of the importance dimension of product involvement on information search but not of the hedonic dimension. The effect of hedonic involvement on information search is direct.⁴⁵

- **Pascale G. Quester, Amal Karunaratna and Ai Lin Lim (2001)**

Product involvement (PI) and Brand Loyalty (BL) are two important concepts in consumer behaviour. Several studies have examined the relationship between PI and BL but few empirical investigations have been conducted to validate the notion emerging from the literature that PI precedes BL. In this empirical study, two products associated with either low or high involvement are used to examine this issue. We found support for a relationship between the two constructs. In addition, we found that the dimensions of involvement varied depending on the product category.

- **Natalie Lennox and Nicholas McClaren (2003)⁴⁶**

This study empirically investigated consumer involvement with a product class. Data was collected from 178 vehicle buyers. Reliability and factor analyses investigated the structure of the Bloch (1981) instrument and the dimensions underlying involvement.

⁴⁵ Chaudhuri, A., (2000), A Macro Analysis of the Relationship of Product Involvement and Information Search: The Role of Risk, *Journal of Marketing Theory and Practice*, Vol. 8, No. 1 (Winter, 2000), pp. 1-15

⁴⁶ Natalie Lennox and Nicholas McClaren (2003), Measuring Consumer Involvement: A Test Of The Automobile Involvement Scale, *ANZMAC 2003 Conference Proceedings Adelaide*, 364-370

In terms of replication, the results suggest the reduced-item version of the instrument previously proposed by Shimp and Sharma (1983) is reliable and is a less excessive measurement instrument. Similar dimensions underlying involvement with the product class are reported here. The study extends previous work by obtaining similar results in a different cultural setting, producing findings from a more relevant sample, applying an additional method of data collection, and suggesting that the underlying dimensions may be temporally stable.

- **Michel Laroche, Jasmin Bergeron, Christine Goutaland, (2003)⁴⁷**

The marketing literature suggests that product intangibility is positively associated with perceived risk and the intangibility construct encompasses three dimensions: physical intangibility, mental intangibility, and generality. The purpose of this research is to test which dimension of the intangibility construct is the most correlated with perceived risk. A survey was conducted and structural equation modeling analyses were used to test the proposed model. Results show that the mental dimension of intangibility accounts for more variance in the perceived risk construct than the other two dimensions, even when knowledge and involvement are included as moderators. Hence, the challenge for marketers might not be so much to reduce risk by physically tangibilizing goods and services, as has been advised for the past two decades, as rather to mentally tangibilize their offerings.⁴⁸

- **G Sridhar (2007)**

In the past, consumer involvement has received, notable attention among academicians as it is considered to have paradigmatic implications on the consumer decision making. However, studies in this area have been mostly conducted in developed economies and more specifically in US. If the construct has to receive wider acknowledgement and generalisability, there is a need for studies on consumer involvement spanning over varied

⁴⁷ Michel Laroche, Jasmin Bergeron, Christine Goutaland, (2003) "How intangibility affects perceived risk: the moderating role of knowledge and involvement", Journal of Services Marketing, Vol. 17 Iss: 2, pp.122 – 140

⁴⁸ Michel Laroche, Jasmin Bergeron, Christine Goutaland, (2003) "How intangibility affects perceived risk: the moderating role of knowledge and involvement", Journal of Services Marketing, Vol. 17 Iss: 2, pp.122 - 140

cultures and contexts. Further, exclusive studies examining the relationship between demographics and consumer involvement are very few. Hence, this study was conducted to examine the relationship between consumer involvement and five key demographics family life cycle, age, sex, income and occupation. After reviewing relevant literature, a survey was conducted taking two products, namely, television and toothpaste. Zaichkowsky's Personal Involvement Inventory has been used to measure consumer involvement. Respondents from Hyderabad and Warangal towns were interviewed using structured questionnaire. Results indicate that demographics significantly influence high involved products of the consumers. In case of low involved products, influence of demographics on consumer involvement has been found to be moderate. Implications of the study for academicians and practitioners are also discussed in the paper.⁴⁹

- **Ming-Chuan Pan (2007)**

Study of effect of payment mechanism and shopping situation on purchasing intention is moderated by the product involvement. In the high product involvement, the purchasing intention of consumer' using credit card is higher than paying cash and in the low product involvement, the purchasing intention of consumers' paying cash is higher than using credit card. Further, in high product involvement, consumers' purchasing intention on TV shopping is higher than online shopping and the purchasing on online shopping is higher than physical store shopping. In the low product involvement, consumers' purchasing intention on physical store is higher than online shopping and the purchasing intention on online shopping is higher than TV shopping.⁵⁰

⁴⁹ Sridhar, G (2007), Consumer Involvement in Product Choice – A Demographic Analysis, Vitakshan, XIMB Journal of Management, 131-148.

⁵⁰ Ming-Chuan Pan, The Effects of Payment Mechanism and Shopping Situation on Purchasing Intention - the Moderating Effect of Product Involvement, Proceedings of the 13th Asia Pacific Management Conference, Melbourne, Australia, 2007, 1-10

- **Michaelidou, Nina; Dibb, Sally (2008)**

Involvement's importance in marketing and consumer research has been well established for twenty years. The concept has been linked to various consumer behaviour and marketing constructs and has been used to classify products and advertising messages according to the level of involvement they arouse. Apart from its academic and research value, involvement has implications for practitioners. Thus involvement can be used to segment consumers into low, moderate and high involvement groups which can then be targeted with different promotional strategies. There is a plethora of views on involvement which need to be integrated in order to provide a thorough account which will facilitate researchers. This paper provides a coherent and summarizing synthesis of the extant literature on involvement and presents a new perspective of involvement by linking purchase involvement to channel choice.

- **Fei Xue (2008)**

The purpose of this paper is to investigate the moderating role of product involvement in predicting the effects of self-concept and consumption situation on consumers' situational decision making.

Results suggested that, for consumers who were highly involved with the product, self-concept and consumption situation were both determinant factors in a situational brand choice. For consumers who were not highly involved with the product, however, their situational brand choice was based solely on the situational factor, not their self-concept.

The paper examined the interaction effect between self-concept and consumption situation. It introduces a new variable, product involvement, to self-concept research to extend our understanding of when self/situation congruity effects occur.⁵¹

⁵¹ Fei Xue, (2008) "The moderating effects of product involvement on situational brand choice", *Journal of Consumer Marketing*, Vol. 25(2), pp.85 – 94.

- **Jacob Hornik and Tali Te'eni-Harari (2010)**

In light of the core role of product involvement as a variable in consumer behavior, the current study seeks to examine which variables influence product involvement among young people. This paper aims to explore five variables: age, subjective product knowledge, influence of parents, influence of peers, and product category.⁵²

- **Boudhayan Ganguly et al. (2010)**

Lack of trust in online transactions has been cited as the main reason for the abhorrence of online shopping. We have tested the mediating role of trust in online transactions to provide empirical evidence that trust in the online store represents the generic mechanism through which the focal independent variables of website design are able to positively influence purchase intention and reduce the perceived risk. We have further demonstrated the moderating effect of the individual's culture in e-commerce and thereby offered insights into the relative importance of website design factors contributing to trust for customers of different cultural values.⁵³

- **Plavini Punyatoya (2011)**

Brand personality is seen as the set of human characteristics associated with a brand. It carries the symbolic meaning of the brand. Whether it is a low or high involvement product, brand personality will definitely improve the consumer brand preference and purchase intention. This article presents a brief literature review of the concept of brand personality and its relationship to consumer brand preference and purchase intention. The study also emphasized effect of brand personality on high and low involvement products preference and purchase. The paper also talks about how

⁵² Hornik, J, Tali, T, (2010), Factors Influencing Product Involvement Among Young Consumers, in *Journal of Consumer Marketing*, Vol. 26(7), pp. 499-506

⁵³ Ganguly Boudhayan et al., (2010), The effects of website design on purchase intention in online shopping: the mediating role of trust and the moderating role of culture, *International Journal of Electronic Business*, Vol.8, pp.302-330.

famous endorsers and strong brand argument can improve brand personality of low and high involvement products respectively.⁵⁴

From the literature review and definitions given by different researchers, it can be said that there is absence of a universally accepted definition of involvement. The reason for this difference lies in the fact that involvement is somewhat relative to the consumer. A product may induce a very high level of involvement for one consumer. However, another consumer may have a very low involvement for purchasing the same product. Involvement initially appeared in the social psychological literature as an attitudinal issue (Houston and Rothschild, 1978). Involvement was associated with the ego, a concept understood to be comprised of a constellation of attitudes that was concerned with the very being of each individual, that is, with his or her unique combination of social and personal values. The champions of this position (Sherif and Cantril 1947) argued that highly involved individuals would be most likely to "take a stand" on an issue.

Consumer behavior researchers adopted the psychologist's orientation to involvement in the sense of involvement being related to attitudes, values, and cognitive activities. Consider the following examples:

Rothschild (1979) remarked that, "Management theory and folklore concerning consumer decision-making generally assume that the consumer is involved with the product under consideration." As Rothschild proceeded to develop his point about management theory and folklore, he defined involvement "as a construct related to attitude strength.

- DeBruicker (1979), in his insightful article on involvement, also leaned the mentalist way and said, "Understanding the prior cognitive structure or the network of contact points is a problem of defining the status of the individual's prior cognitive structure."
- Ray et al. (1973) presented the same orientation with three hierarchy-of-effects models, all of which were based on cognitive structures.

⁵⁴ Punyatoya, P. (2011), How Brand Personality affects Products with different Involvement Levels?, European Journal of Business and Management, Volume 3(2), 104-107.

- Day (1970) claimed "involvement reflects the general level of interest in the object to the person's ego-structure."
- Sherrell and Shimp (1982) wanted "to investigate the process of involvement and to examine cognitive differences in experimental subjects...." The authors went on to note that "the amount of involvement influences the extensiveness of cognitive activity that consumers engage in."⁵⁵

Though there are important differences in the above "involvements," in each case, it is apparent that the emphasis for involvement is on unobservable cognitive structures. A helpful summary to this cognitive approach to understanding involvement was suggested by Cohen (1983) where he suggested that it may be preferable to conceive of involvement as a person's activation level at a particular moment of time. The term "involvement" by itself, however, seems to refer to an actualized interaction with a stimulus rather than a mere potential to do so. So the suggestion offered was that the single term (i.e., involvement) not be used to refer to inherent properties of an individual, situation or object.⁵⁶

Kassarjian (1981) was of the opinion that it is undeniable that independent of the product class, there are some persons that tend to be more involved in the consumer decision process. They may be the addicted reader of Consumer Reports, those who pay greater attention to advertising and personal influence, and to the business and consumer sections of the newspaper. Some individuals may well be more price conscious, more alert to brand differences, generally more capable of discriminating quality differences, the more alert, the more conscious, the more interested and involved consumer⁵⁷. What would cause one to think that some consumer was more involved in the consumer decision process? Intuitively, it would seem to be because of behaviors witnessed and not because of an inference about mental dispositions. By

⁵⁵ Sherrell, D and Shimp, T.1982. Consumer involvement in a laboratory setting. *Educators' Conference Proceedings. American Marketing Association*, 48. 104-108.

⁵⁶ Cohen, J. B. (1983), "Involvement and You: 1,000 Great Ideas," in R. P. Bagozzi and A. M. Tybout (eds.), *Advances in Consumer Research*, Ann Arbor, MI: Association for Consumer Research, X, 325-328.

⁵⁷ Kassarjian, H. H. (1981), "Low Involvement – A Second Look", *Advances in Consumer Research*, 8, K.B. Monroe, ed., Ann Arbor, MI: Associan for Consumer Research, 31-34

considering involvement in the context presented in this article, however, the emphasis for studying involvement shifts. The greater import for marketers than mental connections, it is suggested, becomes one of knowing what is transpiring in the marketplace. That is really the place to study involvement, involvement in the sense of noting what consumers are doing because of the marketing efforts aimed at them.

“Although there does not seem to be a precise definition of involvement, there is an under-lying theme focusing on personal relevance found in the literature. In the advertising domain, involvement is manipulated by making the ad "relevant" to the receiver in terms of being personally affected and hence motivated to respond to the advertisement. In product class research, the concern is with the "relevance" of the product to the needs and values of the consumer and hence interest for product information. In purchase decision research, the concern is that the decision is "relevant," and hence the consumer will be motivated to make a careful purchase decision. Although each is a different domain of research, some parallelism is found between involvement and personal relevance.”⁵⁸

In a market driven by consumers, the key to success lies in studying target consumers' behavior with a view to understand and influence it by developing appropriate marketing strategies. Marketers study consumers from psychological and non psychological view points. Consumers are studied and segmented on the basis of environmental and personal factors. these factors are non-controllable. However, these factors need to be studied carefully to make a product or service marketable.

Consumer involvement which is the perceived importance acts as an important factor motivating consumer to act in order to maximize satisfaction and minimize the risk involved in purchase and use of the product. The product is perceived to be personally relevant to the extent it is self related or instrumental in achieving ones' needs and goals. More important are the needs, values and goals to the consumer, higher is the involvement of the consumer in that product. From the various studies

⁵⁸ Zaichkowsky, J. L., (1986), Conceptualizing Involvement, *Journal of Advertising*, Vol.15(2), pp- 4-14+34.

and researches conducted, it has been suggested that consumers differ in the levels and type of involvement.

Consumer involvement with the product which can be termed as product involvement or consumer involvement can be at any levels of the product, i.e. product class, form, brand, model, etc. Further, involvement can be enduring or situational as has been discussed earlier.

When consumers are involved they get engaged in number of behaviours concerning product purchase and information processing which is termed as behavioural consequences. They start collecting more information from different alternative sources

The concept of involvement was put forward for the first time by Sherif et al. in the year 1947. According to them, attitude is assumed to be reflected by latitudes of acceptance, rejection and non commitment. The main concept of this theory was the ego involvement which refers to the relationship between an individual's values and an issue or object under consideration.

Later, Herbert Krugman applied the concept of involvement to the field of consumer behavior. He provided the effects of television advertising through different media types, i.e. television and print media. He suggested that the messages through television were conceived have low involvement as compared to print media. He suggested that the level of personal involvement affects the nature of information processing and it differs under the conditions of low and high involvement

Involvement has emerged as one of the most prominent concepts in consumer research⁵⁹ (Sherrell and Shimp 1982). The primary reason for its importance is because it has been shown to be the main determinant of how much decision making effort an individual will exert when making a purchase (Assael 1984). Unfortunately involvement research has been hampered by a failure to establish a universally accepted definition of the construct (Houston and Rothschild 1978, Muncy and Hunt

⁵⁹ Sherrell, D and Shimp, T.1982. Consumer involvement in a laboratory setting. *Educators' Conference Proceedings. American Marketing Association*, 48. 104-108.

1984, Stone 1984). As a result different researchers have defined and operationalized the construct differently, and have in some cases obtained conflicting results. Consequently researchers have made conceptual distinctions between some of the different types of involvement that have been operationalized. The need for such distinctions was demonstrated by Johnson and Eagly (1989) who performed a Meta analysis on the effects of involvement on persuasion and found different results depending upon the type of involvement that was operationalized.

In the marketing literature the need to distinguish between different types of involvement has been advocated by a variety of researchers (Bloch and Bruce 1984, Hawkins, Best, and Coney 1992, Houston and Rothschild 1978, Park and Mittal 1985). While each has developed their own typology, they all essentially make the same basic conceptual distinctions between involvement types. Of these, the one most widely accepted is Houston and Rothschild's (1978) situational and enduring involvement classification. Situational involvement (SI) refers to the ability of the purchase situation to elicit concern from consumers about their responses. This is said to occur when consumers perceive adverse consequences will result if their decision making in the situation is sub-optimal. Perceived risk is the primary antecedent of SI, and it is the type of involvement most frequently addressed in marketing studies.

Houston and Rothschild's second type, enduring involvement (EI) refers to the strength of the pre-existing relationship between the individual and the product. The primary distinguishing feature of EI is that it is elicited by intrinsic interest in the product and not by situational concerns regarding the product's purchase. Thus, unlike situational involvement, it tends to be present even during those times in which the product is not being considered for purchase.

Since involvement is considered by many researchers to be a motivational state (Celsi and Olson 1988, Johnson and Eagly 1989, Park and Mittal 1985, Petty and Cacioppo 1986), another criterion that is considered appropriate for differentiating the two involvement conceptualizations is the type of motivational orientation they represent. There are two basic types of motivational orientation, intrinsic and extrinsic. Intrinsically motivated behavior is that which is performed solely for the interest and enjoyment inherent in the activity (Reeve 1992). Extrinsically motivated behavior on

the other hand is that which is performed in order to obtain some reward or avoid some punishment (Reeve 1992).

Since enduring involvement is elicited by intrinsic interest in a product, it is considered to be an intrinsically oriented motivational state. EI motivates people to perform product related tasks because such activities are found to be self-rewarding. Since situational involvement is induced by concerns about the consequences of one's behavior and not by an intrinsic interest in the product (Arora 1982, Muncy and Hunt 1984), it is considered to be an extrinsically oriented motivational state. SI motivates people to perform product related tasks because they fear a mispurchase will result if they do not perform these tasks.

This distinction regarding the kind of motivational orientation underlying the two involvement types is important because empirical research on the consequences of intrinsic and extrinsic motivation has uncovered numerous differences in response tendencies. These findings have shown that an extrinsic motivational orientation leads to a reduction in the enjoyment of the activity (Condry 1977, Lepper, Greene, and Nisbitt 1973), a reduction in learning and task mastery (Condry 1977, 1987), more short cuts in the performance of the activity (Pittman, Boggiono, and Rubble 1983), more frustration with the activity (Garbarino 1975), a preference for simpler tasks (Pittman, Emery, and Boggiono 1982), and a faster termination of the activity when a satisfactory outcome is achieved (Kruglanski, Stein & Riter 1977). Essentially these findings show extrinsic motivation lessens the enjoyment one receives from performing an activity. Intrinsic motivation on the other hand increases enjoyment of the activity since by definition it is brought about by the inherent pleasure one feels when performing the activity (Reeve 1992). In a marketing context then, it is hypothesized that enduring involvement is positively related and situational involvement is negatively related to a consumer's enjoyment of or enthusiasm toward the purchasing task.

The implications of these hypothesized differences in shopping enthusiasm might mean that previous research findings regarding relationships between involvement and other consumer decision making constructs may not be valid for both types of involvement. Since the bulk of previous empirical research has only operationalized situational involvement (Bloch and Bruce 1984, Muncy and Hunt 1984) it is possible

that such findings are not applicable for enduring involvement. This is particularly relevant for the involvement-evoked set size relationship since evoked set size is likely to be affected by consumer enthusiasm toward the purchasing task.

In most of the researches, the most common object of involvement has been product. Therefore, consumer's product involvement is recognition that certain product classes may be more or less central to an individual's life, his attitudes, about himself, his sense of identity and his relationship with the rest of the world (Traylor, 1981)⁶⁰

Because of the differences in the views of researchers regarding the definition of the term 'involvement', in 1983 Finn and in 1984 Muncy and Hunt proposed that these definitions need to be categorized so that the concept can be more clear. Muncy and Hunt classified involvement into five distinct categories, viz., ego involvement, commitment, communication involvement, purchase importance and response involvement. Ego involvement was defined as the degree to which an object or idea is centrally related to the value system of an individual. Factors such as the media in which the communication is present, the editorial content surrounding the communication, and certain demographic and socioeconomic characteristics of the individual have all been related to communication involvement (Krugman 1966). Importance of Purchase was classified as an exogenous variable affecting output variables through key hypothetical constructs.

Much of the recent conceptual and empirical work on involvement has centered on purchase importance. Hupfer and Gardner (1971) and Lastovicka and Gardner (1979) operationalized involvement by having subjects state the "importance" of the product class. Assael (1981) defined high and low involvement by stating: "High involvement purchases are purchases that are important to the consumer... Low involvement purchases represent purchases that are not important to the consumer. response involvement" was defined as "the complexity of cognitive and behavioral processes characterizing the overall consumer decision process".⁶¹ Thus, five types of

⁶⁰ Traylor, M. B.(1981). Product involvement and brand commitment. *Journal of Advertising Research*, **21** (6), 51-56.

⁶¹ Muncy, James A. and Shelby D. Hunt, (1984), "Consumer Involvement: Definitional Issues and Research Directions". *Advances in Consumer Research*, Thomas C. Kinnear (ed.), Provo UT: Association for Consumer Research, pp. 196-197.

involvements were defined. On the other side, Finn(1983) classified involvement as either stimulus centered variable or as response centered variable. In the year 1994 Laaksonen distinguished three groups of definitional approaches, viz., cognitively – based approach, individual state approach and response – based approach. Cognitively based approach sees involvement as referring to perceived personal relevance of an object to the individual. Individual state definitions, on the other hand focuses on mental state of an individual evoked by a stimulus when determining the level of involvement. The third approach determines involvement by describing different static or dynamic responses of an individual created by a stimulus object or a stimuli.

However, is there a common thread that can possibly link the varied definitions of involvement? All of the definitions (except Houston and Rothschild's definition of response involvement) either directly or indirectly imply that "involvement" is somehow related to the individual, usually in terms of some measure of interest or importance to the person. On a purely intuitive level, this makes perfect sense and is likely related to the long time use of ego involvement in social psychology where it has assumed a meaning of personal importance to the individual (Sherif et al. 1973). While the "common thread" running through most uses of involvement is personal importance, differences arise from what else is included in the definition that is joined with or "causes" personal importance. That is, some define involvement in terms of "product" involvement and thus it is characteristics of the product which cause the individual to be "involved". Similarly, it may be the particulars of a message or situation which somehow influences the person to become "involved"⁶².

The key component of the definition of involvement proposed by John Antil (1984) was "perceived personal importance". The major problem then was how does one measure "importance"? This is particularly problematic when consumer involvement- is a function of the interaction of several stimuli (e.g. product, situation, and communications). Ideally, we would like one way to measure involvement in all

⁶² Antil, John H., (1984), "Conceptualisation and Operationalisation of Involvement", *Advances in Consumer Research*, Vol. II, Thomas C. Kinnear (ed.), Provo UT: Association for Consumer Research, pp. 203-209.

situations. That is, how nice it would be to have a single reliable and valid procedure that would apply when involvement was a function of the product, or situation or communication, or any combination of the three. At the present time, however, this does not appear possible.

2.2.3 THEORIES OF INVOLVEMENT

From time to time, different theories were also developed in which involvement played an important role. Even though, the concept of involvement is a recent concept, a lot work has been undertaken to study consumers' behavior in terms of their involvement in purchasing. Some of the theories to study various forms of involvement are described below.

Elaboration Likelihood Model

One such theory was developed by Petty and Caccioppo in 1981. The theory was called elaboration likelihood model. The theory states that if a person is highly involved with a product, then that product will personally touch him and the motivation to process information about that product will be high. Consequently the central route of information processing will be taken. If, on the other hand, the product doesn't personally touch the person, he has a low involvement with it and he will not be motivated to process the information.⁶³

S-O-R Paradigm

In an effort to overcome the conceptual inconsistencies and thus realize the potential of involvement as a multidisciplinary construct, Houston and Rothschild (1977; 1978) posited different types of involvement which are identified and incorporated in a unifying research paradigm, the S-O-R paradigm.⁶⁴

According to the paradigm, there are three types of involvement which are,

⁶³ Petty, R.E. and Cacioppo, J.T. (1981), Epilog: A general framework for understanding attitude change process, in *Attitudes and Persuasion: Classic and Contemporary Approaches*, Dubuque, IA: Willian C. Brown, 255-268.

⁶⁴ Arora, R. (1982). Validation of an S-O-R model for situation, enduring, and response components of involvement. *Journal of Marketing Research*, **19** (4), 505-516.

- Situational involvement,
- Enduring involvement and
- Response involvement.

Situational Involvement: it is the degree of involvement evoked by a particular situation such as a purchase occasion and is influenced by product attributes (cost, complexity and similarity among choice alternatives) and situational variables (whether product will be used in the presence of others) (Houston and Rothchild, 1978). Situational involvement appears to result from perceived risk (Houston and Rothchild, 1978).

Enduring Involvement: it is the ongoing concern with a product the individual brings into the purchase situation (Bloch and Richins, 1983). It is a function of past experience with the product and the strength of values to which the product is relevant. (Houston and Rothchild, 1978).

Response Involvement: it arises from the complex cognitive and behavioural processes characterizing the overall consumer decision process.

Purchase involvement leads a consumer to search for more information and spend more time searching for the right selection (Clarke and Belk, 1978). Certain product classes may be more or less central to an individual's life, his attitudes about himself, his sense of identity and his relationship to the rest of the world (Traylor, 1981). In other words, it is the level of importance of the product for the consumer. The level of product involvement will influence the nature of consumers' decision. In this research, this factor is considered as a moderator.

"Product class involvement" usually refers to an individual's predisposition to, for example, make a brand choice (in that product category) with care and deliberation, perhaps due to high levels of perceived risk and the like. Such involvement should therefore endure across time, though there could clearly be temporal differences in the intensity of such involvement (Houston and Rothschild 1977; Rothschild 1979)

Consumer Trait Theory⁶⁵

Another theory pertaining to involvement was developed by Kassarian in 1981. According to Kassarian, it is undeniable that there are differences between individuals which, regardless of the product or situation, make some people more interested, concerned, or involved in the consumer decision process. He proposed that consumer' involvement with purchasing influences their purchase behaviour and that different consumer types (i.e. market segments) can be identified on the basis of their involvement. From the literature, it becomes clear that individuals have differing involvement levels with regards to products or services. This difference in the involvement levels are due to the fact that consumers differ in terms of their perceptions about different products, motivation levels to buy the product, the use of the product and their own demographic characteristics like income, life cycle, gender, personality, etc. This difference has been provided by Kassarian in the table mention in table below.

Table 2.2: Kassarian's Consumer Trait Theory

Consumer Type	Situation Effect or Product Involvement	
	High	Low
High Involvement	Much of consumer knowledge as it exists today	Typical low involvement research
Low Involvement ("Detached" type)	Minimal interest but narrowly and intensely focused	Oblivious to product issues. Other interests
Low Involvement ("Know nothing")	Choice determined by availability, packaging, affordability.	don't know don't care no opinion

(Source: Advances in Consumer Research Volume 8, 1981)

⁶⁵ Kassarian, H. H. (1981), "Low Involvement – A Second Look", Advances in Consumer Research, 8, K.B. Monroe, ed., Ann Arbor, MI: Associan for Consumer Research, 31-34

Classification of Involvement

The upper left hand cell - the high involvement personality, high involvement product group - consists of those people and behavior patterns that have been heavily studied in the past. Research on information processing, attitudes and consumer behavior models of decision making is discussing this sub-set of consumers. They are the ones that fill out questionnaires, allow researchers to examine their behavior, and sit still for the numerous inane tasks that are required of them in experimental and descriptive research.

The upper right hand corner - the high involved consumers with low involved products - refers to the field of low involvement research as it has evolved to this point. Interested, concerned, cooperative subjects that have been presented with products in which they simply are not involved. The low involvement products may include a variety of consumer goods, politicians, causes, or a host of other objects and issues about which the individual simply is not concerned.

The detached individual with a highly involved product perhaps causes the greatest conceptual difficulty. He or she generally is unconcerned about the practical affairs of marketing and yet from time to time a product or issue may emerge which is of great importance. In this case, it is hypothesized that the embryonic interest, although perhaps temporarily intense, would be extremely narrowly focused. Once the politician is elected (or defeated), the issue is resolved or the product purchase decision consummated, he returns to his basic state of apathy and detachment.

The lower left-hand cell consists of the "know-nothings" who from time to time may be placed in a position where they simply must become involved in a product decision. Under these conditions the decision process probably is not the analytic, cognitive approach of the high involvement or detached type, but choice is determined by what is most easily available or whether or not one simply has enough money to pay for the object. The influence of attractive packaging or a glib salesman may be far more significant than a cognitive analysis of the product characteristics. "But it looked so pretty, and the man was so nice," may better describe the decision process than compensatory or lexographic decision rules.

The final group in the lower tight hand corner can best be described by the terms, "don't know," "don't care," and "no opinion." This group is seldom, if ever, concerned about the affairs of the world - be it politics or canned spinach. Under a low involvement product condition, their contribution to consumer research primarily consists of filling the "no opinion" cells of a research design and contributing to the error term in any statistic.

Perhaps if research on low involvement is to be meaningful, the personality characteristic of involvement should be accounted for in research designs. Typically the "know-nothings" particularly in a low involvement product condition are naturally eliminated from research designs by their unavailability, but the differences between detached individuals with high involvement products and high involved persons with low involvement goods may be confounded in data analysis at present.

Space and time constraints do not allow for further elaboration, at this point but such a personality - product in-involvement interaction effect seems quite conceivable and researchable, once tools or instruments are available for the measurement of product involvement and personality types.

Behavioural Involvement⁶⁶

Involvement from a behavioral perspective may also assist and describe strategy-making. The marketing strategy of free samples and give-aways, say, is done to elicit involvement (behaviors) with the firm's fundamental goal of developing long run favorable attitudes (mental state involvement). One thing seems to be certain and that is that if any marketing manager asked, "What target markets may be most apt to initially get involved," that manager would hardly be talking about attitudes. He or she would, however be talking about involvement in the behavioral sense of purchasing activity in the marketplace.

⁶⁶ Stone, Robert. N., (1984), "The Marketing Characteristics Of Involvement", In *Advances In Consumer Research* Volume 11, Eds. Thomas C. Kinnear, Provo, UT : Association For Consumer Research, 210-215

Table 2.3: Behavioural Involvement

	High	Low	
High	Brand Loyalty (Consumables)	Major Durables	Novelty Seeking
Low	Habit	Novelty Seeking	

(Source : Robert N. Stone, 1984)

Brand loyalty and habit were commented on earlier, but major durables and novelty seeking were not. These latter two may be represented in the "low behaviorally involved" portion of the matrix. Major durables are infrequently purchased by consumers and novelty seeking is to be taken as unplanned purchases. Brand loyalty very definitely may develop for major durables but that term was reserved in the matrix for frequently purchased items (consumables). For some target markets, major durables will appear in the low/low box.

2.3 PAYMENT MECHANISM : LITERATURE REVIEW

- **Ming Chuan Pan**

Payment mechanism is an important part of consumer buying behavior. It is the method of payment of price for the purchase of a product or availing of a service. It has been seen that consumers are very sensitive to price in certain markets and for certain products. Not only that, they have different payment methods for different types of goods. For example, in India, normally, for purchasing a product whose price is high, people prefer to pay through cheques. For making purchases from a shopping mall, many consumers prefer a debit or a credit card. For online purchases or purchases through a TV shopping channel, normally credit or debit cards used.

The development of money history started with barter exchange, and seashell, silver, bronze, metal coins and paper bills have been used as money. The main spirit of different payment mechanisms is exchange equal value items, in order to make

fairness with each other. Nowadays, there are many mechanisms that offer consumers choice of payment methods.⁶⁷

- **Drazen Prelec and George Lowenstein (2007)**

Price plays an important role in consumer decision making. Consumers normally compare the satisfaction they are likely to derive from the product or service before they decide to buy the product or service. After estimating the satisfaction levels from the product or service, they look at the price they would be paying to avail it. Not only that, they also consider the payment mechanism they would be adopting to pay for. A rational, economic evaluation of a purchase opportunity should depend on the sum of the utility offered by the product and negative disutility of the payment.⁶⁸

- **J. T. Gourville, and Soman. D (1998)**

Research suggests that individuals mentally track the costs and benefits of a consumer transaction for the purpose of reconciling those costs and benefits on completion of the transaction (Prelec and Loewenstein 1998; Thaler 1980,1985). In transactions where costs precede benefits, this can lead to a systematic and economically irrational attention to sunk costs (Arkes and Blumer 1985; Thaler 1980).⁶⁹

- **Mohammad B. Naseri and Greg Elliott (2007)**

The likelihood of individuals' assuming interest payments on credit card debt (in contrast to convenience use) and its determinants has not been thoroughly investigated. In this paper, the impact of socio-demographic and behavioural variables on consumers' actual credit card borrowing behaviour is examined. The results demonstrate that variables such as age, employment, ethnical background and taking

⁶⁷ Pan, M.C. (2007), The Effects of Payment Mechanism and Shopping Situation on Purchasing Intention- The Moderating Effect of Product Involvement, Asia Pacific Management Conference, Melbourne, 1-10

⁶⁸ Prelec, D. and Loewenstein, G. (1998), The red and the black: mental accounting of savings and debt, Marketing Science, 17 (4), 4-28

⁶⁹ Gourville, J.T And Soman, D (1998), Payment Depreciation: The Behavioral Effects Of Temporally Separating Payments From Consumption, Journal Of Consumer Research, Vol 25, pp 160-174

other interest-bearing products have a significant impact on assuming credit card debt.⁷⁰

- **Lydia L. Gan, Ramin C. Maysami, Hian Chye Koh (2008)**

In this research carried out in Singapore, it was observed that the number of credit cards was found to be significantly influenced by income and gender as well as perceptions that include “credit card leads to overspending”, “savings as payment source”, “unreasonable interest rates”, “credit card as status symbol”. The number of credit cards was also affected by credit card-related variables such as missing payments sometimes, frequency of use, entertainment expenditures, and petrol purchase.⁷¹

2.4: SHOPPING SITUATION: LITERATURE REVIEW

- **Hsin-Hui Lin (2010)**

“With the proliferation of multi-channel retailing, developing a better understanding of the factors that affect customers’ purchase behaviors within a multi-channel retail context has become an important topic for practitioners and academics. While many studies have investigated the various customer behaviors associated with brick-and-mortar retailing, online retailing, and brick-and-click retailing, little research has explored how customer shopping value perceptions influence online purchase behaviors within the TV-and-online retail environment. The main purpose of this study is to investigate the influence of TV and online shopping values on online patronage intention. Data collected from 116 respondents in Taiwan are tested against the research model using the partial least squares (PLS) approach. The results indicate that utilitarian and hedonic TV shopping values have indirect, positive influences on online patronage intention through their online counterparts in the TV-and-online

⁷⁰ Naseri, M. and Elliot, G. (2007), Discriminating Interest Payer Credit Card Holders from Convenience Users, ANZMAC Conference, pp – 2566-2572.

⁷¹ Lydia L. Gan, Ramin C. Maysami, Hian Chye Koh, (2008) "Singapore credit cardholders: ownership, usage patterns, and perceptions", Journal of Services Marketing, Vol. 22 Iss: 4, pp.267 - 279

retail context. The findings of this study provide several important theoretical and practical implications for multi-channel retailing”.⁷²

- **Mei-hui Chen, et al. (2008)**

Previous research indicates that consumers shop to pursue specific values. To attract more visitors to shop on the Internet, e-retailers have to deliver preferred value to their target customers. The two kinds of values investigated by most previous research are either utilitarian or hedonic. Both utilitarian and hedonic values are important determinants of consumers' preference for online retailers as well as their purchase intentions. Furthermore, results of previous research imply that online shopping behavior might be moderated by product type. Products can be classified into search or experience categories based on the way consumers evaluate the goods or services. Results of this study indicate that product types have impacts on the perceived values and purchase intentions of online shoppers⁷³.

- **August E. Grant, K. Kendall Guthrie And Sandra J. Ball-Rokeach (1991)**

The television shopping phenomenon is analyzed in terms of media system dependency theory. The analysis begins with a discussion of potential changes in structural relationships within the media system introduced by television shopping. We discuss how these structural changes imply changes in microlevel dependency relations. A hierarchy of dependency relations is proposed, with television dependency leading to dependency upon a genre of TV programming and, ultimately, to the development of parasocial relationships with the hosts of specific programs. Using measures of television dependency, parasocial interaction, demographic variables, and buying behavior, a model is proposed and tested upon a random sample of viewer-buyers from a major television shopping service to explain the relationships among the viewer-buyer, the television shopping program, and the television medium.

⁷² Hsin-Hui Lin, (2010), The Effect of TV and Online Shopping Value on Online Patronage Intention in a Multi-channel Retail Context, *World Academy of Science, Engineering and Technology*, pp 633-639

⁷³ Mei-Hui Chen, Hung-hsuan Lee, Sheng-wei Lin, Kune-muh Tsai, (2008), Creating Values For Online Shoppers, *International Conference on Business and Information, Korea*, pp. 1-14

Results indicate that genre dependency plays a central role in the pattern of relationships.⁷⁴

2.5: PURCHASING INTENTION: LITERATURE REVIEW

Normally, consumers follow series of steps before they buy a product or service. Researchers and marketers view consumers as rational, problem solving organism who pass through a series of steps while making product purchase decision, but the rigor and extent to which these steps are followed for different products differ depending upon the level of consumer involvement with the product.⁷⁵

- **Soyeon Shim, Mary Ann Eastlick, Sherry L. Lotz, Patricia Warrington (2001)**

In this study, an Online Prepurchase Intentions Model is proposed and empirically tested in the context of search goods. The focus of this research is to determine whether intent to search the Internet for product information is a key element for marketing researchers to employ in predicting consumers' Internet purchasing intentions. Data were collected through a mail survey to computer users who resided in 15 U.S. metropolitan areas. Two-stage structural equation modeling was employed to test hypotheses. The results show that intention to use the Internet to search for information was not only the strongest predictor of Internet purchase intention but also mediated relationships between purchasing intention and other predictors (i.e., attitude toward Internet shopping, perceived behavioral control, and previous Internet purchase experience). Direct and indirect relationships between two antecedents (attitude toward Internet shopping and previous Internet purchase experience) and Internet purchase intention were also found. Theoretical and managerial implications are discussed⁷⁶

⁷⁴ Grant, A. E, Guthrie, K. K. and Ball-Rokeach, S. J. (1991), Television Shopping : A Media System dependency perspective, *Communication Research*, 18 (6), pp. 773-798

⁷⁵ Sharma Kavita, (2000), Impact of Consumer Involvement on Consumer Behaviour : A Case study of India, New Delhi

⁷⁶ Shim S., Eastlick E. A., Lotz S. L. and Warrington P., (2001), An online prepurchase intentions model: The role of intention to search, *Journal of Retailing*, Vol 77(3), p. 397-416

- **Hans van der Heijden, Tibert Verhagen and Marcel Creemers (2003)**

“Study of purchase intention using two different perspectives: a technology-oriented perspective and a trust-oriented perspective. We summarise and review the antecedents of online purchase intention that have been developed within these two perspectives. An empirical study in which the contributions of both perspectives are investigated is reported. We study the perceptions of 228 potential online shoppers regarding trust and technology and their attitudes and intentions to shop online at particular websites. In terms of relative contributions, we found that the trust-antecedent ‘perceived risk’ and the technology-antecedent ‘perceived ease-of-use’ directly influenced the attitude towards purchasing online”.⁷⁷

- **Nysveen H. and Pedersen P.E. (2005)**

“This study focuses on the effect of website visitors' degree of goal-oriented search mode on purchase intention in online environments. In a study of 874 respondents recruited from 13 online shops representing a diversity of product categories and customer segments, the effect of visitors' degree of goal-oriented search mode on purchase intention is found to be moderated by product risk. Furthermore, product involvement, product risk and Internet experience are found to have positive effects on the degree of goal-oriented search mode of the visitors. Also, product knowledge, product risk and Internet experience are reported to have direct effects on purchase intention. The results point to the importance of understanding the characteristics of website visitors, and to customize the support and search services offered on the website to the characteristics and preferences of the individual visitor to increase purchase intention, and eventually online sales”.⁷⁸

⁷⁷ Heijden, H Verhagen, T and Creemers, M (2003) “Understanding Online Purchase Intentions: Contributions from Technology and Trust Perspectives”, *European Journal of Information Systems* EJIS, Vol. 12, No.1, pp 41-48

⁷⁸ Nysveen, H., and Pedersen, P.E. (2005): "Search Mode and Purchase Intention in Online Shopping Behavior", *International Journal of Internet Marketing and Advertising*, Vol 2, No. 4, pp. 288-306

- **Vicki G. Morwitz, Joel H. Steckel and Alok Gupta (2007)**

“Marketing managers routinely use purchase intentions to predict sales. The purpose of this paper is to identify factors associated with an increased or decreased correlation between purchase intentions and actual purchasing. In two studies, we examine data collected from a wide range of different settings that reflect the real world diversity in how intentions studies are conducted. The results indicate that intentions are more correlated with purchase: 1) for existing products than for new ones, 2) for durable goods than for non-durable goods, 3) for short than for long time horizons, 4) when respondents are asked to provide intentions to purchase specific brands or models than when they are asked to provide intentions to buy at the product category level, 5) when purchase is measured in terms of trial rates than when it is measured in terms of total market sales, and 6) when purchase intentions are collected in a comparative mode than when they are collected monadically.”⁷⁹

- **Karina P. Rodriguez (2008)**

“This study explores the effects of endorser type (celebrity and anonymous) and endorser credibility on consumers’ attitudes and purchase intentions. It also explores the moderating effect of culture on the influences of spokesperson type and spokesperson credibility on attitude towards the advertisement of Filipino consumers.

The research data indicate that the higher the celebrity status of the endorsers featured in an advertisement, the higher the purchase intentions of consumers. For spokesperson credibility, the only characteristics which have a significant influence on intentions to purchase are: Experienced, Knowledgeable, Qualified, and Trustworthy. In addition, power distance and collectivism seem to have a substantial moderating effect on the relationship between spokesperson type and credibility, and attitude towards the advertisement”.⁸⁰

⁷⁹ V. G. Morwitz, J. H. Steckel, and A. Gupta, “When do purchase intentions predict sales?,” *International Journal of Forecasting*, vol. 23, no. 3, pp. 347-364, 2007/9//, 2007.

⁸⁰ Rodriguez. P. K., (2008), Apparel Brand Endorsers And Their Effects On Purchase Intentions: A Study Of Philippine Consumers, *Philippine Management Review*, Vol. 15, pp. 83-99

- **Mansour Samadi and Ali Yaghoob-Nejadi (2009)**

“This research paper aims to compare the perceived risk level between Internet and store shopping, and revisit the relationships among past positive experience, perceived risk level, and future purchase intention within the Internet shopping environment. To achieve the research objectives and test hypotheses, paired sample t-test is used to analyze the mean differences of the individual and overall perceived risk levels in two buying situations. In addition, to analyze the relationships among shopping experiences, perceived risk, and purchase intention variables, Pearson correlation analysis and linear regression are used. The research revealed that consumers perceived more purchasing risk from the Internet than from the store. A more positive online shopping experience led to consumers’ less perceived purchasing risk level in the Internet. And a higher perceived risk led to less future purchasing intention from the Internet”.⁸¹

- **Iman Khalid A. Qader and Yuserrie Zainuddin (2010)**

“This study intends to contribute to the body of knowledge in the area of green product purchase intention, within the domain of green marketing, where all activities are designed to generate and to facilitate any exchanges intended to satisfy human needs or wants, such that the satisfaction of these needs or wants occurs, with minimal detrimental impact on the natural environment. Therefore, this study intends to identify the influence of three independent variables including; perceived government legislations, media exposure, and safety and health concerns on the mediating variable of environmental attitude. The study will also investigate the mediating effect of environmental attitude and the dependent variable of the study purchase intention of lead-free electronic products. Through a self-administered questionnaire among 170 lecturers, from USM main campus and USM engineering campus the study found some revealing insights. Through the results of this study, perceived government legislation did influence neither environmental attitude nor purchase intention, while media exposure had a positive direct influence on purchase intention. As for safety and health concerns exhibited a significant positive influence on lecturers’

⁸¹ Mansoor Samadi, Ali Yaghoob-Nejadi, (2009), A survey of the effect of consumers’ perceived risk on purchasing intention in E-shopping, *Business Intelligence Journal*, Vol.2(2), pp.262-275.

environmental attitude. Finally, environmental attitude the mediating variable of this study, did not act as a mediator between the independent variables and the dependent variable of purchase intention”.⁸²

• **Shahbaz Shabbir, Hans Ruediger Kaufmann, Israr Ahmad and Imran M. Qureshi (2010)**

“The purpose of this research is to investigate the kind of relationship between Cause Related Marketing (CRM) campaigns, brand awareness and corporate image as possible antecedents of consumer purchase intentions in the less developed country of Pakistan. An initial conceptualization was developed from mainstream literature to be validated through empirical research. The conceptualization was then tested with primary quantitative survey data collected from 203 students studying in different universities of Rawalpindi and Islamabad. Correlation and regression analysis were used to test the key hypothesis derived from literature positing brand awareness and corporate image as mediating the relationship between CRM and consumer purchase intentions. The findings indicate that consumer purchase intentions are influenced by the cause related marketing campaigns. Furthermore it was observed that the brand awareness and corporate image partially mediate the impact of CRM campaigns on consumer purchase intentions. The data was gathered from universities situated in Rawalpindi and Islamabad only. Hence, future research could extend these findings to other cities in Pakistan to test their generalizability. Further research can be carried out through data collection from those people who actually participated in cause related marketing campaigns to identify the original behavior of customers instead of their purchase intentions. This research and the claims made are limited to the FMCG industry. The key implications cause related marketing of these findings for marketing managers lend support for the use of campaigns in Pakistan. The findings also suggest

some measures which can be taken in to consideration in order to enhance brand awareness and to improve corporate image as both variables mediate the impact of CRM campaigns on consumer purchase intentions. The study contributes to cause related marketing literature by indicating a mediating role of brand awareness and

⁸² Khalid. I., Qader. A., Yuserrie Z, (2010), *International Journal of Innovation, Management and Technology*, Vol. 1, No. 4, pp. 432-440

corporate image on CRM campaigns and consumer purchase intentions. This mediating role was ignored in previous studies. Moreover, it contributes to close the gap of empirical research in this field, which exists particularly due to the diverse attitude of customers in less developed countries such as Pakistan”.⁸³

- **Baohong Sun and Vicki G. Morwitz (2010)**

“Intentions data often contain systematic biases; intentions change over time and may not accurately predict actual purchases. Ignoring the discrepancies between intentions and purchasing can produce biased estimates of variable coefficients and biased forecasts of future demand. This study proposes a unified model that takes into account various sources of discrepancies between intentions and purchasing and forecasts purchasing probability at the individual level by linking explanatory variables (e.g., socio-demographics, product attributes, and promotion variables) and intentions to actual purchasing. The proposed model provides an empirically better explanation of the relationship between stated intentions and purchasing and offers more accurate individual-level purchase predictions than do other existing intention models”.⁸⁴

- **Narges Delafrooz and Laily Hj. Paim (2011)**

“This study aims to explore the antecedents relating to the extent of both the attitude and the purchasing intention of online shopping. It examined the factors influencing consumers’ attitude toward online and purchase intention from the Malaysian perspectives. A total of 370 randomly selected respondents from the state of Selangor, Malaysia answered the questionnaire and the data was then analyzed using path analysis to identify the possible predictors. Result showed that the level of online shopping intention was relatively high and the attitude towards online shopping was positive. Moreover, the results identified that trust and attitude had stronger direct effect on online shopping intention, whereas utilitarian orientation, convenience,

⁸³ Shabbir. S., Kaufmann. H. R., Ahmad. I. and Qureshi. I. M., (2010), Cause related marketing campaigns and consumer purchase intentions: The mediating role of brand awareness and corporate image, *African Journal of Business Management*, Vol. 4(6), pp. 1229-1235

⁸⁴ Baohong Sun, Vicki G. Morwitz, (2010), Stated intentions and purchase behavior: A unified model, *International Journal of Research in Marketing*, Volume 27, Issue 4, December 2010, Pages 356-366.

prices and wider selection, and income had stronger indirect effect on online shopping intention through the attitude towards online shopping as mediation”.⁸⁵

- **Narges Delafrooz, Laily H.J. Paim and Ali Khatibi (2011)**

“This study aims to shed light on the antecedents relating to the extent of both the attitude toward online shopping and the purchase intention. This work is done from an integrated research framework based on the Attitude Model and the Theory of Planned Behavior (TPB). A total of 370 randomly selected respondents from the states of Selangor, Malaysia answered the questionnaire and the data was analyzed using path analysis to identify the possible predictors. The results support the use of the construct “attitude toward online shopping” as a bridge to connect the Attitude Model and the Behavioral Intention Model to establish an integrated research framework and to shed light on how consumers form their attitudes toward online shopping and make purchase intention. Online retailer should provide more benefits than ever before, with the consequence that consumers will hold a more positive attitude toward online shopping that leads to their purchase intentions. In summary, online retailers need to ensure that the online shopping process through their websites should be making as easy, simple and convenient as possible for consumers to shop online. The websites should also be designed in such a way that they are not too confusing for potential new buyers, particularly among consumers, who may not be familiar with this new form of shopping. In addition, online retailers need to provide a competitive price for products in order to attract online shoppers to their websites and encourage them to make purchase decisions. This study pioneers in building an integrated research framework to understand how consumers form their attitudes toward online shopping and make purchase intention”.⁸⁶

⁸⁵ Delafrooz N, Paim LH, (2011), An Integrated Research Framework to Understand Consumer's Internet Purchase Intention, *2011 International Conference on Sociality and Economics Development, IPEDR vol.10 (2011)* © (2011) IACSIT Press, Singapore, pp. 375-378

⁸⁶ Delafrooz N, Paim LH, Khatibi A, (2011), A Research Modeling to Understand Online Shopping Intention, *Australian Journal of Basic and Applied Sciences*, Vol. 5(5): pp 70-77.

- **Hadi Moradi, Azim Zarei (2011)**

“The main purpose of this study is to investigate the relationships among brand equity, purchase intention and brand preference from Iranian young consumers view point. Moreover secondary aim of this research is examining the moderate role of country of origin image. To accomplish these, a conceptual framework was designed and relationships among its constructs (Brand equity, purchase intention, brand preference and country of origin image) were hypothesized. Data were collected from Iranian students’ who were the owners of selected brand of laptop and mobile phone. Hypotheses were tested using structural equation modeling (SEM) in LISREL and subgroup correlation analysis in SPSS. Results indicated that brand equity positively influences consumer’s brand preference and purchase intention. But results unsupported moderating role of country of origin image”.⁸⁷

- **Dr. Hsinkuang Chi, Nanhua, Dr. Huery Ren Yeh, Shih C & Yi Ching Tsai (2011)**

“Advertising endorser is one of the major marketing strategies for advertisers. Advertising endorser can fast build brand recognition and help consumers to understand functions and characteristics of a product or a service. In the end, consumers will memorize the product/service and produce purchase intention. The study aims to explore the effects of advertising endorser on perceived value and purchase intention. Totally, 450 copies of questionnaires were dispatched and the effective response rate was 90%. The results show that (1) perceived value is significantly affected to advertising endorser, (2) advertising endorser is significantly affected to purchase intention, (3) perceived value is significantly affected to purchase intention, and (4) advertising endorser has no moderation effect between perceived value and purchase intention”.⁸⁸

⁸⁷ Moradi. H., Zarei. A., (2011), The Impact of Brand Equity on Purchase Intention and Brand Preference-the Moderating Effects of Country of Origin Image, *Australian Journal of Basic and Applied Sciences*, Vol. 5(3), pp. 539-545

⁸⁸ Hsinkuang. C., Huery. R. Y. and Ching. T., (2011), The Influences of Perceived Value on Consumer Purchase Intention: The Moderating Effect of Advertising Endorser, *Journal of International Management Studies*, Vol.6(1), Pages 1-6

- **Rajagopal (2011)**

“This study examines the effectiveness of different fashion marketing strategies and analysis of consumer behavior in a cross-section of demographic settings in reference to fashion apparel retailing. The study examines the determinants of consumer behavior and their impact on purchase intentions toward fashion apparel in reference to brand image, promotions and external-market knowledge. The constructs of the study were measured using reflective indicators showing effects on the product-related, economic and cognitive variables. All variables were chosen following a focus group analysis of the potential respondents. The confirmatory factor analysis, scale reliability and regression method were used to analyze the data. The data were collected from 217 respondents within the age group of 18-45 years in reference to 35 variables on 11 fashion apparel brands in Mexico. The results reveal that socio-cultural and personality-related factors induce purchase intentions among consumers. One of the contributions that this research extends is the debate about the converging economic, cognitive and brand-related factors to induce purchase intentions. Fashion-loving consumers typically patronize multi-channel retail outlets and designer brands, and invest time and cost toward an advantageous product search. The results of the study show a positive effect of store and brand preferences on developing purchase intentions for fashion apparel among consumers”.⁸⁹

Simply put, purchasing intention means a plan to purchase a particular good or service in the future. Engel et al. (1990) defines purchasing intention as a psychological process of decision making. Consumers are motivated by the fulfillment of demands to search relevant information according to personal experience and the external environment. They begin to evaluate and consider after accumulating a certain amount of information. Finally, they make the decision on certain products after comparison and judgment. This is known as the purchasing decision process of consumers. Dodds et al. (1991) indicated that purchasing intention is the probability of customer's willingness to purchase and higher the perceived value, the higher will be the purchasing intention.

⁸⁹ Rajagopal, (2011), Consumer culture and purchase intentions toward fashion apparel in Mexico, *Journal of Database Marketing & Customer Strategy Management*, Vol. 18 Issue 4, p286

In the past various researches have been conducted to study the purchasing intention of consumers for various types of products in terms of different shopping situations. In one of the researches conducted in 2001, it was found that intention to use the internet to search for information was not only the strongest predictor of internet purchase intention but also mediated relationships between purchasing intention and other predictors like attitude towards internet shopping, previous internet purchase experience. In yet another research, study was conducted to find purchase intention using two different perspectives : technology oriented and trust oriented. It was found in this research that the perceived risk of shopping online and along with that the perceived ease of use were the principal factors that influenced attitude towards online shopping.

In yet another study conducted in the year 2007 by Vicki Morwitz et al., the researchers tried to identify the factors associated with increased or decreased correlation between purchase intention and actual purchasing. It was found that purchase intentions are more correlated with purchase for existing products than for new ones. Purchase intentions are more correlated to actual purchase for durable goods as compared to non durable goods. Thus, this study hinted that purchase intention is different to actual purchasing. This justifies the definition given above where it has been said that purchase intention is a plan to purchase in future.

Mansour Samadi et al. (2009) compared the perceived risk between internet and physical store shopping in order to study purchasing intention for internet. They found that more positive online shopping experience let to consumers' less perceived purchasing risk level and higher perceived risk let to less future purchasing intention from the internet. Consumer purchase intentions are influenced by the cause related marketing (CRM) campaigns. Also, brand awareness and corporate image partially mediate the impact of CRM campaigns on consumer purchase intentions (Shahbaz Shabbir et al., 2010). In other words, purchase intention can be affected for a product through brand awareness and the image of the marketer in that market.

Intentions change over time and may not accurately predict actual purchases (Baohong Sun & Vicki Morwitz, 2010). This means that simply by studying the purchase intentions for various products, it would be difficult to accurately forecast the actual purchases since both, purchase intentions and actual purchases are

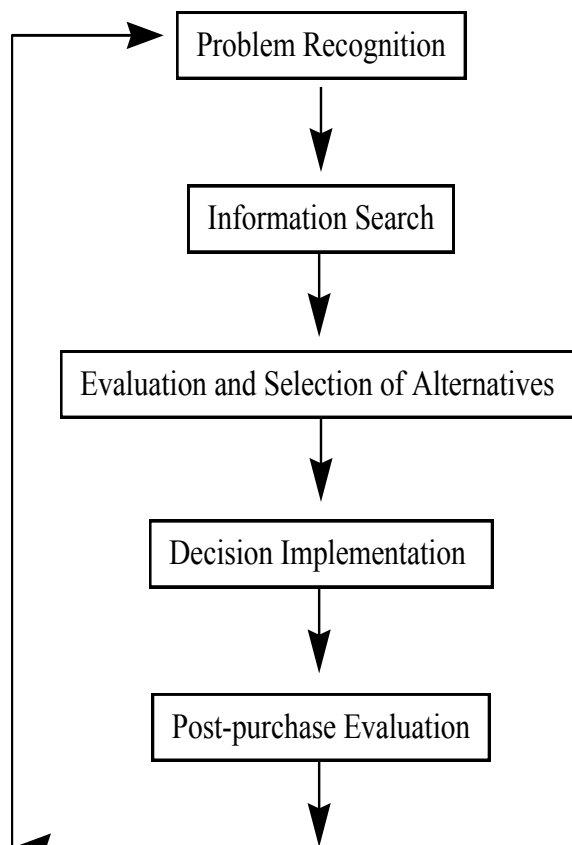
influenced by factors like socio-demographics, product attributes and promotion variables. Brand equity positively influences consumers' brand preference and purchase intention (Hadi Moradi & Azim Zarei, 2011). The amount of brand loyalty, perceived quality, brand association and brand awareness indicate brand equity. Results show that brand equity influence consumer's brand preference and purchase intentions and this finding was supported by past research (e.g. Cobb-Walgren *et al*, 1995; Prasad and Dav, 2000; Myers, 2003; de Chernaony *et al*, 2004; Chen and Chang, 2008; Chen and Liu, 2009).

Purchasing intention is also affected by advertising. This was found out by Dr. Hsinkuang Chi et al. (2011). The study concluded that perceived value of a product was significantly affected to advertising endorser and advertising endorser was significantly affected to purchase intention. They also found that perceived value is significantly affected to purchase intention.

PURCHASE PROCESS

Engel and Blackwell categorized this problem solving as either extended problem solving or limited problem solving behavior. Consumers normally undertake extended problem solving for high involvement products while for low involvement products, limited problem solving is adopted.

In case of extended problem solving, consumers follow a detailed and rigorous process to get detailed information about the products. They search for various alternatives and evaluate all the alternatives in detail keeping in mind their own requirements or needs. The general model of consumer decision process is given on the next page.

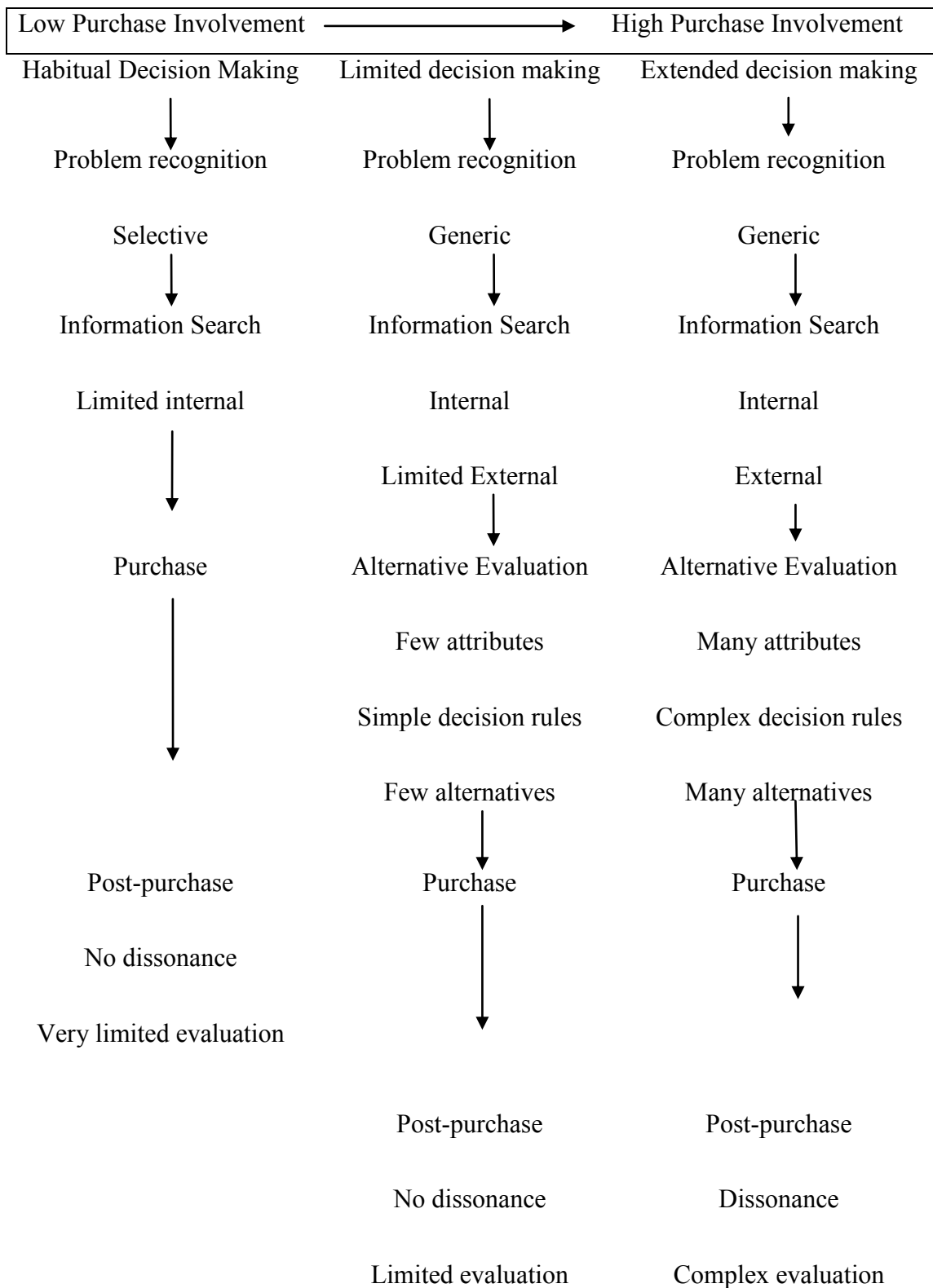


Source : The Consumer Information Processing Model, Adopted from Kotler (1997), Schiffman and Kanuk (1997), and Solomon (1996)

The first step in buying process the recognition of a need. Need can be defined as felt deprivation of some basic satisfaction. Once the consumer recognizes this need, he starts to search for information regarding the product or service he would require to

fulfill the need. Information can be obtained from different sources like friends and relatives, advertisements, notifications, demonstrations and trials, etc. Based on the information search, he makes himself aware of a number of alternatives to satisfy the need. From these alternatives, he evaluates and selects the best alternative. The method of evaluation of these alternatives is highly subjective. It depends on the prospective consumer. There is no standard method or process for this evaluation. Once he decides the product to be purchase to satisfy the need, he goes and implements this decision by actually buying the product. After evaluation of alternatives, the prospective consumer develops purchasing intention towards a particular brand. However, this purchasing intention is likely to get affected by two factors. Before actually purchasing the product, the intention will be affected by attitude of others about the brand he intends to purchase and also situational factors like changes in price, availability of the product, his income, etc. Based on the evaluation of alternatives and the factors affecting his purchasing intention, the consumer decides to buy the product. If the expected performance of the product is higher than the actual performance, the consumer is dissatisfied. If the expected performance is less than the actual performance, the consumer delighted, while if actual performance matches expected performance, the consumer is satisfied. Once, he has purchased the product, he is either satisfied or dissatisfied with the product performance. This is termed as the post purchase behavior.

For different levels of involvement, the consumer decision making process is different as is clear from the following figure.



Source : Sharma Kavita (2000)

For high involvement products, the consumer follows the complex buying behavior. Habitual decision making either involves no decision process and reveals itself in the form of brand loyalty decisions or repeat purchase decisions. Brand loyalty – the repurchase of same brand without any further purchase deliberation is the result of extended problem solving process which at one time being carried out for the purchase decisions reveal themselves for not so highly involved product categories. The brands are repeated not because of commitment but out of convenience or habit⁹⁰.

Extended decision making occurs at very high level of involvement. It involves detailed internal and external, both types of information search. This is followed by a rigorous evaluation of all the attributes. The purpose of doing this is to reduce the chances of dissonance in the post purchase stage.

The following table is a brief summary of the literature review in the field of consumer involvement over the previous years-

Table 2.4: Summary of Literature Review in The Area Of Consumer Involvement

Sr.	Year	Author/ Researcher	Title	Contribution
1	1947	Sherif and Cantril ; Sherif &Hovland; Sherif et.al	The psychology of ego-involvement	involvement as a major component in attitudes and attitude change
2	1964	Freedman	Involvement, Discrepancy and Change	Proposed two definitions of involvement. General and particular interest in an issue
3	1965	Herbert E. Krugman	The Impact of Television Advertising: Learning without Involvement	TV advertising results in low involvement conditions while print results in high involvement conditions
4	1979	Andrew Mitchell	Involvement: A Potentially Important Mediator Of Consumer Behavior	What is involvement? How do we measure it? How do we manipulate involvement in the laboratory? Until we can answer these questions, the quantity and quality of

⁹⁰ Sharma Kavita,2000, Impact of Consumer Involvement on Consumer Behaviour : A Case study of India, New Delhi

				empirical research on the subject will remain limited
5	1979	John L. Lastovicka	questioning the concept of involvement defined product classes	The degree to which different levels of involvement are related to levels of acquisition behavior is examined.
6	1981	Harold H. Kassarian	Low Involvement: A Second Look	Six-fold classification of involvement including both high and low product involvement and also high and low involved personality types
7	1982	Peter H Bloch	Involvement Beyond The Purchase Process: Conceptual Issues And Empirical Investigation	An empirical study which explores self-concept expression as a possible motivator of enduring involvement was put forward
8	1982	Sherrell and Shimp	Consumer Involvement in a laboratory setting	In an effort to bring more empirical research to involvement, these authors suggested studying cognitive activity and three indicators were developed to accomplish this. These indicators were: "subjective state," "self insight accuracy," and, the amount of time that subjects required to complete a decision task
9	1983	Rajeev Batra, Michael L. Ray	Operationalizing Involvement As Depth And Quality Of Cognitive Response	Message response involvement as situational states characterized by the depth and quality of the cognitive responses evoked by the message
10	1984	James A. Muncy, Shelby D. Hunt	Consumer Involvement: Definitional Issues and Research Directions	paper identifies and discusses five distinct concepts which have all been labeled "involvement". The concepts of ego involvement, commitment, communication involvement, purchase importance, and response involvement are discussed as they relate to this evolving body of knowledge

11	1984	Robert N. Stone	The Marketing Characteristics Of Involvement	How both behavioral involvement and ego-involvement may be used to understand marketing phenomena
12	1984	Mark B. Traylor	EGO Involvement and Brand Commitment: Not Necessarily the Same	involvement with a product can be high while commitment to brands is low, or product involvement can be low when commitment to a brand is high
13	1984	Michael L. Rothschild	Perspectives on Involvement: Current Problems and Future Directives	Literature has become replete with papers that are overly concerned with defining this hypothetical construct, organizing concepts and reviewing past work. This paper discusses problems related to an abundance of such work and suggests some other directions for researchers to take
14	1984	John H Antil	Conceptualisation and Operationalisation of Involvement	While there appears to be general agreement that involvement varies by individuals and circumstances and that it is somehow related to "importance" or "interest", there is by no means any agreement exactly what involvement is, its bounds, and in general a thorough conceptualization of the concept
15	1985	George M. Zinkhan, Aydin Muderrisoglu	Involvement, Familiarity, Cognitive Differentiation, And Advertising Recall: A Test Of Convergent And Discriminant Validity	Involvement, familiarity, and cognitive differentiation are three measures of individual difference which were hypothesized to be related to consumers' ability to recall advertising messages
16	1985	Gilles Laurent and Jean-Noel Kapferer	Measuring Consumer Involvement Profiles	There is more than one kind of consumer involvement. Depending on the antecedents of involvement consequences on consumer behavior differ. The authors therefore recommend measuring an

				involvement profile, rather than a single involvement level
17	1985	Judith Lynne Zaichkowsky	Measuring the Involvement Construct	21 item bipolar adjective scale framed, the Personal Involvement Inventory (PII), was developed to capture the concept of involvement for products.
18	1989	Banwari Mittal	A Theoretical Analysis Of Two Recent Measures Of Involvement	a unidimensional conception of involvement is utilized to develop a general model of involvement. The two scales are reconciled with this model, and subscales are identified in each which would measure involvement as a unified construct.
19	1994	Judith Lynne Zaichkowsky	The Personal Involvement Inventory: Reduction, Revision, and Application to Advertising	The conceptualization of the Personal Involvement Inventory was a context-free measure applicable to involvement with products, with advertisements, and with purchase situations. The empirical work to develop this measure was mainly validated with respect to product categories. PII was reduced to 10 items.
20	1994	Richard L. Divine, Thomas J. Page, Jr	The Effect of Enduring Involvement on Evoked Set Size	Enduring involvement may actually have a positive effect on evoked set size. Studies the conceptual reasoning underlying the hypothesized relationships between enduring involvement, shopping enthusiasm and evoked set size, and then present the results of a study that directly tests these hypothesized relationships.

21	1996	Carmen García, Julio Olea, Vicente Ponsoda y Derek Scott	Measuring Involvement From Its Consequences	A 21-item Likert-type 'Consequences of Involvement' questionnaire (CIQ) was developed to measure the level of involvement with products. Unlike other scales, the CIQ attempts to measure involvement from its consequences, rather than requesting the subject to directly rate his or her state of involvement
22	1996	Kenneth C. Schneider and William C. Rodgers	An Importance Subscale for the Consumer Involvement Profile (CIP)	proposed and provided initial support for a new subscale for the CIP; one designed to measure Importance, a construct not now encompassed by that scale. The relationship between Importance and the remaining CIP subscales designed to measure various involvement antecedents (ie., Interest-Pleasure, Sign, Risk Probability and Risk Importance) is then discussed.
23	1997	Gil McWilliam	Low Involvement Brands: is the Brand Manager to Blame?	Poor brand management has been held responsible for brands with which consumers have low levels of involvement, that is, consumers do not consider them important in decision-making terms, and in consequence appear unthinking and even uncaring about their choices.
24	1997	Utpal M. Dholakia	An Investigation Of The Relationship Between Perceived Risk And Product Involvement	The constructs of perceived risk and product involvement have been noted to share several similarities in the consumer behavior literature but diversity in the conceptualization and operationalization of these constructs has led to conflicting and confusing findings. Using consistent definitions of the two

				constructs, this article investigates the relationship between their components
25	2001	Pascale G. Quester, Amal Karunaratna and Ai Lin Lim	The Product Involvement/Brand Loyalty Link: An Empirical Examination	Several studies have examined the relationship between PI and BL but few empirical investigations have been conducted to validate the notion emerging from the literature that PI precedes BL. In this empirical study, two products associated with either low or high involvement are used to examine this issue
26	2003	Natalie Lennox and Nicholas McClaren	Measuring Consumer Involvement: A Test of the Automobile Involvement Scale	Empirically investigated consumer involvement with a product class.
27	2003	Michel Laroche, Jasmin Bergeron, Christine Goutaland	How intangibility affects perceived risk: the moderating role of knowledge and involvement	product intangibility is positively associated with perceived risk and the intangibility construct encompasses three dimensions: physical intangibility, mental intangibility, and generality. The purpose of this research is to test which dimension of the intangibility construct is the most correlated with perceived risk
28	2007	G Sridhar	Consumer Involvement in Product Choice – A Demographic Analysis	There is a need for studies on consumer involvement spanning over varied cultures and contexts. Further, exclusive studies examining the relationship between demographics and consumer involvement are very few. Study was conducted to examine the relationship between consumer involvement and five key demographics family life cycle, age, sex, income and occupation

29	2007	Ming-Chuan Pan	The Effects of Payment Mechanism and Shopping Situation on Purchasing Intention - the Moderating Effect of Product Involvement	Study of effect of payment mechanism and shopping situation on purchasing intention is moderated by the product involvement
30	2008	Fei Xue	The moderating effects of product involvement on situational brand choice	investigate the moderating role of product involvement in predicting the effects of self-concept and consumption situation on consumers' situational decision making.
31	2009	Mansour Samadi and Ali Yaghoob-Nejadi	A survey of the effect of consumers' perceived risk on purchasing intention in E-shopping	compare the perceived risk level between Internet and store shopping, and revisit the relationships among past positive experience, perceived risk level, and future purchase intention within the Internet shopping environment
32	2010	Jacob Hornik, Tali Te'eni-Harari	Factors influencing product involvement among young consumers	examine which variables influence product involvement among young people. This paper aims to explore five variables: age, subjective product knowledge, influence of parents, influence of peers, and product category
33	2011	Plavini Punyatoya	How Brand Personality affects Products with different Involvement Levels	brief literature review of the concept of brand personality and its relationship to consumer brand preference and purchase intention. The study also emphasized effect of brand personality on high and low involvement products preference and purchase. The paper also talks about how famous endorsers and strong brand argument can improve brand personality of low and high involvement products respectively.

Table 2.5: Summary of Literature Review In The Area of Purchasing Intention

Sr.	Year	Author/ Researcher	Title	Contribution
1	2001	Soyeon Shim, Mary Ann Eastlick, Sherry L. Lotz, Patricia Warrington	An online prepurchase intentions model: The role of intention to search	Online Prepurchase Intentions Model is proposed and empirically tested in the context of search goods. The focus of this research is to determine whether intent to search the Internet for product information is a key element for marketing researchers to employ in predicting consumers' Internet purchasing intentions.
2	2003	Hans van der Heijden, Tibert Verhagen and Marcel Creemers	Understanding Online Purchase Intentions: Contributions from Technology and Trust Perspectives	Study of purchase intention using two different perspectives: a technology-oriented perspective and a trust- oriented perspective. Review the antecedents of online purchase intention that have been developed within these two perspectives.
3	2005	Nysveen H. and Pedersen P.E.	Search Mode and Purchase Intention in Online Shopping Behavior	Effect of website visitors' degree of goal-oriented search mode on purchase intention in online environments
4	2007	Vicki G. Morwitz, Joel H. Steckel and Alok Gupta	When do purchase intentions predict sales?	Identify factors associated with an increased or decreased correlation between purchase intentions and actual purchasing.
5	2008	Karina P. Rodriguez	Apparel Brand Endorsers And Their Effects On Purchase Intentions: A Study Of Philippine Consumers	Effects of endorser type (celebrity and anonymous) and endorser credibility on consumers' attitudes and purchase intentions. It also explores the moderating effect of culture on the influences of spokesperson type and spokesperson

				credibility on attitude towards the advertisement
6	2010	Iman Khalid A. Qader and Yuserrie Zainuddin	Intention to Purchase Green Electronic Products: The Consequences of Perceived Government Legislation, Media Exposure and Safety & Health Concern and the Role of Attitude as Mediator	Contribute to the body of knowledge in the area of green product purchase intention, within the domain of green marketing
7	2010	Shahbaz Shabbir, Hans Ruediger Kaufmann, Israr Ahmad and Imran M. Qureshi	Cause related marketing campaigns and consumer purchase intentions: The mediating role of brand awareness and corporate image,	Investigate the kind of relationship between Cause Related Marketing (CRM) campaigns, brand awareness and corporate image as possible antecedents of consumer purchase intentions in the less developed country of Pakistan
8	2010	Baohong Sun and Vicki G. Morwitz	Stated intentions and purchase behavior: A unified model	A unified model that takes into account various sources of discrepancies between intentions and purchasing and forecasts purchasing probability at the individual level by linking explanatory variables (e.g., socio-demographics, product attributes, and promotion variables) and intentions to actual purchasing.
9	2011	Narges Delafrooz and Laily Hj. Paim	An Integrated Research Framework to Understand Consumer's Internet Purchase Intention,	Explore the antecedents relating to the extent of both the attitude and the purchasing intention of online shopping. It examined the factors influencing consumers' attitude toward online and purchase intention from the Malaysian perspectives
10	2011	Narges Delafrooz, Laily H.J. Paim and Ali Khatibi	A Research Modeling to Understand Online Shopping Intention	Shed light on the antecedents relating to the extent of both the attitude toward online shopping

				and the purchase intention. This work is done from an integrated research framework based on the Attitude Model and the Theory of Planned Behavior (TPB).
11	2011	Hadi Moradi, Azim Zarei (2011)	The Impact of Brand Equity on Purchase Intention and Brand Preference-the Moderating Effects of Country of Origin Image	to investigate the relationships among brand equity, purchase intention and brand preference from Iranian young consumers view point. Moreover secondary aim of this research is examining the moderate role of country of origin image
12	2011	Dr. Hsinkuang Chi, Nanhua, Dr. Huery Ren Yeh, Shih C & Yi Ching Tsai	The Influences of Perceived Value on Consumer Purchase Intention: The Moderating Effect of Advertising Endorser	explore the effects of advertising endorser on perceived value and purchase intention
13	2011	Rajagopal	Consumer culture and purchase intentions toward fashion apparel in Mexico	Effectiveness of different fashion marketing strategies and analysis of consumer behavior in a cross-section of demographic settings in reference to fashion apparel retailing. The study examines the determinants of consumer behavior and their impact on purchase intentions toward fashion apparel in reference to brand image, promotions and external-market knowledge

CHAPTER 3: DEMOGRAPHIC PROFILE OF RESPONDENTS

This research is about buying behavior of consumers for high involvement and low involvement products. This buying behavior was studied in terms of their purchasing intention for laptop and detergent through different payment mechanisms and shopping situations in three selected cities of Gujarat. Consumers' behavior is largely determined by demographic/socio-economic factors. In such type of research work, there is a need to highlight the demographic characteristics of the sample. Considering this sample a representative one, one can definitely develop or can extrapolate the characteristics of consumers at large. Demographic profile and its analysis would definitely reveal many factors of the randomly selected respondents. Any marketer, whether in the industrial products or consumer products needs to get the feel of the market via robust sampling. Overall business strategies to exploit a potential market would definitely be based on the basic information which one collects through such demographic survey. Such a cross sectional sample would definitely give a snapshot at a point of time but nevertheless it is always more rewarding and informative to any business analyst.

In this study, 600 consumers were selected through stratified random sampling and the information was collected from them through a structured and well designed questionnaire. All the respondents have given information on all aspects which were to be covered by the researcher. The information was collected from respondents on different parameters like occupation, age, educational qualifications, income levels, family size, sex, etc.

The ultimate aim of this research is to probe further in to the area of consumer behavior for high and low involvement products. For this purpose, some of the parameters have been quantified so as to give more meaningful analytical prospective. One must accept this fact that in a changing world like ours, the necessities of conducting such researches continuously or at regular intervals is a must. Based on this one must admit that the conclusions drawn based on the information collected and analysed by the researcher are not going to last forever since the environment is constantly changing, markets are changing and even the consumer mindsets are changing. In such scenario the primary information pertaining to the market becomes

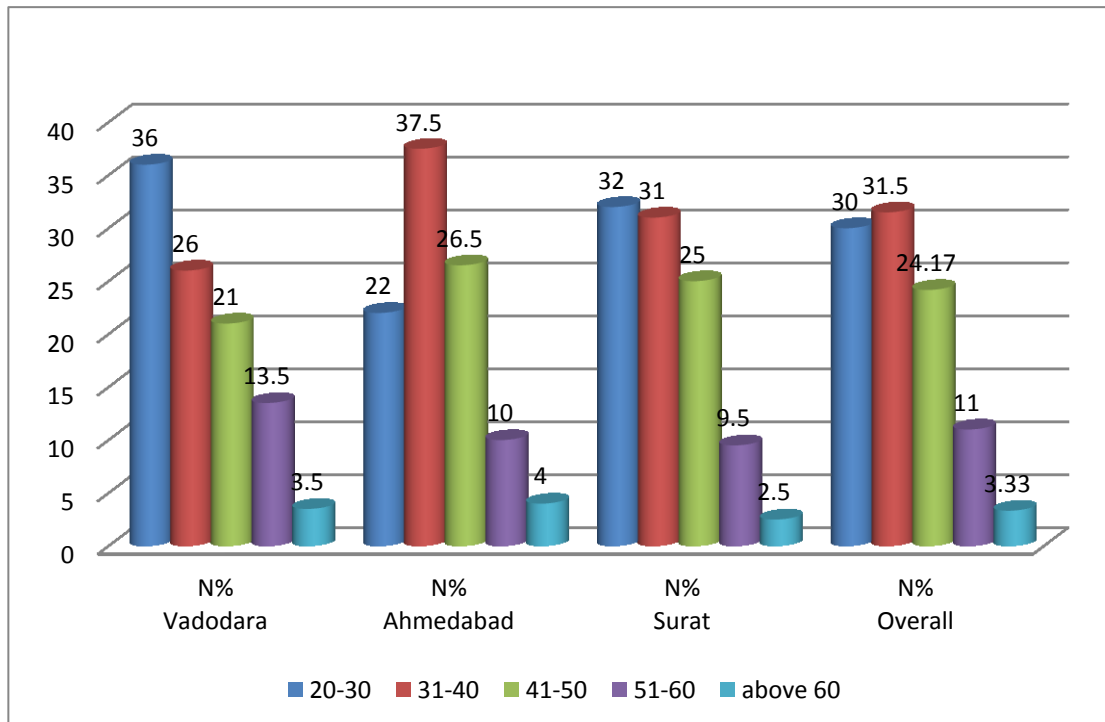
very vital and useful. In this chapter, we have tried to analyse the demographic profile of the randomly selected sample.

3.1 AGE

Table 3.1: Table Showing Demographic Profile of Respondents Regarding Age Groups in Gujarat

Age	City						Total	
	Vadodara		Ahmedabad		Surat			
	N	N%	N	N%	N	N%	N	N%
20-30	72	36.00	44	22.00	64	32.00	180	30.00
31-40	52	26.00	75	37.50	62	31.00	189	31.50
41-50	42	21.00	53	26.50	50	25.00	145	24.17
51-60	27	13.50	20	10.00	19	9.50	66	11.00
above 60	7	3.50	8	4.00	5	2.50	20	3.33
Total	200	100.00	200	100.00	200	100.00	600	100.00

Graph 3.1 : Graph Showing Demographic Profile of Respondents Regarding Age Groups in Gujarat



Preferences of people change for goods and services they buy over their lifetimes. In this regard, as consumers pass through various age and life cycle stages, their needs and demands change. Due to this fact, marketers have found age to be a particularly

useful demographic variable to distinguish segments. The major age groups of population are significant market indicators like young, adults, middle aged, etc. The age group to which an individual belongs is likely to have an impact on his purchasing intention for high and low involvement products. In this research, data was collected from respondents belonging to various age groups. A brief description of this characteristic is given below-

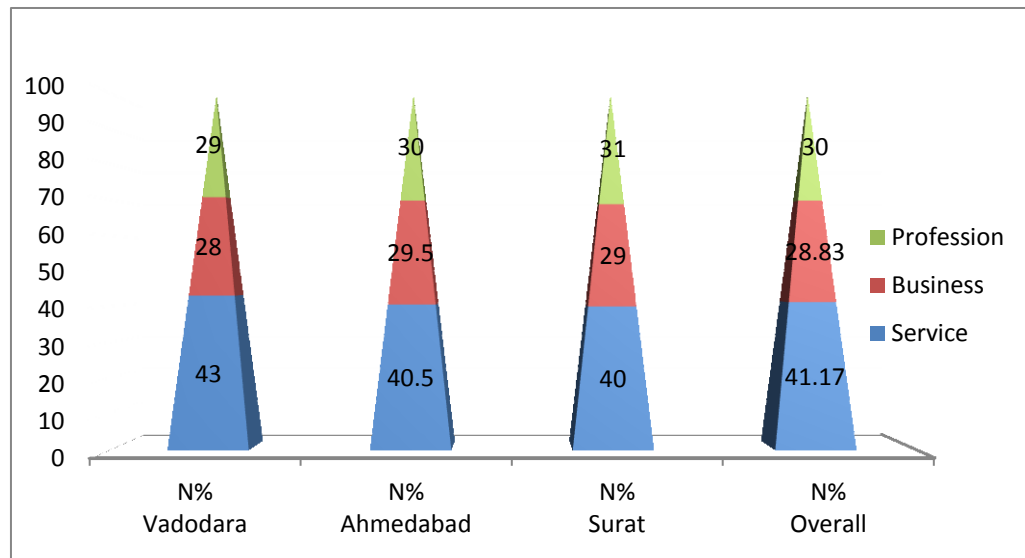
- In Vadodara city, 62% respondents were of ages below 40 years. In Ahmedabad city 59.5% respondents belonged to ages below 40 years while in Surat, 63% respondents were in that age group.
- In Vadodara 13.5% respondents were in the ages between 51 and 60 years. In the same age group there were 10% respondents in Ahmedabad while in Surat 9.5% respondents belonged to this age group.
- Thus, overall, majority of the respondents belonged to the young age group of between 20 and 40 years (61.5%). On the other hand, only 3.33% respondents belonged to the age above 60 years.
- Hence, it can be said that in terms of the age group of respondents, it represents a similar picture of India which has majority people in the young age group.

3.2 OCCUPATION

Table 3.2: Table Showing Demographic Profile of Respondents Regarding Occupation in Selected Cities of Gujarat

Occupation	City						Total	
	Vadodara		Ahmedabad		Surat			
	N	N%	N	N%	N	N%	N	N%
Service	86	43.00	81	40.50	80	40.00	247	41.17
Business	56	28.00	59	29.50	58	29.00	173	28.83
Profession	58	29.00	60	30.00	62	31.00	180	30.00
Total	200	100.00	200	100.00	200	100.00	600	100.00

Graph 3.2: Graph Showing Demographic Profile of Respondents Regarding Occupation in Selected Cities of Gujarat



A person's occupation affects goods and services bought. Marketers have tried to identify the occupational groups that have above average interest in their products and services. A company can even specialize in making products needed by a given occupational group.

Occupation is a very important measure of social class because it implies a person's social status. The major problem with segmenting the market on the basis of income alone is that income simply indicates the ability or inability to pay for a product, while actual choice may be based on personal life style, taste and preferences and values i.e. variables largely determined by occupation and education. So we can say that occupation may be a more meaningful criterion than income. Truck drivers or auto mechanics may earn as much as young executives, but the buying patterns of the first two occupations are likely to be different from the second because of influence of attitudes, interests and other life style factors.

For this study, occupation has been mainly divided into three categories, (i) Service Class, (ii) Business Class and (iii) Professional Class. Since occupation is a major factor that would determine the involvement of consumer in a product, the sampling was based on occupation. Thus, stratified random sampling was done on the basis of occupation.

- For the purpose of this research, stratified random sampling technique was used in which different occupations were taken as the strata.
- In Vadodara city, 43% respondents belonged to service sector, while the same in Ahmedabad was 40.50 and 40% in Surat. Hence, the samples in this category were evenly spread out.
- Same can be said about business and profession as occupation with all the three cities having approximately 29% of the total sample size.
- Overall, 41.17% belonged to service sector, while 28.83% belonged to business and 30% respondents belonged to profession.

3.3 INCOME

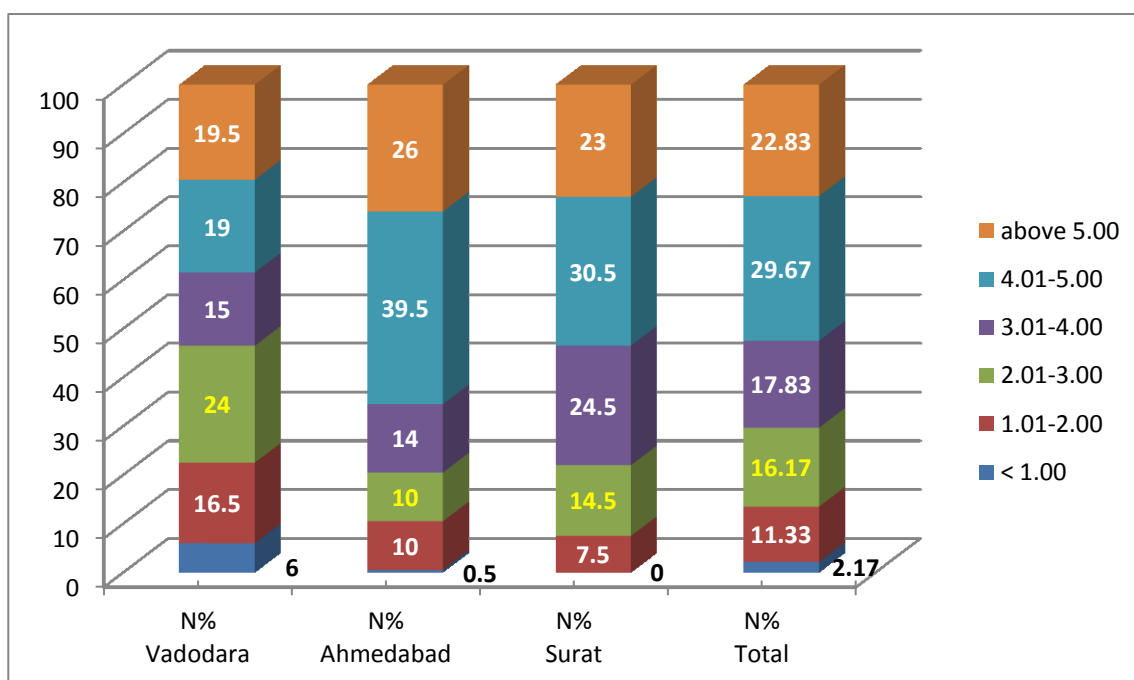
Income is the most powerful economic factor that influences and conditions consumer behavior. It gives purchasing power to consumers, which helps them to an exchange or create purchase sale transaction. Hence, income is very important from marketing point of view. Family income is also a very important demographic/socio-economic variable. Income is a popular element of social-class standing.

Like occupation, income is also likely to have a major impact on the buying behavior of consumer with respect to what products they buy, from where and through what payment mechanism. Income is the most powerful economic factor that influences and conditions consumer behavior. It gives purchasing power to consumers, which help them to an exchange or create purchase sale transaction. Hence, income is very important. The entire income of an individual is seldom available for spending. Before a consumer can use his income for consumption or saving purposes, there are certain demands on it. These demands are in the form of taxes, debt repayment, basic needs like food, clothing and shelter, education and healthcare, etc. It is only after having met these demands that consumer is left with income that me be spent in a manner that he desires. This residual income is called “Disposable Personal Income”. The changes in disposable personal income are relevant to consumer buying decisions.

Table 3.3 : Table Showing Demographic Profile of Respondents Regarding Income Levels in Gujarat

Income in Lac Rupees	City						Total	
	Vadodara		Ahmedabad		Surat			
	N	N%	N	N%	N	N%	N	N%
< 1.00	12	6.00	1	0.50	0	0.00	13	2.17
1.01-2.00	33	16.50	20	10.00	15	7.50	68	11.33
2.01-3.00	48	24.00	20	10.00	29	14.50	97	16.17
3.01-4.00	30	15.00	28	14.00	49	24.50	107	17.83
4.01-5.00	38	19.00	79	39.50	61	30.50	178	29.67
above 5.00	39	19.50	52	26.00	46	23.00	137	22.83
Total	200	100.00	200	100.00	200	100.00	600	100.00

Graph 3.3: Graph Showing Demographic Profile of Respondents Regarding Income Levels in Gujarat



- Least number of respondents belonged to the annual income category of less than 1 lac rupees. Only 6% respondents in Vadodara city were from that category while in Ahmedabad only 0.5% respondents earned less than 1 lac rupees per annum.
- In Surat, none of the respondents earned income less than 1 lac rupees per annum.
- In Vadodara, majority of respondents were in the income range of Rs.2.01 lacs to Rs. 3.00 lacs per annum (24%)

- In Ahmedabad, maximum respondents were earning annual income between Rs.4.01 lacs and Rs.5 lacs.
- In Surat also, like Ahmedabad, majority respondents earned annual income between Rs.4.01 lacs and Rs.5 lacs (30.5%)

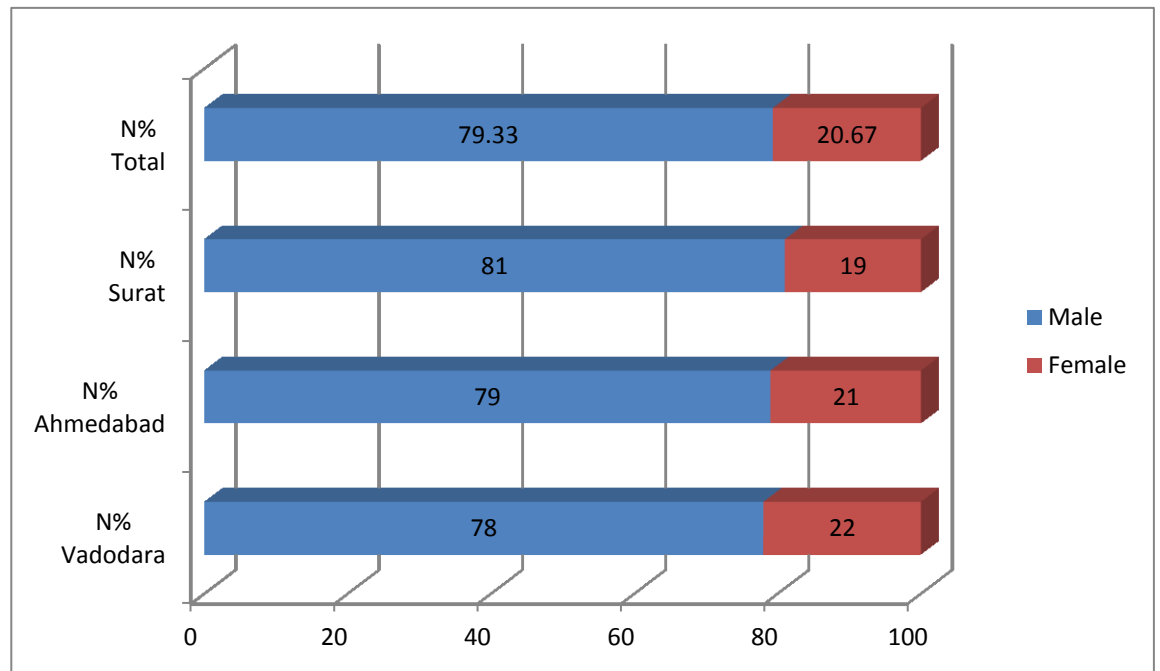
3.4 GENDER

This is a very important variable for researches in the field of marketing. In recent years, however, gender roles have blurred and gender is no longer an accurate way to distinguish consumers in some product categories, e.g. women buy their own automobiles, mobile phones, laptops and computers, etc. On the other hand, men also have become significant users of skin care and hair products. Women are critical family influencers or decision makers for many products and services that are used by other family members. Women also influence the purchase of products consumed jointly by household members. Many product categories have been affected by the increased number of women in the work force. In the recent past, the profile and role of women have undergone significant changes. She is educated and in many cases employed. The percentage of working women has been growing at a steady pace. Their purchasing power has increased with the growth of product categories like laptops, mobile phones, music players, etc. In this study also, purchasing intention of women for laptop and detergent in terms of payment mechanism and shopping situation has been collected and analyzed. In the table given on next page, profile of respondents with respect to gender in the three cities in Gujarat is depicted-

Table 3.4 : Table Showing Demographic Profile of Respondents Regarding Gender in Gujarat

Gender	City						Total	
	Vadodara		Ahmedabad		Surat			
	N	N%	N	N%	N	N%	N	N%
Male	156	78.00	158	79.00	162	81.00	476	79.33
Female	44	22.00	42	21.00	38	19.00	124	20.67
Total	200	100.00	200	100.00	200	100.00	600	100.00

Graph 3.4: Graph Showing Demographic Profile of Respondents Regarding Gender in Gujarat



- 79.33% respondents in totality were males and 20.67% were females.
- City wise breakup also gave similar data with Vadodara having 78% male respondents. In Ahmedabad, 79% respondents were male while in Surat, 81% respondents were males.

3.5 EDUCATION

The level of person's formal education is another commonly accepted social class standing. With an increasing number of people attaining higher level of education, we can expect to see changes in product preferences and buyers with more discriminating taste and attitudes. Generally speaking, the more education a person has, the more likely it is that the person is well paid i.e. has a higher income and has a respected position. In other words, education has a direct relation with the income and occupational status e.g. Doctors, Chartered Accountants, Company Secretaries, etc. are good customers for computers, cell phones and cars. In this study, the respondents have been divided into following categories-

- Undergraduates
- Graduates

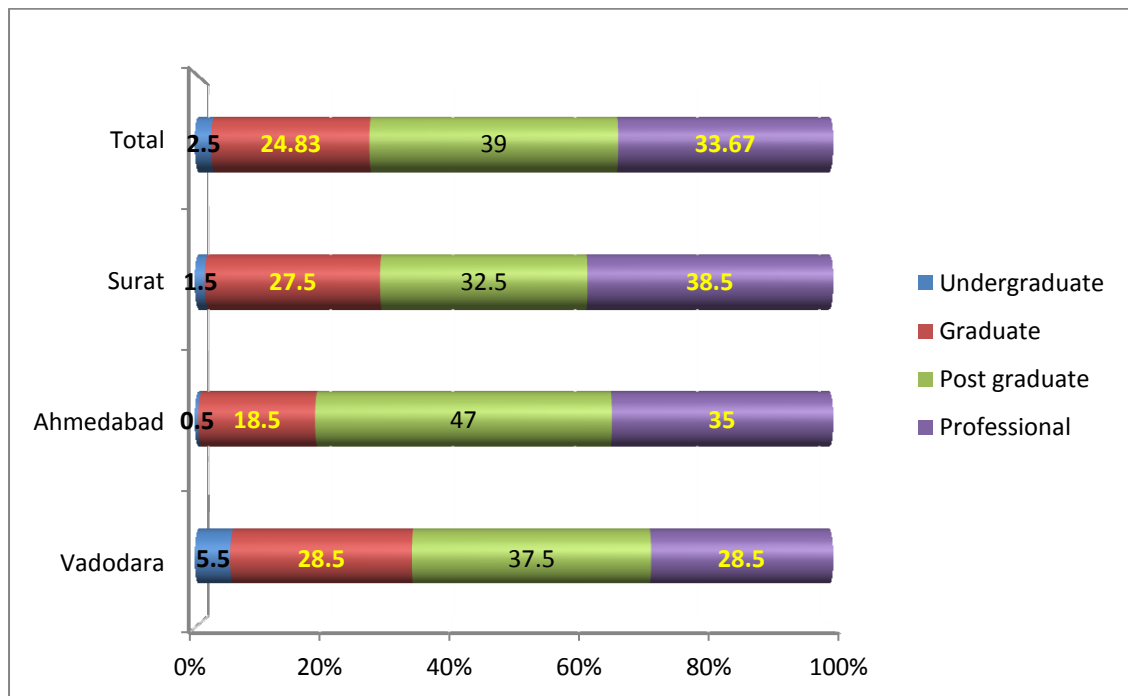
(iii) Post Graduates

(iv) Professionals

Table 3.5: Table Showing Demographic Profile of Respondents Regarding Education in Gujarat

Education	City						Total	
	Vadodara		Ahmedabad		Surat			
	N	N%	N	N%	N	N%	N	N%
Undergraduate	11	5.50	1	0.50	3	1.50	15	2.50
Graduate	57	28.50	37	18.50	55	27.50	149	24.83
Post graduate	75	37.50	94	47.00	65	32.50	234	39.00
Professional	57	28.50	70	35.00	77	38.50	202	33.67
Total	200	100.00	200	100.00	200	100.00	600	100.00

Graph 3.5 Graph Showing Demographic Profile of Respondents Regarding Education in Gujarat



- In Vadodara, majority of the respondents were post graduates (37.5%). In Ahmedabad also, majority respondents were post graduates (47%). Compared to this, in Surat, majority of respondents were professionals (38.5%)

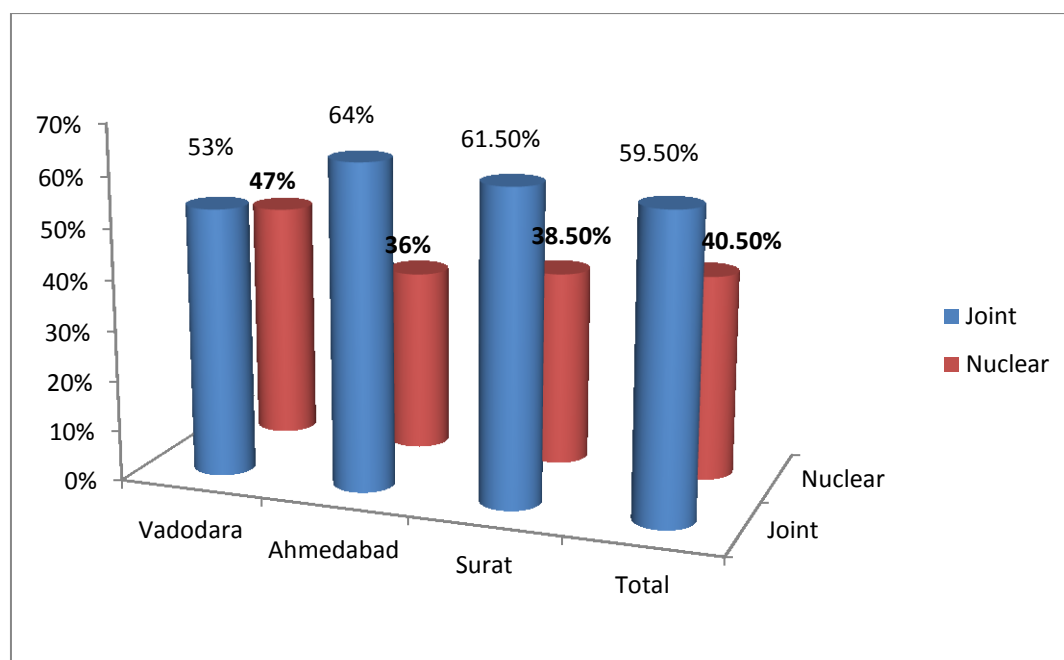
- In all the three cities, undergraduates were the least. In Vadodara, only 5.5% respondents were undergraduates. In Ahmedabad, the number was still less at 0.5% while in Surat only 1.5% respondents were undergraduates.

3.6 FAMILY TYPE

Table 3.6: Table Showing Demographic Profile of Respondents Regarding Family Type in Gujarat

Family Type	City						Total	
	Vadodara		Ahmedabad		Surat			
	N	N%	N	N%	N	N%	N	N%
Joint	106	53.00	128	64.00	123	61.50	357	59.50
Nuclear	94	47.00	72	36.00	77	38.50	243	40.50
Total	200	100.00	200	100.00	200	100.00	600	100.00

Graph 3.6: Graph Showing Demographic Profile of Respondents Regarding Family Type in Gujarat



- Overall, 59.5% respondents had joint families while 40.5% respondents lived in nuclear families.
- In Vadodara, 53% respondents had joint families, while in Ahmedabad, being a much bigger and developed city, the number of respondents in joint family was

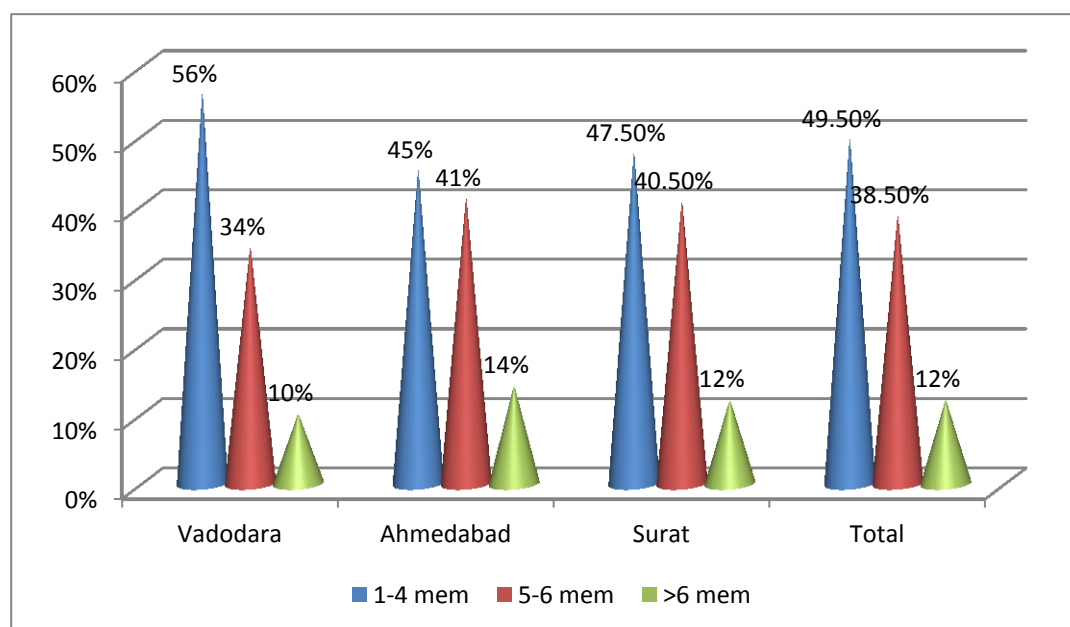
higher than Vadodara. 64% respondents in Ahmedabad lived in joint families. In Surat, 61.5% respondents were from joint family.

3.7 FAMILY SIZE

Table 3.7: Table Showing Demographic Profile of Respondents Regarding Family Size in Gujarat

Family Size	City						Total	
	Vadodara		Ahmedabad		Surat			
	N	N%	N	N%	N	N%	N	N%
1-4 mem	112	56.00	90	45.00	95	47.50	297	49.50
5-6 mem	68	34.00	82	41.00	81	40.50	231	38.50
>6 mem	20	10.00	28	14.00	24	12.00	72	12.00
Total	200	100.00	200	100.00	200	100.00	600	100.00

Graph 3.7: Graph Showing Demographic Profile of Respondents Regarding Family Size in Gujarat



- In Vadodara 56% respondents had family size between 1 and 4 members. As compared to this, in Ahmedabad 45% respondents had this family size while in Surat, 47.5% respondents belonged to this family size
- In all the three cities majority of the respondents had family size of between 1 and 4 members

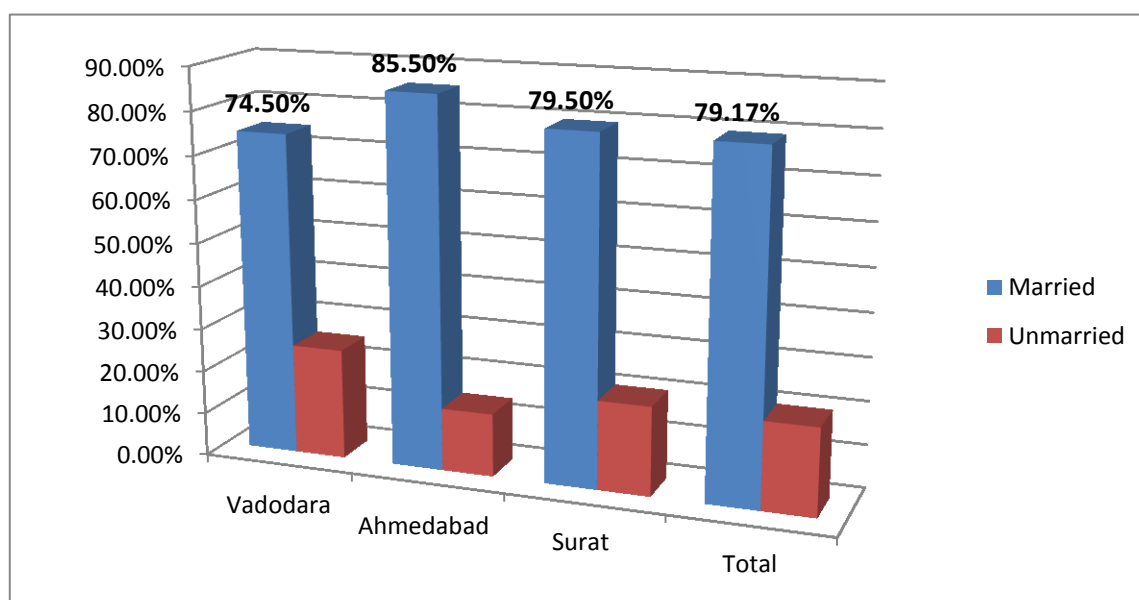
- 10% respondents in Vadodara had a family more than 6 members. In Ahmedabad, the number was slightly higher at 14% while in Surat it was 12%

3.8 MARITAL STATUS

Table 3.8: Table Showing Demographic Profile of Respondents Regarding Marital Status in Gujarat

Marital Status	City						Total	
	Vadodara		Ahmedabad		Surat			
	N	N%	N	N%	N	N%	N	N%
Married	149	74.50	171	85.50	159	79.50	475	79.17
Unmarried	51	25.50	29	14.50	41	20.50	121	20.17
Total	200	100.00	200	100.00	200	100.00	600	100.00

Graph 3.8: Graph Showing Demographic Profile of Respondents Regarding Marital Status in Gujarat



- Overall, majority of respondents were married. One reason for this could be the fact that respondents who were 20 years or older were selected as respondents.
- In Vadodara 74.5% respondents were married, while in Ahmedabad 85.5% were married. In Surat 79.5% respondents were married

CHAPTER 4: RESEARCH METHODOLOGY

4.1 SAMPLE PLAN

Stratified Random Sampling was used in order to study the purchasing intention of consumers in the three selected cities of Gujarat

The sample size of this study was 600 persons from the three selected cities of Gujarat, i.e. Vadodara, Ahmedabad and Surat. The respondents were divided on the basis of occupation into three categories, namely

- Service class
- Business class
- Professional class

Out of the total sample size, 40% samples were selected from service class and 30% each were selected from business and professional class.

4.2 DATA SOURCE

In order to analyse the purchasing intention of consumers, both sources i.e. primary source as well as secondary source have been used.

Primary Source

Data was collected from 200 respondents in each of the three cities, namely Vadodara, Ahmedabad and Surat. To collect 600 valid responses, 900 responses were collected in all.

Secondary Source

Data are also presented in this study from various journals and books on Marketing.

Research Approach

Data was collected from 600 respondents through structured questionnaire. For this purpose, 200 respondents were selected from each of the three cities.

4.3 RESEARCH TOOL

Initially, a pilot study was conducted to shortlist the two representative products. For this purpose a small questionnaire was designed containing ten products. 30 Respondents were asked to rank each product from 1 to 5 with 1 as the highest rank, with respect to the statements provided to them. Based on the responses, laptop was selected as high involvement product (Mean=2.36) and detergent as low involvement product (Mean=4.16).

Table 4.1: Table Showing Involvement Preference for Products in Vadodara

Product	Mean Rank	S.D.	Product	Mean Rank	S.D.
Laptop	2.36	0.98	Talcum Powder	2.20	0.99
LCD/LED TV	2.44	0.97	Noodles	2.34	0.98
Refrigerator	3.61	0.99	Detergent	4.16	0.97
Car	2.80	0.96	Deodorant	3.20	0.99
Air Conditioner	3.79	0.98	Tea/Coffee	3.02	0.98

After finalizing the two products representing high involvement category and low involvement category, another detailed structured questionnaire was prepared in order to collect information. The questionnaire was divided into four major parts as follows-

Part I

Personal information like name, address, age, occupation, family size, educational qualifications, gender, family type, marital status and income of the respondent was obtained. These factors were the independent factors in the study along with other factors.

Part II

Questions were asked in the form of statements to be rated on a Seven point Likert Scale to statistically find out consumers' involvement in two representative products,

namely Laptop and Detergent. Statements were framed in line with the factors identified for determining high involvement or low consumer involvement.

Part III

This part of the questionnaire was designed to find consumers' preference for a shopping situation namely physical store, internet (online shopping) and television (TV Shopping) for the two products mentioned above. Also, respondents were asked to provide reasons for their choice of shopping situation.

Part IV

In this part of the questionnaire, respondents were asked to give preference to payment mechanisms i.e. cash, credit/debit card and cheque for the two products. Again, they were also asked to rank the reasons for their preference.

4.4 STATISTICAL METHODS

For analysis purpose, following methods have been applied

- Mean Analysis
- Frequency distribution
- T-test
- ANOVA
- Chi Square

4.5 DEFINITIONS

Region

Data are presented for three cities of Gujarat, namely Vadodara, Ahmedabad and Surat. For this purpose, rural areas are not included. From each city a sample of 200 respondents were selected. As stratified random sampling was used, samples were selected belonging to service class, businessmen and professionals.

Age Group

Age group indicates the age of the respondent in the three selected cities. In this research, following age groups were used-

- 20 – 30 years
- 31 – 40 years
- 41 – 50 years
- 51 – 60 years
- Above 60 years

Occupation

Service Class - Salary earners, which includes government, semi government and private organisations' employees

Business Class - All the people involved in trading and manufacturing activities and having exposure and access to television and internet.

Professional Class – Technically qualified persons like doctors, chartered accountants, company secretaries, consultants, architects who are self employed.

Income

Respondent's income includes yearly income of all the members of his family and from all sources. The following income-groups have been used in this research.

- Less than Rs. 1 lac
- Rs. 1.01 lac – Rs. 2 lacs
- Rs. 2.01 lacs – Rs. 3 lacs
- Rs. 3.01 lacs – Rs. 4 lacs
- Rs. 4.01 lacs – Rs. 5 lacs
- Above Rs. 5 lacs

This research is a descriptive and analytical research wherein, an attempt was made to study statistically consumers' purchasing intention for two different categories of

products. For this purpose, a sample of 600 was taken from the cities of Vadodara, Ahmedabad and Surat in the state of Gujarat. A sample of 200 was selected from each of the cities. Further, stratified convenient sampling technique was used. From each of the cities, samples were selected on the basis of their occupation, i.e. service, business and profession. It was decided to select approximately 40% samples from service occupation and 30% each from business and profession.

Care was taken in sampling that only those respondents who had access to internet and television were selected for survey.

The study was analyzed, considering relationship that was examined, on appropriate population, which was selected from Gujarat by taking into account the importance of the study in relevance to final goal of modeling the purchase intention which was routed through high involvement and low consumer involvement by synergizing payment mechanism along with shopping situation. Since the study can be examined only in city areas, the population size was located in the cities of Gujarat. Therefore, it was found suitable to select cities which were representative and would produce appropriate sample size in terms of time, cost and information while other academic aspects are taken into account.

The information on buyers in the population consists of professionals, business and salaried class. Detail characteristics of buyers can be examined by socioeconomic and demographic features. As far as methodology and estimation is concerned, use of descriptive and analytical statistics was made. To summarize-

- A sample size of 600 was selected for the purpose of this research from three cities in Gujarat i.e. Ahmedabad, Vadodara and Surat.
- For this purpose, stratified random sampling method was adopted.
- Primary data was collected in the form of questionnaires, surveys and personal interviews to test the hypotheses.
- From each city 200 respondents were selected as samples for which stratified random sampling technique was used.
- Within the sample size, the sample units comprise professionals, businessmen, salaried class and care was taken to consider those persons who are utilizing the facility of internet for online purchasing and also have the facility of TV.

- Sample units also comprise respondents belonging to different age groups and also different gender.
- Primary data collected was analyzed using statistical software for the purpose of studying the findings.

A total of 900 responses were obtained out of which 600 valid responses were considered for further analysis. To study the internal consistency and reliability of the data, Cronbach alpha was applied and following was observed.

Table 4.2: Table Showing Test of Reliability of Data through Cronbach Alpha for Laptop and Detergent in the Selected Cities of Gujarat

City/Factor	Overall	
	Lap.	Det.
Vadodara	0.94	0.95
Ahmedabad	0.86	0.91
Surat	0.90	0.94
Overall	0.94	0.95

- From the above table, it can be observed that overall, the data was reliable and consistent. For Vadodara, the alpha value of 0.94 for Laptop and 0.95 value for Detergent suggests that the data was internally consistent and reliable.
- Same can be said about Ahmedabad and Surat where the alpha for both the representative products was above 0.85.
- Overall, an alpha value of 0.94 for Laptop and 0.95 for Detergent shows that the data is reliable and hence other statistical tests would give reliable results.

4.6 HYPOTHESIS

H1 : Consumer involvement for laptop is same as that for detergent.

H2 : Purchasing intention is independent of payment mechanism.

H2-1 : Consumers' purchasing intention would remain same when they pay by cash or through credit/debit card for high involvement product.

H2-2 : Consumers' purchasing intention would remain same when they pay by cash or through credit/debit card for low involvement product.

H2-3 : Consumers' purchasing intention would remain same when they pay by cash or through cheque for high involvement product.

H2-4 : Consumers' purchasing intention would remain same when they pay by cash or through cheque for low involvement product.

H2-5 : Consumers' purchasing intention would remain same when they pay by cheque or through credit/debit card for high involvement product.

H2-6: Consumers' purchasing intention would remain same when they pay by cheque or through credit/debit card for low involvement product.

H3 : Purchasing intention is independent of shopping situation.

H3-1 : Consumers' purchasing intention through internet (online shopping) would be same as when they shop through TV shopping for high involvement product.

H3-2 : Consumers' purchasing intention through internet (online shopping) would be same as when they shop through TV shopping for low involvement product.

H3-3 : Consumers' purchase intention through physical store would be same as they shop through the internet (online shopping) for high involvement product.

H3-4 : Consumers' purchase intention through physical store would be same as they shop through the internet (online shopping) for low involvement product.

H3-5 : Consumers' purchase intention through physical store would be same as when they shop through TV shopping for high involvement product.

H3-6 : Consumers' purchase intention through physical store would be same as when they shop through TV shopping for low involvement product.

CHAPTER 5: ANALYSIS OF DATA

Table 5.1: Table Showing Percentage Frequency Distribution Regarding the Fact Whether Life Of Respondents Would Change Without Laptop/Detergent In Gujarat

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
Very Strongly Disagree	3	1.50	1	0.50	0	0.00	4	0.70
Strongly Disagree	7	3.50	0	0.00	1	0.50	8	1.30
Disagree	24	12.00	0	0.00	3	1.50	27	4.50
Neutral	11	5.50	5	2.50	8	4.00	24	4.00
Agree	56	28.00	54	27.00	51	25.50	161	26.80
Strongly Agree	54	27.00	69	34.50	66	33.00	189	31.50
Very Strongly Agree	45	22.50	71	35.50	71	35.50	187	31.20
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
Very Strongly Disagree	27	13.50	104	52.00	87	43.50	218	36.30
Strongly Disagree	34	17.00	58	29.00	46	23.00	138	23.00
Disagree	34	17.00	10	5.00	24	12.00	68	11.30
Neutral	27	13.50	7	3.50	17	8.50	51	8.50
Agree	37	18.50	14	7.00	19	9.5	70	11.70
Strongly Agree	18	9.00	3	1.50	4	2.00	25	4.20
Very Strongly Agree	23	11.50	4	2.00	3	1.50	30	5.00
Total	200	100.00	200	100.00	200	100.00	600	100.00

From the primary data collected from the respondents from the selected cities in Gujarat, following was found out for laptop-

- In Vadodara, 77.5% respondents reacted favourably to fact that their life would change without a laptop. Out of this, 22.5% respondents very strongly agreed with the fact. 27% strongly agreed on the same fact, while 28% agreed with it.
- 17% respondents reacted negatively to this. Out of this, 1.5% respondents very strongly disagreed, 3.5% strongly disagreed while 12% disagreed. 5.5% respondents were neutral on this.

- In Ahmedabad, respondents overwhelmingly favoured this fact about laptop. 97% respondents reacted favourably to this. Out of this, 35.5% respondents very strongly agreed. 34.5% strongly agreed and 27% simply agreed to this statement.
- Only 0.5% respondents very strongly disagreed. 2.5% respondents were neutral on this.
- In Surat also 94% respondents gave favourable response to this statement. Out of that, 35.5% respondents very strongly agreed with this fact, while 33% strongly agreed and 25.5% agree to this fact.
- Only 2% respondents did not agree with this. Out of that 0.5% strongly disagreed and 1.5% disagreed. 4% respondents were neutral on this. No respondent very strongly disagreed.
- Overall, 89.5% respondents agreed to this fact. Out of that 31.2% very strongly agreed with this fact, while 31.5% strongly agreed and 26.8% agreed.
- Only 6.5% respondents did not agree with this. Out of that 0.7% respondents very strongly disagreed, 1.3% strongly disagreed and 4.5% respondents disagreed. 4% respondents were neutral on this.

In comparison to laptop, different perception was found out from the same respondents for detergent-

- In Vadodara, 47.5% respondents disagreed to this fact for detergent. Out of that, 13.5% respondents very strongly disagreed, 17% strongly disagreed while another 17% disagreed with the statement. 13.5% respondents were neutral
- 39% respondents gave favourable response to the statement out of which 11.5% very strongly agreed, 9% strongly agreed and 18.5% agreed to the statement.
- In Ahmedabad, 86% respondents did not agree with this statement. Out of this, 52% very strongly disagreed, 29% strongly disagreed while another 5% disagreed with the statement. 3.5% respondents were neutral
- Only 10.5% respondents gave favorable response to the statement out of which 2% very strongly agreed, 1.5% strongly agreed and 7% agreed to the statement.
- In Surat, 78.5% respondents disagreed with this. Out of this, 43.5% respondents very strongly disagreed, 23% strongly disagreed while another 12% disagreed with the statement. 8.5% respondents were neutral

- Only 13% respondents gave favourable response to the statement out of which 1.5% very strongly agreed, 2% strongly agreed and 9.5% agreed to the statement.
- Overall, 70.6% respondents did not agree with this fact. Out of that, 36.3% respondents very strongly disagreed, 23% strongly disagreed while another 11.3% disagreed with the statement. 8.5% respondents were neutral
- Only 20.9% respondents gave favourable response to the statement out of which 5% very strongly agreed, 4.2% strongly agreed and 11.7% agreed to the statement.

Table 5.2: Table Showing Percentage Frequency Distribution On The Opinion Of Respondents Regarding Whether They Read All Available Information About Laptop/ Detergent Across All Three Cities in Gujarat

Opinion	Laptop							
	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	2	1.00	1	0.50	0	0.00	3	0.50
strongly disagree	4	2.00	0	0.00	1	0.50	5	0.80
Disagree	18	9.00	1	0.50	1	0.50	20	3.30
Neutral	29	14.50	2	1.00	7	3.50	38	6.30
Agree	77	38.50	42	21.00	46	23.00	165	27.50
strongly agree	49	24.50	93	46.50	100	50.00	242	40.30
very strongly agree	21	10.50	61	30.50	45	22.50	127	21.20
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
very strongly disagree	51	25.50	98	49.00	66	33.00	215	35.80
strongly disagree	42	21.00	69	34.50	70	35.00	181	30.20
Disagree	40	20.00	18	9.00	32	16.00	90	15.00
Neutral	18	9.00	5	2.50	15	7.50	38	6.30
Agree	35	17.50	9	4.50	10	5.00	54	9.00
strongly agree	10	5.00	0	0.00	5	2.50	15	2.50
very strongly agree	4	2.00	1	0.50	2	1.00	7	1.20
Total	200	100.00	200	100.00	200	100.00	600	100.00

- In Vadodara, 73.5% respondents agreed to the fact they read all available information about laptop. Out of that, 10.5% respondents very strongly agreed, 24.5% strongly agreed and 38.5% agreed.
- 12% respondents showed their disagreement on this. Out of that, 1% respondents very strongly disagreed, 2% respondents strongly disagreed and 9% disagreed with it. 14.5% respondents were neutral in this regard.

- In Ahmedabad, 98% respondents agreed to this. Out of that, 30.5% respondents very strongly agreed, 46.5% strongly agreed, while 21% agreed.
- Only 1% respondents disagreed to this statement, out of which 0.5% respondents very strongly disagreed. No respondents strongly disagreed and 0.5% disagreed with it. 1% respondents were neutral in this regard.
- In Surat also, 95.5% respondents agreed to this. Out of this, 22.5% respondents very strongly agreed, 50% strongly agreed, while 23% agreed.
- Only 1% respondents disagreed with this. Out of this, no respondents very strongly disagreed with this. 0.5% respondents strongly disagreed and 0.5% disagreed with it. 3.5% respondents were neutral in this regard.
- Overall, 89% respondents agreed to this. Out of this, 21.2% very strongly agreed with this, while 40.3% strongly agreed and 27.5% agreed.
- 4.6% respondents disagreed on this. Out of this, 0.5% respondents very strongly disagreed, 0.8% strongly disagreed and 3.3% respondents disagreed. 6.3% respondents were neutral on this.

In comparison with laptop, different perception was found out from the same respondents for detergent-

- In Vadodara, 25.5% respondents very strongly disagreed with the statement, 21% strongly disagreed while another 20% disagreed with the statement. Thus, 66.5% disagreed with the statement and 9% respondents were neutral
- Only 24.5% respondents gave favourable response to the statement out of which 2% very strongly agreed, 5% strongly agreed and 17.5% agreed to the statement.
- In Ahmedabad, 49% respondents very strongly disagreed with the statement, 34.5% strongly disagreed while another 9% disagreed with the statement. Thus, 92.5% disagreed with the statement and 2.5% respondents were neutral
- Only 5% respondents gave favorable response to the statement out of which 0.5% very strongly agreed, no respondent strongly agreed and 4.5% agreed to the statement.
- In Surat, 33% respondents very strongly disagreed with the statement, 35% strongly disagreed while another 16% disagreed with the statement. Hence, 84% disagreed with the statement and 7.5% respondents were neutral

- Only 8.5% respondents gave favourable response to the statement out of which 1% very strongly agreed, 2.5% strongly agreed and 5% agreed to the statement.
- Overall, 35.8% respondents very strongly disagreed with the statement, 30.2% strongly disagreed while another 15% disagreed with the statement. Hence, 81% disagreed with the statement and 6.3% respondents were neutral
- Only 12.7% respondents gave favourable response to the statement out of which 1.2% very strongly agreed, 2.5% strongly agreed and 9% agreed to the statement.

Table 5.3: Table Showing Percentage Frequency Distribution Regarding The Opinion Of Respondents On Whether They Enjoy Talking About Laptop/Detergent With Knowledgeable People Across All Three Cities In Gujarat.

Opinion	Laptop							
	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	1	0.5	0	0	0	0	1	0.2
strongly disagree	2	1	1	0.5	0	0	3	0.5
Disagree	8	4	0	0	2	1	10	1.7
Neutral	35	17.5	0	0	5	2.5	40	6.7
Agree	73	36.5	47	23.5	60	30	180	30
strongly agree	50	25	89	44.5	89	44.5	228	38
very strongly agree	31	15.5	63	31.5	44	22	138	23
Total	200	100	200	100	200	100	600	100
DETERGENT								
very strongly disagree	57	28.5	94	47	60	30	211	35.2
strongly disagree	38	19	69	34.5	75	37.5	182	30.3
Disagree	45	22.5	26	13	36	18	107	17.8
Neutral	30	15	6	3	16	8	52	8.7
Agree	19	9.5	3	1.5	10	5	32	5.3
strongly agree	7	3.5	2	1	3	1.5	12	2
very strongly agree	4	2	0	0	0	0	4	0.7
Total	200	100	200	100	200	100	600	100

- In Vadodara, 77% respondents responded favorably to the fact that they enjoy talking to knowledgeable people about laptop. Out of that 15.5% respondents very strongly agreed, 25% strongly agreed, while 36.5% agreed.

- 5.5% respondents disagreed with this statement out of which only 0.5% respondents very strongly disagreed, 1% respondents strongly disagreed and 4% disagreed with it. 17.5% respondents were neutral in this regard.
- In Ahmedabad, 99.5% respondents responded favorably to this fact. Out of this 31.5% respondents very strongly agreed, 44.5% strongly agreed, while 23.5% agreed.
- 0.5% respondents replied negatively to this. No respondents very strongly disagreed with this fact. 0.5% respondents strongly disagreed to this and again no respondent disagreed with it. No one was neutral in this regard.
- In Surat, 96.5% respondents responded favorably to this fact. Out of this, 22% respondents very strongly agreed, 44.5% strongly agreed, while 30% agreed.
- 1% respondents gave a negative reply to this. No respondents very strongly disagreed or strongly disagreed with this fact. 1% disagreed with it. 2.5% respondents were neutral in this regard.
- Overall, 91% respondents responded favorably to this fact, out of which, 23% very strongly agreed, while 38% strongly agreed and 30% agreed.
- 2.4% respondents disagreed with this. Out of this, only 0.2% respondents very strongly disagreed on this fact, while 0.5% strongly disagreed. 1.7% respondents disagreed. 6.7% respondents were neutral on this.

For purchasing a detergent, following was observed with regard to the same statement in the three selected cities of Gujarat-

- In Vadodara, 70% respondents disagreed with the statement out of which, 28.5% respondents very strongly disagreed, while 19% strongly disagreed and 22.5% disagreed with the statement. 15% respondents were neutral
- Only 15% respondents gave favourable response to the statement out of which 2% very strongly agreed, 3.5% strongly agreed and 9.5% agreed.
- In Ahmedabad, 94.5% respondents disagreed with this fact. Out of this, 47% respondents very strongly disagreed, 34.5% strongly disagreed and 13% disagreed with the statement. 3% respondents were neutral
- Only 2.5% respondents gave favorable response to the statement out of which no respondents very strongly agreed, 1% respondents strongly agreed and 1.5% agreed to the statement.

- In Surat, 85.5% respondents disagreed with this fact. Out of this, 30% respondents very strongly disagreed, 37.5% strongly disagreed and 18% disagreed with the statement. 8% respondents were neutral
- Only 6.5% respondents gave favourable response to the statement out of which none very strongly agreed, 1.5% strongly agreed and 5% agreed to the statement.
- Overall, 83.3% respondents disagreed with this fact, out of which, 35.2% respondents very strongly disagreed, 30.3% strongly disagreed and 17.8% disagreed with the statement. 8.7% respondents were neutral
- Only 8% respondents gave favourable response to the statement out of which 0.7% respondents very strongly agreed, 2% strongly agreed and 5.3% agreed to the statement.

Table 5.4: Table Showing Percentage Distribution Regarding The Opinion Of Respondents Across All Three Cities In Gujarat On Whether They Find It Sufficient If A Laptop/Detergent Fulfils The Purpose For Which It Was Designed

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	3	1.5	0	0.0	0	0.00	3.00	0.50
strongly disagree	2	1.0	0	0.0	2	1.00	4.00	0.67
Disagree	10	5.0	3	1.5	2	1.00	15.00	2.50
Neutral	18	9.0	5	2.5	25	12.50	48.00	8.00
Agree	81	40.5	36	18.0	41	20.50	158.00	26.33
strongly agree	53	26.5	84	42.0	75	37.50	212.00	35.33
very strongly agree	33	16.5	72	36.0	55	27.50	160.00	26.67
	200	100	200	100	200	100	600	100
DETERGENT								
very strongly disagree	22	11	76	38	37	18.5	135.00	22.50
strongly disagree	13	6.5	78	39	79	39.5	170.00	28.33
Disagree	19	9.5	22	11	36	18	77.00	12.83
Neutral	29	14.5	5	2.5	17	8.5	51.00	8.50
Agree	75	37.5	14	7	23	11.5	112.00	18.67
strongly agree	28	14	4	2	6	3	38.00	6.33
very strongly agree	14	7	1	0.5	2	1	17.00	2.83
	200	100	200	100	200	100	600.00	100

- In Vadodara, 83.5% respondents responded favorably to the fact that it is sufficient that laptop fulfils the purpose for which it was designed. Out of that 16.5% respondents very strongly agreed with the fact, 26.5% strongly agreed, while 40.5% agreed.
- 7.5% respondents gave negative opinion on this out of which 1.5% respondents very strongly disagreed with this fact. 1% respondents strongly disagreed to this and 5% disagreed with it. 9% respondents were neutral in this regard.
- In Ahmedabad, 96% respondents responded favorably to this fact. Out of this 36% respondents very strongly agreed, 42% strongly agreed, while 18% agree.
- No respondents very strongly disagree with this fact. No respondents strongly disagreed to this and 1.5% disagreed with it. 2.5% respondents were neutral in this regard.
- In Surat, 85.5% respondents responded favorably to this fact. Out of this, 27.5% respondents very strongly agreed, 37.5% strongly agreed, while 20.5% agreed.
- 2% respondents showed disagreement with this. Out of this no respondents very strongly disagreed. Only 1% strongly disagreed with this fact. 1% disagreed with it. 12.5% respondents were neutral in this regard.
- Overall, 88.33% respondents responded favorably to this fact, out of which, 26.67% very strongly agreed, while 35.33% strongly agreed and 26.33% agreed.
- 3.67% respondents respondents gave unfavourable reply out of which 0.5% respondents very strongly disagreed on this fact, while 0.67% strongly disagreed. 2.5% respondents disagreed. 8% respondents were neutral on this.

Respondents responded differently to the same statement when it came to purchasing intention for detergent in the three selected cities of Gujarat. Following was observed-

- In Vadodara, only 27% disagreed with the statement that it is sufficient if detergent fulfils the purpose for which it was designed. Out of this, 11% respondents very strongly disagreed, while 6.5% strongly disagreed and 9.5% disagreed with the statement. 14.5% respondents were neutral
- 58.5% respondents gave favourable response to the statement out of which 7% very strongly agreed, 14% strongly agreed and 37.5% agreed to the statement. In

comparison to other statements, a different kind of response was obtained for detergent.

- Unlike Vadodara, in Ahmedabad, 88% respondents disagreed with this fact. Out of this, 38% respondents very strongly disagreed, 39% strongly disagreed and 11% disagreed with the statement. 2.5% respondents were neutral
- Only 9.5% respondents gave favorable response to the statement out of which 0.5% respondents very strongly agreed, 2% respondents strongly agreed and 7% agreed to the statement.
- In Surat, 76% respondents disagreed with this fact. Out of this, 18.5% respondents very strongly disagreed, 39.5% strongly disagreed and 18% disagreed with the statement. 8.5% respondents were neutral
- Only 15.5% respondents gave favorable response to the statement out of which 1% very strongly agreed, 3% strongly agreed and 11.5% agreed to the statement.
- Overall, 63.66% respondents disagreed with this fact, out of which, 22.5% respondents very strongly disagreed, 28.33% strongly disagreed and 12.83% disagreed with the statement. 8.5% respondents were neutral
- 27.83% respondents gave favourable response to the statement out of which 18.67% respondents very strongly agreed, 6.33% strongly agreed and 2.83% agreed to the fact.

Table 5.5: Table Showing Percentage Distribution Regarding The Opinion Of Respondents Across All Three Cities In Gujarat On Whether They Would Like To Have A Laptop Or Detergent

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	0	0.00	0	0.0	0	0.00	0	0.00
strongly disagree	0	0.00	0	0.00	1	0.50	1	0.20
Disagree	3	1.50	0	0.00	2	1.00	5	0.80
Neutral	10	5.00	1	0.50	9	4.50	20	3.30
Agree	47	23.50	49	24.50	47	23.50	143	23.80
strongly agree	72	36.00	71	35.50	72	36.00	215	35.80
very strongly agree	68	34.00	79	39.50	69	34.50	216	36.00
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
very strongly disagree	22	11.00	91	45.50	53	26.50	166	27.70
strongly disagree	21	10.50	56	28.00	56	28.00	133	22.20
Disagree	20	10.00	25	12.50	38	19.00	83	13.80
Neutral	34	17.00	9	4.50	20	10.00	63	10.50
Agree	69	34.50	12	6.00	21	10.50	102	17.00
strongly agree	21	10.50	4	2.00	7	3.50	32	5.30
very strongly agree	13	6.50	3	1.50	5	2.50	21	3.50
Total	200	100.00	200	100.00	200	100.00	600	100.00

- In Vadodara, 93.5% respondents responded favorably to the fact that they like to have a laptop. Out of that 34% respondents very strongly agreed with the fact, 36% strongly agreed on the same fact, while 23.5% agreed.
- No respondent very strongly disagreed with this. Similarly, no respondent strongly disagreed to this and 1.5% disagreed with it. 5% respondents were neutral in this regard.
- In Ahmedabad, 99.5% respondents responded favorably to this fact. Out of this 39.5% respondents very strongly agreed, 35.5% strongly agreed, while 24.5% agreed.
- No respondents disagreed with this, while, 0.5% respondents were neutral in this regard.
- In Surat, 94% respondents responded favorably to this fact. Out of this, 34.5% respondents very strongly agreed, 36% strongly agreed, while 23.5% agreed.

- 1.5% respondents did not agree to this statement out of which no respondents very strongly disagreed. 0.5% strongly disagreed with this fact. 1% disagreed with it. 4.5% respondents were neutral in this regard.
- Overall, 95.6% respondents responded favorably to this fact, out of which, 36% very strongly agreed, while 35.8% strongly agreed and 23.8% agreed.
- 1% respondents responded unfavourably to this. Out of that no respondent very strongly disagreed on this fact, while 0.2% strongly disagreed. 0.8 % respondents disagreed. 3.3% respondents were neutral on this.

In comparison with laptop, different perception was found out from the same respondents for detergent-

- In Vadodara, only 31.5% disagreed with the statement out of which, 11% respondents very strongly disagreed with the statement, while 10.5% strongly disagreed and 10% disagreed with the statement. 17% respondents were neutral
- In contrast to other facts, a majority of respondents, i.e. 51.5% respondents gave favourable response to the statement out of which 6.5% very strongly agreed, 10.5% strongly agreed and 34.5% agreed to the statement.
- In Ahmedabad, 86% respondents disagreed with this fact. Out of this, 45.5% respondents very strongly disagreed, 28% strongly disagreed and 12.5% disagreed with the statement. 4.5% respondents were neutral
- Only 9.5% respondents gave favorable response to the statement out of which 1.5% respondents very strongly agreed, 2% respondents strongly agreed and 6% agreed to the statement.
- In Surat, 73.5% respondents disagreed with this fact. Out of this, 26.5% respondents very strongly disagreed, 28% strongly disagreed and 19% disagreed with the statement. 10% respondents were neutral
- Only 16.5% respondents gave favourable response to the statement out of which 2.5% very strongly agreed, 3.5% strongly agreed and 10.5% agreed to the statement.
- Overall, 63.7% respondents disagreed with this fact, out of which, 27.7% respondents very strongly disagreed, 22.2% strongly disagreed and 13.8% disagreed with the statement. 10.5% respondents were neutral

- Only 25.8% respondents gave favourable response to the statement out of which 3.5% respondents very strongly agreed, 5.3% strongly agreed and 17% agreed to the statement.

Table 5.6: Table Showing Percentage Distribution Of Respondents' Opinion Regarding The Importance Of Laptop/Detergent Across All Three Cities In Gujarat

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	0	0.00	0	0.00	0	0.00	0	0.00
strongly disagree	0	0.00	0	0.00	0	0.00	0	0.00
Disagree	15	7.50	3	1.50	1	0.50	19	3.20
Neutral	21	10.50	1	0.50	5	2.50	27	4.50
Agree	43	21.50	40	20.00	60	30.00	143	23.80
strongly agree	59	29.50	77	38.50	80	40.00	216	36.00
very strongly agree	62	31.00	79	39.50	54	27.00	195	32.50
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
very strongly disagree	18	9.00	62	31.00	58	29.00	138	23.00
strongly disagree	29	14.50	47	23.50	46	23.00	122	20.30
Disagree	26	13.00	29	14.50	42	21.00	97	16.20
Neutral	28	14.00	5	2.50	16	8.00	49	8.20
Agree	73	36.50	14	7.00	22	11.00	109	18.20
strongly agree	13	6.50	38	19.00	16	8.00	67	11.20
very strongly agree	13	6.50	5	2.50	0	0.00	18	3.00
Total	200	100.00	200	100.00	200	100.00	600	100.00

- In Vadodara, 82% respondents responded favorably to the fact that laptop is important to them. Out of that 31% respondents very strongly agreed with the fact, 29.5% strongly agreed on the same fact, while 21.5% agreed.
- No respondent very strongly disagreed with this. Similarly, no respondent strongly disagreed to this and 7.5% disagreed with it. 10.5% respondents were neutral in this regard.
- In Ahmedabad, 98% respondents responded favorably to this fact. Out of this 39.5% respondents very strongly agreed, 38.5% strongly agreed, while 20% agreed.

- No respondents very strongly disagree with this fact. Similarly, no respondents strongly disagreed to this and only 1.5% disagreed with it. 0.5% respondents were neutral in this regard.
- In Surat, 97% respondents responded favorably to this fact. Out of this, 27% respondents very strongly agreed, 40% strongly agreed, while 30% agreed.
- No respondents very strongly disagreed. Also, no respondent strongly disagreed with this fact. Only 0.5% disagreed with it. 2.5% respondents were neutral in this regard.
- Overall, 92.3% respondents responded favorably to this fact, out of which, 32.5% very strongly agreed, while 36% strongly agreed and 23.8% agreed.
- No respondents very strongly disagreed on this fact, no respondent strongly disagreed with this fact. 3.2 % respondents disagreed. 4.5% respondents were neutral on this.

In comparison with laptop, different perception was found out from the same respondents for detergent-

- In Vadodara, only 36.5% disagreed with the statement out of which, 9% respondents very strongly disagreed with the statement, while 14.5% strongly disagreed and 13% disagreed with the statement. 14% respondents were neutral
- In contrast to other facts, 49.5% respondents gave favourable response to the statement out of which 6.5% very strongly agreed, 6.5% strongly agreed and 36.5% agreed to the statement.
- In Ahmedabad, 69% respondents disagreed with this fact. Out of this, 31% respondents very strongly disagreed, 23.5% strongly disagreed and 14.5% disagreed with the statement. 2.5% respondents were neutral
- Only 28.5% respondents gave favorable response to the statement out of which 2.5% respondents very strongly agreed, 19% respondents strongly agreed and 7% agreed to the statement.
- In Surat, 73 % respondents disagreed with this fact. Out of this, 29% respondents very strongly disagreed, 23% strongly disagreed and 21% disagreed with the statement. 8% respondents were neutral

- Only 19% respondents gave favourable response to the statement out of which no respondent very strongly agreed, 8% strongly agreed and 11% agreed to the statement.
- Overall, 59.5% respondents disagreed with this fact, out of which, 23% respondents very strongly disagreed, 20.3% strongly disagreed and 16.2% disagreed with the statement. 8.2% respondents were neutral
- Only 32.4% respondents gave favourable response to the statement out of which 3% respondents very strongly agreed, 11.2% strongly agreed and 18.2% agreed to the statement.

Table 5.7: Table Showing Percentage Frequency Distribution Regarding The Opinion Of Respondents' About The Knowledge Of Pros And Cons Of Each Brand Of Laptop/Detergent Across All Three Cities In Gujarat

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	3	1.50	1	0.50	0	0.00	4	0.70
strongly disagree	2	1.00	0	0.00	3	1.50	5	0.80
Disagree	12	6.00	1	0.50	2	1.00	15	2.50
Neutral	35	17.50	5	2.50	12	6.00	52	8.70
Agree	62	31.00	41	20.50	59	29.50	162	27.00
strongly agree	58	29.00	77	38.50	73	36.50	208	34.70
very strongly agree	28	14.00	75	37.50	51	25.50	154	25.70
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
very strongly disagree	37	18.50	96	48.00	50	25.00	183	30.50
strongly disagree	35	17.50	42	21.00	59	29.50	136	22.70
Disagree	35	17.50	42	21.00	53	26.50	130	21.70
Neutral	31	15.50	5	2.50	14	7.00	50	8.30
Agree	39	19.50	6	3.00	11	5.50	56	9.30
strongly agree	14	7.00	6	3.00	12	6.00	32	5.30
very strongly agree	9	4.50	3	1.50	1	0.50	13	2.20
Total	200	100.00	200	100.00	200	100.00	600	100.00

- In Vadodara, 74% respondents responded favorably to the fact that they try to get to know the pros and cons of each brand of laptop. Out of that 14% respondents very strongly agreed with the fact, 29% strongly agreed on the same fact, while 31% agreed.

- 8.5% respondents responded negatively to this out of which, 1.5% respondents very strongly disagreed with this. 1% respondents strongly disagreed to this and 6% disagreed with it. 17.5% respondents were neutral in this regard.
- In Ahmedabad, 96.5% respondents responded favorably to this fact. Out of this 37.5% respondents very strongly agreed, 38.5% strongly agreed, while 20.5% agreed.
- Only 1% responses were unfavourable out of which 0.5% respondents very strongly disagreed with this fact. No respondent strongly disagreed to this and only 0.5% disagreed with it. 2.5% respondents were neutral in this regard.
- In Surat, 91.5% respondents responded favorably to this fact. Out of this, 25.5% respondents very strongly agreed, 36.5% strongly agreed, while 29.5% agreed.
- 2.5% responses were unfavourable to this statement out of which no respondent very strongly disagreed. 1.5% respondents strongly disagreed with this fact. Only 1% disagreed with it. 6% respondents were neutral in this regard.
- Overall, 87.4% respondents responded favorably to this fact, out of which, 25.7% very strongly agreed, while 34.7% strongly agreed and 27% agreed.
- 4% responses were negative out of which 0.7% respondents very strongly disagreed on this fact, 0.8% respondents strongly disagreed. 2.5 % respondents disagreed. 8.7% respondents were neutral on this.

In comparison with laptop, different perception was found out from the same respondents for detergent-

- In Vadodara, 53.5% disagreed with the statement out of which, 18.5% respondents very strongly disagreed with the statement, while 17.5% strongly disagreed and 17.5% disagreed with the statement. 15.5% respondents were neutral
- 31% respondents gave favourable response to the statement out of which 4.5% very strongly agreed, 7% strongly agreed and 19.5% agreed to the statement.
- In Ahmedabad, 90% respondents disagreed with this fact. Out of this, 48% respondents very strongly disagreed, 21% strongly disagreed and 21% disagreed with the statement. 2.5% respondents were neutral

- Only 7.5% respondents gave favorable response to the statement out of which 1.5% respondents very strongly agreed, 3% respondents strongly agreed and 3% agreed to the statement.
- In Surat, 81 % respondents disagreed with this fact. Out of this, 25% respondents very strongly disagreed, 29.5% strongly disagreed and 26.5% disagreed with the statement. 7% respondents were neutral
- Only 12% respondents gave favourable response to the statement out of which 0.5% respondents very strongly agreed, 6% strongly agreed and 5.5% agreed to the statement.
- Overall, 74.9% respondents disagreed with this fact, out of which, 30.5% respondents very strongly disagreed, 22.7% strongly disagreed and 21.7% disagreed with the statement. 8.3% respondents were neutral
- Only 16.8% respondents gave favourable response to the statement out of which 2.2% respondents very strongly agreed, 5.3% strongly agreed and 9.3% agreed to the statement.

Table 5.8: Table Showing Percentage Frequency Distribution Of Respondents' Opinion Across All Three Cities Of Gujarat On Whether Being Without A Laptop/Detergent Makes Them Unhappy.

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	12	6.00	1	0.50	1	0.50	14	2.30
strongly disagree	12	6.00	3	1.50	4	2.00	19	3.15
Disagree	25	12.50	6	3.00	8	4.00	39	6.50
Neutral	26	13.00	3	1.50	14	7.00	43	7.15
Agree	75	37.50	51	25.50	70	35.00	196	32.70
strongly agree	30	15.00	69	34.50	73	36.50	172	28.70
very strongly agree	20	10.00	67	33.50	30	15.00	117	19.50
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
very strongly disagree	38	19.00	66	33.00	44	22.00	148	24.70
strongly disagree	38	19.00	69	34.50	59	29.50	166	27.70
Disagree	51	25.50	46	23.00	67	33.50	164	27.30
Neutral	35	17.50	9	4.50	17	8.50	61	10.20
Agree	24	12.00	8	4.00	9	4.50	41	6.80
strongly agree	8	4.00	1	0.50	3	1.50	12	2.00
very strongly agree	6	3.00	1	0.50	1	0.50	8	1.30
Total	200	100.00	200	100.00	200	100.00	600	100.00

- In Vadodara, 62.5% respondents responded favorably to the fact that being without a laptop makes them unhappy. Out of that 10% respondents very strongly agreed with the fact, 15% strongly agreed on the same fact, while 37.5% agreed.
- 24.5% responses were negative out of which 6% respondents very strongly disagreed with this. Another 6% respondents strongly disagreed to this and 12.5% disagreed with it. 13% respondents were neutral in this regard.
- In Ahmedabad, 93.5% respondents responded favorably to this fact. Out of this 33.5% respondents very strongly agreed, 34.5% strongly agreed, while 25.5% agreed.
- 5% respondents did not agree with this out of which 0.5% respondents very strongly disagreed with this fact. 1.5% respondents strongly disagreed to this and only 3% disagreed with it. 1.5% respondents were neutral in this regard.
- In Surat, 86.5% respondents responded favorably to this fact. Out of this, 15% respondents very strongly agreed, 36.5% strongly agreed, while 35% agreed.
- 6.5% respondents did not agree to this fact out of which 0.5% respondents very strongly disagreed. 2% respondents strongly disagreed with this fact. Only 4% disagreed with it. 7% respondents were neutral in this regard.
- Overall, 80.9% respondents responded favorably to this fact, out of which, 19.5% very strongly agreed, while 28.7% strongly agreed and 32.7% agreed.
- 11.95% responses were unfavourable out of which 2.3% respondents very strongly disagreed on this fact, 3.15% respondents strongly disagreed. 6.5 % respondents disagreed. 7.15% respondents were neutral on this.

For detergent also respondents were asked to give their opinion on the fact whether being without it makes them unhappy. Following data was obtained for the same-

- In Vadodara, 63.5% disagreed with the statement out of which, 19% respondents very strongly disagreed with the statement, while 19% strongly disagreed and 25.5% disagreed with the statement. 17.5% respondents were neutral
- 19% respondents gave favourable response to the statement out of which 3% very strongly agreed, 4% strongly agreed and 12% agreed to the statement.
- In Ahmedabad, 90.5% respondents disagreed with this fact. Out of this, 33% respondents very strongly disagreed, 34.5% strongly disagreed and 23% disagreed with the statement. 4.5% respondents were neutral

- Only 5% respondents gave favorable response to the statement out of which 0.5% respondents very strongly agreed, 0.5% respondents strongly agreed and 4% agreed to the statement.
- In Surat, 85 % respondents disagreed with this fact. Out of this, 22% respondents very strongly disagreed, 29.5% strongly disagreed and 33.5% disagreed with the statement. 8.5% respondents were neutral
- Only 6.5% respondents gave favourable response to the statement out of which 0.5% respondents very strongly agreed, 1.5% strongly agreed and 4.5% agreed to the statement.
- Overall, 79.7% respondents disagreed with this fact, out of which, 24.7% respondents very strongly disagreed, 27.7% strongly disagreed and 27.3% disagreed with the statement. 10.2% respondents were neutral
- Only 10.1% respondents gave favourable response to the statement out of which 1.3% respondents very strongly agreed, 2% strongly agreed and 6.8% agreed to the statement.

Table 5.9: Table Showing Percentage Frequency Distribution Of Respondents' Opinion Across All Three Cities In Gujarat Whether Time Spent Learning About Laptop/Detergent Is Time Well Spent.

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	3	1.50	1	0.50	0	0.00	4	0.70
strongly disagree	2	1.00	1	0.50	1	0.50	4	0.70
Disagree	7	3.50	0	0.00	4	2.00	11	1.80
Neutral	20	10.00	4	2.00	19	9.50	43	7.20
Agree	66	33.00	54	27.00	55	27.50	175	29.20
strongly agree	55	27.50	60	30.00	87	43.50	202	33.70
very strongly agree	47	23.50	80	40.00	34	17.00	161	26.80
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
very strongly disagree	49	24.50	60	30.00	52	26.00	161	26.80
strongly disagree	22	11.00	82	41.00	49	24.50	153	25.50
Disagree	44	22.00	41	20.50	64	32.00	149	24.80
Neutral	34	17.00	5	2.50	20	10.00	59	9.80
Agree	39	19.50	6	3.00	7	3.50	52	8.70
strongly agree	8	4.00	6	3.00	6	3.00	20	3.30
very strongly agree	4	2.00	0	0.00	2	1.00	6	1.00
Total	200	100.00	200	100.00	200	100.00	600	100.00

- In Vadodara, 84% respondents responded favorably on the fact that time spent learning about a laptop is time well spent. Out of that 23.5% respondents very strongly agreed with the fact, 27.5% strongly agreed on the same fact, while 33% agreed.
- 6% respondents did not agree to this out of which 1.5% respondents very strongly disagreed with this. 1% respondents strongly disagreed to this and 3.5% disagreed with it. 10% respondents were neutral in this regard.
- In Ahmedabad, 97% respondents responded favorably to this fact. Out of this 40% respondents very strongly agreed, 30% strongly agreed, while 27% agreed.
- 1% respondents did not agree to this out of that 0.5% respondents very strongly disagreed with this fact. 0.5% respondents strongly disagreed to this and no one disagreed with it. 2% respondents were neutral in this regard.
- In Surat, 88% respondents responded favorably to this fact. Out of this, 17% respondents very strongly agreed, 43.5% strongly agreed, while 27.5% agreed.
- Only 2.5% respondents gave negative reply to this fact out of which no respondent very strongly disagreed. 0.5% respondents strongly disagreed with this fact. Only 2% disagreed with it. 9.5% respondents were neutral in this regard.
- Overall, 89.7% respondents responded favorably to this fact, out of which, 26.8% very strongly agreed, while 33.7% strongly agreed and 29.2% agreed.
- Total 3.2% respondents did not agree to this out of which 0.7% respondents very strongly disagreed on this fact, 0.7% respondents strongly disagreed. 1.8 % respondents disagreed. 7.2% respondents were neutral on this.

For detergent also respondents were asked to give their opinion on the fact whether Time spent learning about detergent is time well spent. Following data was obtained for the same-

- In Vadodara, 57.5% disagreed with the statement out of which, 24.5% respondents very strongly disagreed with the statement, while 11% strongly disagreed and 22% disagreed with the statement. 17% respondents were neutral
- 25.5% respondents gave favourable response to the statement out of which 2% very strongly agreed, 4% strongly agreed and 19.5% agreed to the statement.

- In Ahmedabad, 91.5% respondents disagreed with this fact. Out of this, 30% respondents very strongly disagreed, 41% strongly disagreed and 20.5% disagreed with the statement. 2.5% respondents were neutral
- Only 6% respondents gave favorable response to the statement out of which no respondent very strongly agreed, 3% respondents strongly agreed and 3% agreed to the statement.
- In Surat, 82.5 % respondents disagreed with this fact. Out of this, 26% respondents very strongly disagreed, 24.5% strongly disagreed and 32% disagreed with the statement. 10% respondents were neutral
- Only 7.5% respondents gave favourable response to the statement out of which 1% respondents very strongly agreed, 3% strongly agreed and 3.5% agreed to the statement.
- Overall, 77.1% respondents disagreed with this fact, out of which, 26.8% respondents very strongly disagreed, 25.5% strongly disagreed and 24.8% disagreed with the statement. 9.8% respondents were neutral
- Only 13% respondents gave favourable response to the statement out of which 1% respondents very strongly agreed, 3.3% strongly agreed and 8.7% agreed to the statement.

**Table 5.10: Table Showing Percentage Distribution Of Respondents' Opinion
Across All Three Cities In Gujarat On The Fact That Having A Particular
Laptop/Detergent Is An Important Social Advancement For Them**

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	7	3.50	0	0.00	3	1.50	10	1.70
strongly disagree	2	1.00	5	2.50	7	3.50	14	2.30
Disagree	15	7.50	3	1.50	12	6.00	30	5.00
Neutral	34	17.00	7	3.50	20	10.00	61	10.20
Agree	73	36.50	59	29.50	65	32.50	197	32.80
strongly agree	45	22.50	64	32.00	51	25.50	160	26.70
very strongly agree	24	12.00	62	31.00	42	21.00	128	21.30
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
very strongly disagree	59	29.50	76	38.00	61	30.50	196	32.70
strongly disagree	22	11.00	62	31.00	59	29.50	143	23.80
Disagree	53	26.50	49	24.50	48	24.00	150	25.00
Neutral	33	16.50	6	3.00	17	8.50	56	9.30
Agree	24	12.00	3	1.50	11	5.50	38	6.30
strongly agree	7	3.50	3	1.50	2	1.00	12	2.00
very strongly agree	2	1.00	1	0.50	2	1.00	5	0.80
Total	200	100.00	200	100.00	200	100.00	600	100.00

- In Vadodara, 71% respondents responded favorably on the fact that laptop is an important social advancement for them. Out of that 12% respondents very strongly agreed with the fact, 22.5% strongly agreed on the same fact, while 36.5% agreed.
- 12% respondents did not agree to this out of which 3.5% respondents very strongly disagreed with this. 1% respondents strongly disagreed to this and 7.5% disagreed with it. 17% respondents were neutral in this regard.
- In Ahmedabad, 92.5% respondents responded favorably to this fact. Out of this 31% respondents very strongly agreed, 32.% strongly agreed, while 29.5% agreed.
- 4% respondents did not agree out of which no respondent very strongly disagreed with this fact. 2.5% respondents strongly disagreed to this and 1.5% disagreed with it. 3.5% respondents were neutral in this regard.
- In Surat, 79% respondents responded favorably to this fact. Out of this, 21% respondents very strongly agreed, 25.5% strongly agreed, while 32.5% agreed.

- 11% respondents did not agree to this fact out of which 1.5% respondents very strongly disagreed. 3.5% respondents strongly disagreed with this fact. Only 6% disagreed with it. 10% respondents were neutral in this regard.
- Overall, 80.8% respondents responded favorably to this fact, out of which, 21.3% very strongly agreed, while 26.7% strongly agreed and 32.8% agreed.
- 1.7% respondents very strongly disagreed on this fact, 2.3% respondents strongly disagreed. 5 % respondents disagreed. 10.2% respondents were neutral on this.

For detergent also respondents were asked to give their opinion on the fact whether Detergent is an important social advancement. Following data was obtained for the same-

- In Vadodara, 67% disagreed with the statement out of which, 29.5% respondents very strongly disagreed with the statement, while 11% strongly disagreed and 26.5% disagreed with the statement. 16.5% respondents were neutral.
- 16.5% respondents gave favourable response to the statement out of which 1% very strongly agreed, 3.5% strongly agreed and 12% agreed to the statement.
- In Ahmedabad, 93.5% respondents disagreed with this fact. Out of this, 38% respondents very strongly disagreed, 31% strongly disagreed and 24.5% disagreed with the statement. 3% respondents were neutral.
- Only 3.5% respondents gave favorable response to the statement out of which 0.5% respondents very strongly agreed, 1.5% respondents strongly agreed and 1.5% agreed to the statement.
- In Surat, 84 % respondents disagreed with this fact. Out of this, 30.5% respondents very strongly disagreed, 29.5% strongly disagreed and 24% disagreed with the statement. 8.5% respondents were neutral.
- Only 7.5% respondents gave favourable response to the statement out of which 1% respondents very strongly agreed, 1% strongly agreed and 5.5% agreed to the statement.
- Overall, 81.5% respondents disagreed with this fact, out of which, 32.7% respondents very strongly disagreed, 23.8% strongly disagreed and 25% disagreed with the statement. 9.3% respondents were neutral.

- Only 9.1% respondents gave favourable response to the statement out of which 0.8% respondents very strongly agreed, 2% strongly agreed and 6.3% agreed to the statement.

Table 5.11: Table Showing Percentage Frequency Distribution Of Respondents Across All Three Cities In Gujarat On Whether They Talk About The Laptop/Detergent With Their Relatives And Friends

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	7	3.50	1	0.50	0	0.00	8	1.30
strongly disagree	5	2.50	3	1.50	1	0.50	9	1.50
Disagree	26	13.00	3	1.50	1	0.50	30	5.00
Neutral	31	15.50	4	2.00	10	5.00	45	7.50
Agree	56	28.00	65	32.50	65	32.50	186	31.00
strongly agree	50	25.00	61	30.50	71	35.50	182	30.30
very strongly agree	25	12.50	63	31.50	52	26.00	140	23.30
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
very strongly disagree	63	31.50	81	40.50	62	31.00	206	34.30
strongly disagree	40	20.00	57	28.50	55	27.50	152	25.30
Disagree	51	25.50	46	23.00	50	25.00	147	24.50
Neutral	24	12.00	10	5.00	19	9.50	53	8.80
Agree	16	8.00	1	0.50	8	4.00	25	4.20
strongly agree	5	2.50	4	2.00	5	2.50	14	2.30
very strongly agree	1	0.50	1	0.50	1	0.50	3	0.50
Total	200	100.00	200	100.00	200	100.00	600	100.00

- In Vadodara, 65% respondents responded favorably on the fact that they talk about laptop with their friends and relatives. Out of that 12% respondents very strongly agreed with the fact, 25% strongly agreed on the same fact, while 28% agreed.
- 19% responses were unfavourable in Vadodara out of which 3.5% respondents very strongly disagreed with this. 2.5% respondents strongly disagreed to this and 13% disagreed with it. 15.5% respondents were neutral in this regard.
- In Ahmedabad, 94.5% respondents responded favorably to this fact. Out of this 31.5% respondents very strongly agreed, 30.5% strongly agreed, while 32.5% agreed.

- 3.5% responses were negative out of which 0.5% respondents very strongly disagreed with this fact. 1.5% respondents strongly disagreed to this and 1.5% disagreed with it. 2% respondents were neutral in this regard.
- In Surat, 94% respondents responded favorably to this fact. Out of this, 26% respondents very strongly agreed, 35.5% strongly agreed, while 32.5% agreed.
- Only 1% responses were negative in Surat out of which no respondent very strongly disagreed. 0.5% respondents strongly disagreed with this fact. Only 0.5% disagreed with it. 5% respondents were neutral in this regard.
- Overall, 84.6% respondents responded favorably to this fact, out of which, 23.3% very strongly agreed, while 30.3% strongly agreed and 31% agreed.
- 7.8% responses were negative out of which 1.3% respondents very strongly disagreed on this fact, 1.5% respondents strongly disagreed. 5 % respondents disagreed. 7.5% respondents were neutral on this.

For detergent also respondents were asked to give their opinion on the fact whether they talk about detergent with their relatives and friends. Following data was obtained for the same-

- In Vadodara, 77% disagreed with the statement out of which, 31.5% respondents very strongly disagreed with the statement, while 20% strongly disagreed and 25.5% disagreed with the statement. 12% respondents were neutral
- 11% respondents gave favourable response to the statement out of which 0.5% very strongly agreed, 2.5% strongly agreed and 8% agreed to the statement.
- In Ahmedabad, 92% respondents disagreed with this fact. Out of this, 40.5% respondents very strongly disagreed, 28.5% strongly disagreed and 23% disagreed with the statement. 5% respondents were neutral
- Only 3% respondents gave favorable response to the statement out of which 0.5% respondents very strongly agreed, 2% respondents strongly agreed and 0.5% agreed to the statement.
- In Surat, 83.5 % respondents disagreed with this fact. Out of this, 31% respondents very strongly disagreed, 27.5% strongly disagreed and 25% disagreed with the statement. 9.5% respondents were neutral

- Only 7% respondents gave favourable response to the statement out of which 0.5% respondents very strongly agreed, 2.5% strongly agreed and 4% agreed to the statement.
- Overall, 84.1% respondents disagreed with this fact, out of which, 34.3% respondents very strongly disagreed, 25.3% strongly disagreed and 24.5% disagreed with the statement. 8.8% respondents were neutral
- Only 7% respondents gave favourable response to the statement out of which 0.5% respondents very strongly agreed, 2.3% strongly agreed and 4.2% agreed to the statement.

Table 5.12: Table Showing Percentage Frequency Distribution Of Respondents' Opinion Across Three Selected Cities In Gujarat Regarding The Fact Whether They Enjoy Using A Laptop/Detergent

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	1	0.50	0	0.00	0	0.00	1	0.20
strongly disagree	2	1.00	1	0.50	1	0.50	4	0.70
Disagree	5	2.50	2	1.00	2	1.00	9	1.50
Neutral	18	9.00	4	2.00	6	3.00	28	4.70
Agree	62	31.00	43	21.50	48	24.00	153	25.50
strongly agree	74	37.00	68	34.00	80	40.00	222	37.00
very strongly agree	38	19.00	82	41.00	63	31.50	183	30.50
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
very strongly disagree	48	24.00	71	35.50	60	30.00	179	29.80
strongly disagree	34	17.00	69	34.50	67	33.50	170	28.30
Disagree	36	18.00	46	23.00	38	19.00	120	20.00
Neutral	42	21.00	6	3.00	21	10.50	69	11.50
Agree	27	13.50	5	2.50	7	3.50	39	6.50
strongly agree	11	5.50	3	1.50	7	3.50	21	3.50
very strongly agree	2	1.00	0	0.00	0	0.00	2	0.30
Total	200	100.00	200	100.00	200	100.00	600	100.00

- In Vadodara, 87% respondents responded favorably on the fact that they enjoy using a laptop. Out of that 19% respondents very strongly agreed with the fact, 37% strongly agreed on the same fact, while 31% agreed.

- 4% of the respondents did not agree with this out of which 0.5% respondents very strongly disagreed with this. 1% respondents strongly disagreed to this and 2.5% disagreed with it. 9% respondents were neutral in this regard.
- In Ahmedabad, 96.5% respondents responded favorably to this fact. Out of this 41% respondents very strongly agreed, 34% strongly agreed, while 21.5% agreed.
- Only 1.5% respondents did not agree to this out of which no respondent very strongly disagreed with this fact. 0.5% respondents strongly disagreed to this and 1% disagreed with it. 2% respondents were neutral in this regard.
- In Surat, 95.5% respondents responded favorably to this fact. Out of this, 31.5% respondents very strongly agreed, 40% strongly agreed, while 24% agreed.
- In Surat also, only 1.5% respondents did not agree to this out of which no respondent very strongly disagreed. 0.5% respondents strongly disagreed with this fact. Only 1% disagreed with it. 3% respondents were neutral in this regard.
- Overall, 93% respondents responded favorably to this fact, out of which, 30.5% very strongly agreed, while 37% strongly agreed and 25.5% agreed.
- 2.4% respondents across the three cities of Gujarat did not agree to this statement out of which 0.2% respondents very strongly disagreed on this fact, 0.7% respondents strongly disagreed. 1.5 % respondents disagreed. 4.7% respondents were neutral on this.

For detergent also respondents were asked to give their opinion on the fact whether they enjoy using a detergent. Following data was obtained for the same-

- In Vadodara, 59% disagreed with the statement out of which, 24% respondents very strongly disagreed with the statement, while 17% strongly disagreed and 18% disagreed with the statement. 21% respondents were neutral
- 20% respondents gave favourable response to the statement out of which 1% very strongly agreed, 5.5% strongly agreed and 13.5% agreed to the statement.
- In Ahmedabad, 93% respondents disagreed with this fact. Out of this, 35.5% respondents very strongly disagreed, 34.5% strongly disagreed and 23% disagreed with the statement. 3% respondents were neutral
- Only 4% respondents gave favorable response to the statement out of which no respondent very strongly agreed, 1.5% respondents strongly agreed and 2.5% agreed to the statement.

- In Surat, 82.5 % respondents disagreed with this fact. Out of this, 30% respondents very strongly disagreed, 33.5% strongly disagreed and 19% disagreed with the statement. 10.5% respondents were neutral
- Only 7% respondents gave favourable response to the statement out of which no respondent very strongly agreed, 3.5% strongly agreed and 3.5% agreed to the statement.
- Overall, 78.1% respondents disagreed with this fact, out of which, 29.8% respondents very strongly disagreed, 28.3% strongly disagreed and 20% disagreed with the statement. 11.5% respondents were neutral
- Only 10.3% respondents gave favourable response to the statement out of which 0.3% respondents very strongly agreed, 3.5% strongly agreed and 6.5% agreed to the statement.

Table 5.13: Table Showing Percentage Frequency Distribution Of Respondents' Opinion Across All Three Selected Cities In Gujarat About The Fact Whether They Are Interested In Experts' Evaluation And Comments On Laptop/Detergent

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	3	1.50	1	0.50	0	0.00	4	0.70
strongly disagree	2	1.00	0	0.00	1	0.50	3	0.50
Disagree	13	6.50	0	0.00	3	1.50	16	2.70
Neutral	38	19.00	5	2.50	4	2.00	47	7.80
Agree	64	32.00	43	21.50	50	25.00	157	26.20
strongly agree	50	25.00	81	40.50	94	47.00	225	37.50
very strongly agree	30	15.00	70	35.00	48	24.00	148	24.70
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
very strongly disagree	42	21.00	85	42.50	51	25.50	178	29.70
strongly disagree	37	18.50	63	31.50	58	29.00	158	26.30
Disagree	48	24.00	37	18.50	53	26.50	138	23.00
Neutral	27	13.50	7	3.50	18	9.00	52	8.70
Agree	34	17.00	5	2.50	16	8.00	55	9.20
strongly agree	8	4.00	3	1.50	4	2.00	15	2.50
very strongly agree	4	2.00	0	0.00	0	0.00	4	0.70
Total	200	100.00	200	100.00	200	100.00	600	100.00

- In Vadodara, 72% respondents responded favorably on the fact whether they are interested in experts' evaluation and comments on laptop. Out of that 15% respondents very strongly agreed with the fact, 25% strongly agreed on the same fact, while 32% agreed.
- 9% responded unfavourably in this regard out of which 1.5% respondents very strongly disagreed with this. 1% respondents strongly disagreed to this and 6.5% disagreed with it. 19% respondents were neutral in this regard.
- In Ahmedabad, 97% respondents responded favorably to this fact. Out of this 35% respondents very strongly agreed, 40.5% strongly agreed, while 21.5% agreed.
- 0.5% respondents very strongly disagreed with this fact. No respondent strongly disagreed or disagreed to this. 2.5% respondents were neutral in this regard.
- In Surat, 96% respondents responded favorably to this fact. Out of this, 24% respondents very strongly agreed, 47% strongly agreed, while 25% agreed.
- Only 2% respondents did not agree to this out of which no respondent very strongly disagreed. 0.5% respondents strongly disagreed with this fact. Only 1.5% disagreed with it. 2% respondents were neutral in this regard.
- Overall, 88.4% respondents responded favorably to this fact, out of which, 24.7% very strongly agreed, while 37.5% strongly agreed and 26.2% agreed.
- Only 3.9% respondents did not favour this statement out of which 0.7% respondents very strongly disagreed on this fact, 0.5% respondents strongly disagreed. 2.7 % respondents disagreed. 7.8% respondents were neutral on this.

For detergent also respondents were asked to give their opinion on the fact whether they are interested in experts' evaluations and comments on detergent. Following data was obtained for the same-

- In Vadodara, 63.5% disagreed with the statement out of which, 21% respondents very strongly disagreed with the statement, while 18.5% strongly disagreed and 24% disagreed with the statement. 13.5% respondents were neutral
- 23% respondents gave favourable response to the statement out of which 2% very strongly agreed, 4% strongly agreed and 17% agreed to the statement.

- In Ahmedabad, 92.5% respondents disagreed with this fact. Out of this, 42.5% respondents very strongly disagreed, 31.5% strongly disagreed and 18.5% disagreed with the statement. 3.5% respondents were neutral
- Only 4% respondents gave favorable response to the statement out of which no respondent very strongly agreed, 1.5% respondents strongly agreed and 2.5% agreed to the statement.
- In Surat, 81% respondents disagreed with this fact. Out of this, 25.5% respondents very strongly disagreed, 29% strongly disagreed and 26.5% disagreed with the statement. 9% respondents were neutral
- Only 10% respondents gave favourable response to the statement out of which no respondent very strongly agreed, 2% strongly agreed and 8% agreed to the statement.
- Overall, 79% respondents disagreed with this fact, out of which, 29.7% respondents very strongly disagreed, 26.3% strongly disagreed and 23% disagreed with the statement. 8.7% respondents were neutral
- Only 12.4% respondents gave favourable response to the statement out of which 0.7% respondents very strongly agreed, 2.5% strongly agreed and 9.2% agreed to the statement.

Table 5.14: Table Showing Percentage Frequency Distribution Of Respondents' Opinion Across Three Selected Cities In Gujarat On Whether They Have Objections On Spending Money On Laptop/Detergent

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	4	2.00	1	0.50	0	0.00	5	0.80
strongly disagree	5	2.50	0	0.00	3	1.50	8	1.30
Disagree	24	12.00	6	3.00	4	2.00	34	5.70
Neutral	37	18.50	6	3.00	20	10.00	63	10.50
Agree	67	33.50	52	26.00	67	33.50	186	31.00
strongly agree	37	18.50	71	35.50	71	35.50	179	29.80
very strongly agree	26	13.00	64	32.00	35	17.50	125	20.80
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
very strongly disagree	19	9.50	66	33.00	49	24.50	134	22.30
strongly disagree	12	6.00	52	26.00	55	27.50	119	19.80
Disagree	31	15.50	37	18.50	40	20.00	108	18.00
Neutral	33	16.50	8	4.00	19	9.50	60	10.00
Agree	57	28.50	9	4.50	21	10.50	87	14.50
strongly agree	32	16.00	23	11.50	15	7.50	70	11.70
very strongly agree	16	8.00	5	2.50	1	0.50	22	3.70
Total	200	100.00	200	100.00	200	100.00	600	100.00

- In Vadodara, 65% respondents responded favorably on the fact whether they would like to spend money on laptop. Out of that 13% respondents very strongly agreed with the fact, 18.5% strongly agreed on the same fact, while 33.5% agreed.
- 16.5% respondents did gave unfavourably on this out of which 2% respondents very strongly disagreed with this. 2.5% respondents strongly disagreed to this and 12% disagreed with it. 18.5% respondents were neutral in this regard.
- In Ahmedabad, 93.5% respondents responded favorably to this fact. Out of this 32% respondents very strongly agreed, 35.5% strongly agreed, while 26% agreed.
- 3.5% respondents replied unfavourably about this fact out of which 0.5% respondents very strongly disagreed with this fact. No respondent strongly disagreed while 3% disagreed to this. 3% respondents were neutral in this regard.
- In Surat, 86.5% respondents responded favorably to this fact. Out of this, 17.5% respondents very strongly agreed, 35.5% strongly agreed, while 33.5% agreed.

- 3.5% respondents responded unfavourably to this statement out of which no respondent very strongly disagreed. 1.5% respondents strongly disagreed with this fact. Only 2% disagreed with it. 10% respondents were neutral in this regard.
- Overall, 81.6% respondents responded favorably to this fact, out of which, 20.8% very strongly agreed, while 29.8% strongly agreed and 31% agreed.
- 7.8% respondents in the three cities of Gujarat replied unfavourably on this out of which 0.8% respondents very strongly disagreed on this fact, 1.3% respondents strongly disagreed. 5.7 % respondents disagreed. 10.5% respondents were neutral on this.

For detergent also respondents were asked to give their opinion on the fact whether they like to spend money on detergent. Following data was obtained for the same-

- In Vadodara, only 31% disagreed with the statement out of which, 9.5% respondents very strongly disagreed with the statement, while 6% strongly disagreed and 15.5% disagreed with the statement. 16.5% respondents were neutral.
- 52.5% respondents gave favourable response to the statement out of which 8% very strongly agreed, 16% strongly agreed and 28.5% agreed to the statement.
- In Ahmedabad, 77.5% respondents disagreed with this fact. Out of this, 33% respondents very strongly disagreed, 26% strongly disagreed and 18.5% disagreed with the statement. 4% respondents were neutral
- Only 18.5% respondents gave favorable response to the statement out of which 2.5% respondents very strongly agreed, 11.5% respondents strongly agreed and 4.5% agreed to the statement.
- In Surat, 72% respondents disagreed with this fact. Out of this, 24.5% respondents very strongly disagreed, 27.5% strongly disagreed and 20% disagreed with the statement. 9.5% respondents were neutral
- Only 18.5% respondents gave favourable response to the statement out of which 0.5% respondents very strongly agreed, 7.5% strongly agreed and 10.5% agreed to the statement.
- Overall, 60.1% respondents disagreed with this fact, out of which, 22.3% respondents very strongly disagreed, 19.8% strongly disagreed and 18% disagreed with the statement. 10% respondents were neutral

- Only 29.9% respondents gave favourable response to the statement out of which 3.7% respondents very strongly agreed, 11.7% strongly agreed and 14.5% agreed to the statement.

Table 5.15: Table showing percentage frequency distribution of respondents' opinion across three selected cities in Gujarat on whether they can remember some advertisements about laptop/detergent

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	6	3.00	0	0.00	0	0.00	6	1.00
strongly disagree	2	1.00	1	0.50	7	3.50	10	1.70
Disagree	16	8.00	6	3.00	11	5.50	33	5.50
Neutral	36	18.00	6	3.00	23	11.50	65	10.80
Agree	96	48.00	62	31.00	69	34.50	227	37.80
strongly agree	31	15.50	72	36.00	50	25.00	153	25.50
very strongly agree	13	6.50	53	26.50	40	20.00	106	17.70
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
very strongly disagree	9	4.50	61	30.50	34	17.00	104	17.30
strongly disagree	14	7.00	45	22.50	60	30.00	119	19.80
Disagree	14	7.00	43	21.50	48	24.00	105	17.50
Neutral	14	7.00	8	4.00	12	6.00	34	5.70
Agree	81	40.50	15	7.50	27	13.50	123	20.50
strongly agree	48	24.00	19	9.50	12	6.00	79	13.20
very strongly agree	20	10.00	9	4.50	7	3.50	36	6.00
Total	200	100.00%	200	100.00%	200	100.00	600	100.00

- In Vadodara, 70% respondents responded favorably on the fact whether they remember some advertisement about laptop. Out of that 6.5% respondents very strongly agreed with the fact, 15.5% strongly agreed on the same fact, while 48% agreed.
- 12% respondents did not agree to this out of which 3% respondents very strongly disagreed with this. 1% respondents strongly disagreed to this and 8% disagreed with it. 18% respondents were neutral in this regard.
- In Ahmedabad, 93.5% respondents responded favorably to this fact. Out of this 26.5% respondents very strongly agreed, 36% strongly agreed, while 31% agreed.

- Only 3.5% responses were negative out of which no respondent very strongly disagreed with this fact. 0.5% respondents strongly disagreed while 3% disagreed to this. 3% respondents were neutral in this regard.
- In Surat, 79.5% respondents responded favorably to this fact. Out of this, 20% respondents very strongly agreed, 25% strongly agreed, while 34.5% agreed.
- 9% responses were negative on this out of which no respondent very strongly disagreed. 3.5% respondents strongly disagreed with this fact. Only 5.5% disagreed with it. 11.5% respondents were neutral in this regard.
- Overall, 81% respondents responded favorably to this fact, out of which, 17.7% very strongly agreed, while 25.5% strongly agreed and 37.8% agreed.
- 8.2% responses were negative out of which 1% respondents very strongly disagreed on this fact, 1.7% respondents strongly disagreed. 5.5 % respondents disagreed. 10.8% respondents were neutral on this.

For detergent also respondents were asked to give their opinion on the fact whether they remember some advertisements about detergent. Following data was obtained for the same-

- In Vadodara, only 18.5% disagreed with the statement out of which, 4.5% respondents very strongly disagreed with the statement, while 7% strongly disagreed and 7% disagreed with the statement. 7% respondents were neutral.
- 74.5% respondents gave favourable response to the statement out of which 10% very strongly agreed, 24% strongly agreed and 40.5% agreed to the statement.
- In Ahmedabad, 74.5% respondents disagreed with this fact. Out of this, 30.5% respondents very strongly disagreed, 22.5% strongly disagreed and 21.5% disagreed with the statement. 4% respondents were neutral
- Only 21.5% respondents gave favorable response to the statement out of which 4.5% respondents very strongly agreed, 9.5% respondents strongly agreed and 7.5% agreed to the statement.
- In Surat, 71% respondents disagreed with this fact. Out of this, 17% respondents very strongly disagreed, 30% strongly disagreed and 24% disagreed with the statement. 6% respondents were neutral

- Only 23% respondents gave favourable response to the statement out of which 3.5% respondents very strongly agreed, 6% strongly agreed and 13.5% agreed to the statement.
- Overall, 54.6% respondents disagreed with this fact, out of which, 17.3% respondents very strongly disagreed, 19.8% strongly disagreed and 17.5% disagreed with the statement. 5.7% respondents were neutral
- 39.7% respondents gave favourable response to the statement out of which 6% respondents very strongly agreed, 13.2% strongly agreed and 20.5% agreed to the statement.

Table 5.16: Table Showing Percentage Frequency Distribution Of Respondents' Opinion Across Three Selected Cities In Gujarat On Whether They Are Interested In Laptop/Detergent.

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	0	0.00	0	0.00	0	0.00	0	0.00
strongly disagree	2	1.00	0	0.00	0	0.00	2	0.30
disagree	12	6.00	1	0.50	7	3.50	20	3.30
Neutral	20	10.00	9	4.50	18	9.00	47	7.80
Agree	53	26.50	52	26.00	51	25.50	156	26.00
strongly agree	65	32.50	68	34.00	80	40.00	213	35.50
very strongly agree	48	24.00	70	35.00	44	22.00	162	27.00
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
very strongly disagree	22	11.00	72	36.00	46	23.00	140	23.30
strongly disagree	35	17.50	60	30.00	62	31.00	157	26.20
disagree	45	22.50	50	25.00	46	23.00	141	23.50
Neutral	36	18.00	5	2.50	19	9.50	60	10.00
Agree	44	22.00	4	2.00	18	9.00	66	11.00
strongly agree	11	5.50	9	4.50	8	4.00	28	4.70
very strongly agree	7	3.50	0	0.00	1	0.50	8	1.30
Total	200	100.00	200	100.00	200	100.00	600	100.00

- In Vadodara, 83% respondents responded favorably on the fact whether they are interested in a laptop. Out of that 24% respondents very strongly agreed with the fact, 32.5% strongly agreed on the same fact, while 26.5% agreed.

- 7% respondents did not agree to this statement out of which no respondent very strongly disagreed with this. 1% respondents strongly disagreed to this and 6% disagreed with it. 10% respondents were neutral in this regard.
- In Ahmedabad, 95% respondents responded favorably to this fact. Out of this 35% respondents very strongly agreed, 34% strongly agreed, while 26% agreed.
- No respondent very strongly disagreed with this fact. No respondent strongly disagreed while 0.5% disagreed to this. 4.5% respondents were neutral in this regard.
- In Surat, 87.5% respondents responded favorably to this fact. Out of this, 22% respondents very strongly agreed, 40% strongly agreed, while 25.5% agreed.
- No respondent very strongly disagreed. No respondent strongly disagreed with this fact. Only 3.5% disagreed with it. 9% respondents were neutral in this regard.
- Overall, 88.5% respondents responded favorably to this fact, out of which, 27% very strongly agreed, while 35.5% strongly agreed and 26% agreed.
- 3.6% respondents did not agree to this fact out of which no respondent very strongly disagreed on this fact, 0.3% respondents strongly disagreed. 3.3% respondents disagreed. 7.8% respondents were neutral on this.

For detergent also respondents were asked to give their opinion on the fact whether they are interested in detergent. Following data was obtained for the same-

- In Vadodara, 51% disagreed with the statement out of which, 11% respondents very strongly disagreed with the statement, while 17.5% strongly disagreed and 22.5% disagreed with the statement. 18% respondents were neutral.
- 31% respondents gave favourable response to the statement out of which 3.5% very strongly agreed, 5.5% strongly agreed and 22% agreed to the statement.
- In Ahmedabad, 91% respondents disagreed with this fact. Out of this, 36% respondents very strongly disagreed, 30% strongly disagreed and 25% disagreed with the statement. 2.5% respondents were neutral.
- Only 6.5% respondents gave favorable response to the statement out of which no respondent very strongly agreed, 4.5% respondents strongly agreed and 2% agreed to the statement.

- In Surat, 77% respondents disagreed with this fact. Out of this, 23% respondents very strongly disagreed, 31% strongly disagreed and 23% disagreed with the statement. 9.5% respondents were neutral.
- Only 13.5% respondents gave favourable response to the statement out of which 0.5% respondents very strongly agreed, 4% strongly agreed and 9% agreed to the statement.
- Overall, 73% respondents disagreed with this fact, out of which, 23.3% respondents very strongly disagreed, 26.2% strongly disagreed and 23.5% disagreed with the statement. 10% respondents were neutral.
- 17% respondents gave favourable response to the statement out of which 1.3% respondents very strongly agreed, 4.7% strongly agreed and 11% agreed to the statement.

Table 5.17: Table Showing Percentage Frequency Distribution Of Respondents Across Three Selected Cities In Gujarat About Whether They Notice Difference Between Various Brands Of Laptop/Detergent.

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	4	2.00	0	0.00	0	0.00	4	0.70
strongly disagree	2	1.00	2	1.00	1	0.50	5	0.80
Disagree	13	6.50	2	1.00	7	3.50	22	3.70
Neutral	43	21.50	7	3.50	24	12.00	74	12.30
Agree	69	34.50	45	22.50	53	26.50	167	27.80
strongly agree	38	19.00	70	35.00	75	37.50	183	30.50
very strongly agree	31	15.50	74	37.00	40	20.00	145	24.20
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
very strongly disagree	20	10.00	82	41.00	47	23.50	149	24.80
strongly disagree	34	17.00	48	24.00	59	29.50	141	23.50
Disagree	42	21.00	47	23.50	52	26.00	141	23.50
Neutral	30	15.00	7	3.50	17	8.50	54	9.00
Agree	47	23.50	9	4.50	15	7.50	71	11.80
strongly agree	16	8.00	4	2.00	6	3.00	26	4.30
very strongly agree	11	5.50	3	1.50	4	2.00	18	3.00
Total	200	100.00	200	100.00	200	100.00	600	100.00

- In Vadodara, 69% respondents responded favorably on the fact whether they notice the difference between various laptop brands. Out of that 15.5%

respondents very strongly agreed with the fact, 19% strongly agreed on the same fact, while 34.5% agreed.

- 9.5% respondents did not agree to this statement out of which 2% respondents very strongly disagreed with this. 1% respondents strongly disagreed to this and 6.5% disagreed with it. 21.5% respondents were neutral in this regard.
- In Ahmedabad, 94.5% respondents responded favorably to this fact. Out of this 37% respondents very strongly agreed, 35% strongly agreed, while 22.5% agreed.
- Only 2% respondents did not agree to this out of which no respondent very strongly disagreed with this fact. 1% respondent strongly disagreed while 1% disagreed to this. 3.5% respondents were neutral in this regard.
- In Surat, 84% respondents responded favorably to this fact. Out of this, 20% respondents very strongly agreed, 37.5% strongly agreed, while 26.5% agreed.
- 4% respondents did not agree with this. Out of this, no respondent very strongly disagreed. 0.5% respondents strongly disagreed with this fact. Only 3.5% disagreed with it. 12% respondents were neutral in this regard.
- Overall, 82.5% respondents responded favorably to this fact, out of which, 24.2% very strongly agreed, while 30.5% strongly agreed and 27.8% agreed.
- 5.2% respondents across the three cities of Gujarat did not agree to this. Out of this, 0.7% respondents very strongly disagreed on this fact, 0.8% respondents strongly disagreed. 3.7% respondents disagreed. 12.3% respondents were neutral on this.

For detergent also respondents were asked to give their opinion on the fact whether they notice the difference between the various detergent brands. Following data was obtained for the same-

- In Vadodara, 48% disagreed with the statement out of which, 10% respondents very strongly disagreed with the statement, while 17% strongly disagreed and 21% disagreed with the statement. 15% respondents were neutral.
- 37% respondents gave favourable response to the statement out of which 5.5% very strongly agreed, 8% strongly agreed and 23.5% agreed to the statement.
- In Ahmedabad, 88.5% respondents disagreed with this fact. Out of this, 41% respondents very strongly disagreed, 24% strongly disagreed and 23.5% disagreed with the statement. 3.5% respondents were neutral.

- 8% respondents gave favorable response to the statement out of which 1.5% respondents very strongly agreed, 2% respondents strongly agreed and 4.5% agreed to the statement.
- In Surat, 79% respondents disagreed with this fact. Out of this, 23.5% respondents very strongly disagreed, 29.5% strongly disagreed and 26% disagreed with the statement. 8.5% respondents were neutral.
- Only 12.5% respondents gave favourable response to the statement out of which 2% respondents very strongly agreed, 3% strongly agreed and 7.5% agreed to the statement.
- Overall, 71.8% respondents disagreed with this fact, out of which, 24.8% respondents very strongly disagreed, 23.5% strongly disagreed and 23.5% disagreed with the statement. 9% respondents were neutral.
- 19.1% respondents gave favourable response to the statement out of which 3% respondents very strongly agreed, 4.3% strongly agreed and 11.8% agreed to the statement.

Table 5.18: Table Showing Percentage Frequency Distribution Of Respondents' Opinion Across Three Selected Cities Of Gujarat About Whether They Enjoy Talking About Laptop/Detergent

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	2	1.00	1	0.50	0	0.00	3	0.50
strongly disagree	5	2.50	1	0.50	1	0.50	7	1.20
Disagree	20	10.00	2	1.00	1	0.50	23	3.80
Neutral	25	12.50	4	2.00	12	6.00	41	6.80
Agree	65	32.50	44	22.00	41	20.50	150	25.00
strongly agree	55	27.50	64	32.00	86	43.00	205	34.20
very strongly agree	28	14.00	84	42.00	59	29.50	171	28.50
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
very strongly disagree	52	26.00	70	35.00	69	34.50	191	31.80
strongly disagree	32	16.00	67	33.50	52	26.00	151	25.20
Disagree	56	28.00	52	26.00	46	23.00	154	25.70
Neutral	40	20.00	5	2.50	17	8.50	62	10.30
Agree	12	6.00	2	1.00	7	3.50	21	3.50
strongly agree	6	3.00	3	1.50	9	4.50	18	3.00
very strongly agree	2	1.00	1	0.50	0	0.00	3	0.50
Total	200	100.00	200	100.00	200	100.00	600	100.00

- In Vadodara, 74% respondents responded favorably on the fact whether they enjoy talking about laptop. Out of that 14% respondents very strongly agreed with the fact, 27.5% strongly agreed on the same fact, while 32.5% agreed.
- 13.5% responses were negative and respondents did not agree to this fact. Out of this, 1% respondents very strongly disagreed with this. 2.5% respondents strongly disagreed to this and 10% disagreed with it. 12.5% respondents were neutral in this regard.
- In Ahmedabad, 96% respondents responded favorably to this fact. Out of this 42% respondents very strongly agreed, 32% strongly agreed, while 22% agreed.
- 2% respondents did not agree to this statement out of which 0.5% respondents very strongly disagreed with this fact. 0.5% respondent strongly disagreed while 1% disagreed to this. 2% respondents were neutral in this regard.
- In Surat, 93% respondents responded favorably to this fact. Out of this, 29.5% respondents very strongly agreed, 43% strongly agreed, while 20.5% agreed.
- Only 1% respondents did not agree to this out of which no respondent very strongly disagreed. 0.5% respondents strongly disagreed with this fact. Only 0.5% disagreed with it. 6% respondents were neutral in this regard.
- Overall, 87.7% respondents responded favorably to this fact, out of which, 28.5% very strongly agreed, while 34.2% strongly agreed and 25% agreed.
- 5.5% respondents across the three cities of Gujarat did not agree to this. Out of this, 0.5% respondents very strongly disagreed on this fact, 1.2% respondents strongly disagreed. 3.8% respondents disagreed. 6.8% respondents were neutral on this.

For detergent also respondents were asked to give their opinion on the fact whether they enjoy talking about detergent. Following data was obtained for the same-

- In Vadodara, 70% disagreed with the statement out of which, 26% respondents very strongly disagreed with the statement, while 16% strongly disagreed and 28% disagreed with the statement. 20% respondents were neutral.
- 10% respondents gave favourable response to the statement out of which 1% very strongly agreed, 3% strongly agreed and 6% agreed to the statement.

- In Ahmedabad, 94.5% respondents disagreed with this fact. Out of this, 35% respondents very strongly disagreed, 33.5% strongly disagreed and 26% disagreed with the statement. 2.5% respondents were neutral.
- 3% respondents gave favorable response to the statement out of which 0.5% respondents very strongly agreed, 1.5% respondents strongly agreed and 1% agreed to the statement.
- In Surat, 83.5% respondents disagreed with this fact. Out of this, 34.5% respondents very strongly disagreed, 26% strongly disagreed and 23% disagreed with the statement. 8.5% respondents were neutral.
- Only 8% respondents gave favourable response to the statement out of which no respondent very strongly agreed, 4.5% strongly agreed and 3.5% agreed to the statement.
- Overall, 82.7% respondents disagreed with this fact, out of which, 31.8% respondents very strongly disagreed, 25.2% strongly disagreed and 25.7% disagreed with the statement. 10.3% respondents were neutral.
- 7% respondents gave favourable response to the statement out of which 0.5% respondents very strongly agreed, 3% strongly agreed and 3.5% agreed to the statement.

Table 5.19: Table Showing Percentage Frequency Distribution Of Respondents' Opinion Across Three Selected Cities Of Gujarat On Whether They Feel Good Whenever They Use Laptop/Detergent.

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	1	0.50	0	0.00	0	0.00	1	0.20
strongly disagree	2	1.00	1	0.50	1	0.50	4	0.70
Disagree	11	5.50	2	1.00	5	2.50	18	3.00
Neutral	21	10.50	5	2.50	8	4.00	34	5.70
Agree	64	32.00	46	23.00	47	23.50	157	26.20
strongly agree	67	33.50	65	32.50	84	42.00	216	36.00
very strongly agree	34	17.00	81	40.50	55	27.50	170	28.30
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
very strongly disagree	45	22.50	77	38.50	73	36.50	195	32.50
strongly disagree	31	15.50	70	35.00	57	28.50	158	26.30
Disagree	41	20.50	40	20.00	37	18.50	118	19.70
Neutral	33	16.50	5	2.50	20	10.00	58	9.70
Agree	40	20.00	6	3.00	9	4.50	55	9.20
strongly agree	5	2.50	2	1.00	4	2.00	11	1.80
very strongly agree	5	2.50	0	0.00	0	0.00	5	0.80
Total	200	100.00	200	100.00	200	100.00	600	100.00

- In Vadodara, 82.5% respondents responded favorably on the fact whether they feel good whenever they use a laptop. Out of that 17% respondents very strongly agreed with the fact, 33.5% strongly agreed on the same fact, while 32% agreed.
- 7% respondents did not agree with this out of which 0.5% very strongly disagreed, 1% disagreed with it. 5.5% respondents disagreed. 10.5% were neutral in this regard.
- In Ahmedabad, 96% respondents responded favorably to this fact. Out of this 40.5% respondents very strongly agreed, 32.5% strongly agreed, while 23% agreed.
- Only 1.5% responses were negative out of which no respondents very strongly disagreed with this fact. 0.5% respondent strongly disagreed while 1% disagreed to this. 2.5% respondents were neutral in this regard.
- In Surat, 93% respondents responded favorably to this fact. Out of this, 27.5% respondents very strongly agreed, 42% strongly agreed, while 23.5% agreed.

- 3% respondents did not agree to this out of which no respondent very strongly disagreed. 0.5% respondents strongly disagreed with this fact. Only 2.5% disagreed with it. 4% respondents were neutral in this regard.
- Overall, 90.5% respondents responded favorably to this fact, out of which, 28.3% very strongly agreed, while 36% strongly agreed and 26.2% agreed.
- 3.9% responses were unfavourable out of which 0.2% respondents very strongly disagreed on this fact, 0.7% respondents strongly disagreed. 3% respondents disagreed. 5.7% respondents were neutral on this.

For detergent also respondents were asked to give their opinion on the fact whether they feel good whenever they use a detergent. Following data was obtained for the same-

- In Vadodara, 58.5% disagreed with the statement out of which, 22.5% respondents very strongly disagreed with the statement, while 15.5% strongly disagreed and 20.5% disagreed with the statement. 16.5% respondents were neutral.
- 25% respondents gave favourable response to the statement out of which 2.5% very strongly agreed, 2.5% strongly agreed and 20% agreed to the statement.
- In Ahmedabad, 93.5% respondents disagreed with this fact. Out of this, 38.5% respondents very strongly disagreed, 35% strongly disagreed and 20% disagreed with the statement. 2.5% respondents were neutral.
- 4% respondents gave favorable response to the statement out of which no respondent very strongly agreed, 1% respondents strongly agreed and 3% agreed to the statement.
- In Surat, 83.5% respondents disagreed with this fact. Out of this, 36.5% respondents very strongly disagreed, 28.5% strongly disagreed and 18.5% disagreed with the statement. 10% respondents were neutral.
- Only 6.5% respondents gave favourable response to the statement out of which no respondent very strongly agreed, 2% strongly agreed and 4.5% agreed to the statement.
- Overall, 78.5% respondents disagreed with this fact, out of which, 32.5% respondents very strongly disagreed, 26.3% strongly disagreed and 19.7% disagreed with the statement. 9.7% respondents were neutral.

- 11.8% respondents gave favourable response to the statement out of which 0.8% respondents very strongly agreed, 1.8% strongly agreed and 9.2% agreed to the statement.

Table 5.20: Table Showing Percentage Frequency Distribution Of Respondents' Opinion Across Three Selected Cities Of Gujarat On Whether There Is Little To Choose Between Different Brands Of Laptop/Detergent

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	8	4.00	3	1.50	0	0.00	11	1.80
strongly disagree	9	4.50	3	1.50	4	2.00	16	2.70
Disagree	38	19.00	7	3.50	6	3.00	51	8.50
Neutral	48	24.00	9	4.50	22	11.00	79	13.20
Agree	60	30.00	53	26.50	51	25.50	164	27.30
strongly agree	22	11.00	56	28.00	73	36.50	151	25.20
very strongly agree	15	7.50	69	34.50	44	22.00	128	21.30
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
very strongly disagree	16	8.00	76	38.00	54	27.00	146	24.30
strongly disagree	19	9.50	65	32.50	65	32.50	149	24.80
Disagree	43	21.50	28	14.00	33	16.50	104	17.30
Neutral	42	21.00	11	5.50	29	14.50	82	13.70
Agree	40	20.00	9	4.50	14	7.00	63	10.50
strongly agree	29	14.50	9	4.50	4	2.00	42	7.00
very strongly agree	11	5.50	2	1.00	1	0.50	14	2.30
Total	200	100.00	200	100.00	200	100.00	600	100.00

- In Vadodara, 48.5% respondents responded favorably on the fact whether there is little to choose between different brands of laptop. Out of that 7.5% respondents very strongly agreed with the fact, 11% strongly agreed on the same fact, while 30% agreed.
- 27.5% responses were unfavourable out of which 4% respondents very strongly disagreed with this. 4.5% respondents strongly disagreed to this and 19% disagreed with it. 24% respondents were neutral in this regard.
- In Ahmedabad, 89% respondents responded favorably to this fact. Out of this 34.5% respondents very strongly agreed, 28% strongly agreed, while 26.5% agreed.

- 6.5% respondents did not agree to this statement out of which 1.5% respondents very strongly disagreed with this fact. 1.5% respondent strongly disagreed while 3.5% disagreed to this. 4.5% respondents were neutral in this regard.
- In Surat, 84% respondents responded favorably to this fact. Out of this, 22% respondents very strongly agreed, 36.5% strongly agreed, while 25.5% agreed.
- 5% responses were unfavourable out of which no respondent very strongly disagreed. 2% respondents strongly disagreed with this fact. Only 3% disagreed with it. 11% respondents were neutral in this regard.
- Overall, 73.8% respondents responded favorably to this fact, out of which, 21.30% very strongly agreed, while 25.2% strongly agreed and 27.3% agreed.
- 13% responses were unfavourable across the three cities of Gujarat out of which 1.8% respondents very strongly disagreed on this fact, 2.7% respondents strongly disagreed. 8.5% disagreed. 13.2% respondents were neutral on this.

For detergent also respondents were asked to give their opinion on the fact whether there is little to choose between different brands of Detergent. Following data was obtained for the same-

- In Vadodara, 39% disagreed with the statement out of which, 8% respondents very strongly disagreed with the statement, while 9.5% strongly disagreed and 21.5% disagreed with the statement. 21% respondents were neutral.
- 40% respondents gave favourable response to the statement out of which 5.5% very strongly agreed, 14.5% strongly agreed and 20% agreed to the statement.
- In Ahmedabad, 84.5% respondents disagreed with this fact. Out of this, 38% respondents very strongly disagreed, 32.5% strongly disagreed and 14% disagreed with the statement. 5.5% respondents were neutral.
- 10% respondents gave favorable response to the statement out of which 1% respondents very strongly agreed, 4.5% respondents strongly agreed and 4.5% agreed to the statement.
- In Surat, 76% respondents disagreed with this fact. Out of this, 27% respondents very strongly disagreed, 32.5% strongly disagreed and 16.5% disagreed with the statement. 14.5% respondents were neutral.

- Only 9.5% respondents gave favourable response to the statement out of which 0.5% respondents very strongly agreed, 2% strongly agreed and 7% agreed to the statement.
- Overall, 66.4% respondents disagreed with this fact, out of which, 24.3% respondents very strongly disagreed, 24.8% strongly disagreed and 17.3% disagreed with the statement. 13.7% respondents were neutral.
- 19.8% respondents gave favourable response to the statement out of which 2.3% respondents very strongly agreed, 7% strongly agreed and 10.5% agreed to the statement.

Table 5.21: Table Showing Percentage Frequency Distribution Of Respondents' Opinion Across Three Selected Cities Of Gujarat On Whether They Find That Laptop/Detergent Is Important In Their Daily Life

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	3	1.50	0	0.00	0	0.00	3	0.50
strongly disagree	4	2.00	0	0.00	0	0.00	4	0.70
Disagree	15	7.50	3	1.50	1	0.50	19	3.20
Neutral	32	16.00	1	0.50	9	4.50	42	7.00
Agree	44	22.00	49	24.50	55	27.50	148	24.70
strongly agree	67	33.50	77	38.50	84	42.00	228	38.00
very strongly agree	35	17.50	70	35.00	51	25.50	156	26.00
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
very strongly disagree	16	8.00	57	28.50	57	28.50	130	21.70
strongly disagree	24	12.00	53	26.50	65	32.50	142	23.70
Disagree	39	19.50	36	18.00	32	16.00	107	17.80
Neutral	29	14.50	3	1.50	15	7.50	47	7.80
Agree	68	34.00	20	10.00	22	11.00	110	18.30
strongly agree	16	8.00	25	12.50	8	4.00	49	8.20
very strongly agree	8	4.00	6	3.00	1	0.50	15	2.50
Total	200	100.00	200	100.00	200	100.00	600	100.00

- In Vadodara, 73% respondents responded favorably on the fact whether laptop is important in their daily life. Out of that 17.5% respondents very strongly agreed with the fact, 33.5% strongly agreed on the same fact, while 22% agreed.

- 11% respondents did not agree to this out of which 1.5% respondents very strongly disagreed with this. 2% respondents strongly disagreed to this and 7% disagreed with it. 16% respondents were neutral in this regard.
- In Ahmedabad, 89% respondents responded favorably to this fact. Out of this 35% respondents very strongly agreed, 38.5% strongly agreed, while 24.5% agreed.
- No respondent very strongly disagreed with this fact. No respondent strongly disagreed while 1.5% disagreed to this. 0.5% respondents were neutral in this regard.
- In Surat, 95% respondents responded favorably to this fact. Out of this, 25.5% respondents very strongly agreed, 42% strongly agreed, while 27.5% agreed.
- No respondent very strongly disagreed. No respondent strongly disagreed with this fact. Only 0.5% disagreed with it. 4.5% respondents were neutral in this regard.
- Overall, 88.7% respondents responded favorably to this fact, out of which, 26% very strongly agreed, while 38% strongly agreed and 24.7% agreed.
- 4.4% did not agree to this fact out of which 0.5% respondents very strongly disagreed on this fact, 0.7% respondents strongly disagreed. 3.2% respondents disagreed. 7% respondents were neutral on this.

For detergent also respondents were asked to give their opinion on the fact whether detergent is important in their life. Following data was obtained for the same-

- In Vadodara, 39.5% disagreed with the statement out of which, 8% respondents very strongly disagreed with the statement, while 12% strongly disagreed and 19.5% disagreed with the statement. 14.5% respondents were neutral.
- 46% respondents gave favourable response to the statement out of which 4% very strongly agreed, 8% strongly agreed and 34% agreed to the statement.
- In Ahmedabad, 73% respondents disagreed with this fact. Out of this, 28.5% respondents very strongly disagreed, 26.5% strongly disagreed and 18% disagreed with the statement. 1.5% respondents were neutral.
- 25.5% respondents gave favorable response to the statement out of which 3% respondents very strongly agreed, 12.5% respondents strongly agreed and 10% agreed to the statement.

- In Surat, 77% respondents disagreed with this fact. Out of this, 28.5% respondents very strongly disagreed, 32.5% strongly disagreed and 16% disagreed with the statement. 7.5% respondents were neutral.
- Only 15.5% respondents gave favourable response to the statement out of which 0.5% respondents very strongly agreed, 4% strongly agreed and 11% agreed to the statement.
- Overall, 63.2% respondents disagreed with this fact, out of which, 21.7% respondents very strongly disagreed, 23.7% strongly disagreed and 17.8% disagreed with the statement. 7.8% respondents were neutral.
- 29% respondents gave favourable response to the statement out of which 2.5% respondents very strongly agreed, 8.2% strongly agreed and 18.3% agreed to the statement.

Table 5.22: Table Showing Percentage Frequency Distribution Of Respondents' Opinion Across Three Selected Cities Of Gujarat On Whether They Could Talk For Quite A While About Laptop/Detergent Without Getting Bored.

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	7	3.50	1	0.50	0	0.00	8	1.30
strongly disagree	6	3.00	1	0.50	0	0.00	7	1.20
Disagree	25	12.50	2	1.00	7	3.50	34	5.70
Neutral	31	15.50	4	2.00	12	6.00	47	7.80
Agree	53	26.50	41	20.50	55	27.50	149	24.80
strongly agree	59	29.50	70	35.00	75	37.50	204	34.00
very strongly agree	19	9.50	81	40.50	51	25.50	151	25.20
Total	200	100.00	200	100.00	200	100.00	600	100.00
DETERGENT								
very strongly disagree	54	27.00	92	46.00	62	31.00	208	34.70
strongly disagree	43	21.50	66	33.00	69	34.50	178	29.70
Disagree	50	25.00	30	15.00	38	19.00	118	19.70
Neutral	27	13.50	8	4.00	19	9.50	54	9.00
Agree	17	8.50	3	1.50	7	3.50	27	4.50
strongly agree	8	4.00	1	0.50	5	2.50	14	2.20
very strongly agree	1	0.50	0	0.00	0	0.00	1	0.20
Total	200	100.00	200	100.00	200	100.00	600	100.00

- In Vadodara, 65.5% respondents responded favorably on the fact whether they could talk for quite a while about laptop without getting bored. Out of that 9.5%

respondents very strongly agreed with the fact, 29.5% strongly agreed on the same fact, while 26.5% agreed.

- 19% respondents gave negative reply to this statement out of which 3.5% respondents very strongly disagreed with this. 3% respondents strongly disagreed to this and 12.5% disagreed with it. 15.5% respondents were neutral in this regard.
- In Ahmedabad, 96% respondents responded favorably to this fact. Out of this 40.5% respondents very strongly agreed, 35% strongly agreed, while 20.5% agreed.
- Only 2% respondents gave negative reply to this out of which 0.5% respondents very strongly disagreed with this fact. 0.5% respondents strongly disagreed while 1% disagreed to this. 2% respondents were neutral in this regard.
- In Surat, 90.5% respondents responded favorably to this fact. Out of this, 25.5% respondents very strongly agreed, 37.5% strongly agreed, while 27.5% agreed.
- No respondent very strongly disagreed. No respondent strongly disagreed with this fact. Only 3.5% disagreed with it. 6% respondents were neutral in this regard.
- Overall, 84% respondents responded favorably to this fact, out of which, 25.2% very strongly agreed, while 34% strongly agreed and 24.8% agreed.
- 8.2% respondents replied negatively to this out of which 1.3% respondents very strongly disagreed on this fact, 1.2% respondents strongly disagreed. 5.7% respondents disagreed. 7.8% respondents were neutral on this.

For detergent also respondents were asked to give their opinion on the fact whether they could talk for quite a while about Detergent without getting bored. Following data was obtained for the same-

- In Vadodara, 73.5% disagreed with the statement out of which, 27% respondents very strongly disagreed with the statement, while 21.5% strongly disagreed and 25% disagreed with the statement. 13.5% respondents were neutral.
- 13% respondents gave favourable response to the statement out of which 0.5% very strongly agreed, 4% strongly agreed and 8.5% agreed to the statement.
- In Ahmedabad, 94% respondents disagreed with this fact. Out of this, 46% respondents very strongly disagreed, 33% strongly disagreed and 15% disagreed with the statement. 4% respondents were neutral.

- 2% respondents gave favorable response to the statement out of which no respondent very strongly agreed, 0.5% respondents strongly agreed and 1.5% agreed to the statement.
- In Surat, 84.5% respondents disagreed with this fact. Out of this, 31% respondents very strongly disagreed, 34.5% strongly disagreed and 19% disagreed with the statement. 9.5% respondents were neutral.
- Only 6% respondents gave favourable response to the statement out of which no respondent very strongly agreed, 2.5% strongly agreed and 3.5% agreed to the statement.
- Overall, 84.1% respondents disagreed with this fact, out of which, 34.7% respondents very strongly disagreed, 29.7% strongly disagreed and 19.7% disagreed with the statement. 9% respondents were neutral.
- 6.9% respondents gave favourable response to the statement out of which 0.2% respondents very strongly agreed, 2.2% strongly agreed and 4.5% agreed to the statement.

Table 5.23: Table Showing Percentage Frequency Distribution Of Respondents' Opinion Across Three Selected Cities Of Gujarat On Whether They Feel Emotionally Attached To Laptop/Detergent

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	12	6.00%	4	2.00%	1	0.50%	17	2.80%
strongly disagree	14	7.00%	8	4.00%	5	2.50%	27	4.50%
Disagree	39	19.50%	10	5.00%	9	4.50%	58	9.70%
Neutral	68	34.00%	20	10.00%	17	8.50%	105	17.50%
Agree	45	22.50%	38	19.00%	55	27.50%	138	23.00%
strongly agree	15	7.50%	50	25.00%	61	30.50%	126	21.00%
very strongly agree	7	3.50%	70	35.00%	52	26.00%	129	21.50%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%
DETERGENT								
very strongly disagree	76	38.00%	91	45.50%	64	32.00%	231	38.50%
strongly disagree	32	16.00%	60	30.00%	68	34.00%	160	26.70%
Disagree	43	21.50%	37	18.50%	43	21.50%	123	20.50%
Neutral	32	16.00%	7	3.50%	18	9.00%	57	9.50%
Agree	10	5.00%	2	1.00%	3	1.50%	15	2.50%
strongly agree	4	2.00%	2	1.00%	3	1.50%	9	1.50%
very strongly agree	3	1.50%	1	0.50%	1	0.50%	5	0.80%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%

- In Vadodara, 33.5% respondents responded favorably on the fact whether they feel emotionally attached to a laptop. Out of that 3.5% respondents very strongly agreed with the fact, 7.5% strongly agreed on the same fact, while 22.5% agreed.
- 32.5% respondents did not show their agreement to this statement out of which 6% respondents very strongly disagreed with this. 7% respondents strongly disagreed to this and 19.5% disagreed with it. 34% respondents were neutral in this regard. This suggests that many respondents were not very sure whether they are emotionally attached to a laptop or not.
- In Ahmedabad, 79% respondents responded favorably to this fact. Out of this 35% respondents very strongly agreed, 25% strongly agreed, while 19% agreed.
- 11% respondents did not agree out of which 2% respondents very strongly disagreed with this fact. 4% respondents strongly disagreed while 5% disagreed to this. 10% respondents were neutral in this regard.
- In Surat, 84% respondents responded favorably to this fact. Out of this, 26% respondents very strongly agreed, 30.5% strongly agreed, while 27.5% agreed.
- 7.5% respondents did not agree to this out of which 0.5% respondents very strongly disagreed. 2.5% respondents strongly disagreed with this fact. Only 4.5% disagreed with it. 8.5% respondents were neutral in this regard.
- Overall, 65.5% respondents responded favorably to this fact, out of which, 21.5% very strongly agreed, while 21% strongly agreed and 23% agreed.
- 17% respondents across the three selected cities of Gujarat did not agree to this out of which 2.8% respondents very strongly disagreed on this fact, 4.5% respondents strongly disagreed. 9.7% respondents disagreed. 17.5% respondents were neutral on this.

For detergent also respondents were asked to give their opinion on the fact whether they feel emotionally attached to a detergent. Following data was obtained for the same-

- In Vadodara, 75.5% disagreed with the statement out of which, 38% respondents very strongly disagreed with the statement, while 16% strongly disagreed and 21.5% disagreed with the statement. 16% respondents were neutral.
- 8.5% respondents gave favourable response to the statement out of which 1.5% very strongly agreed, 2% strongly agreed and 5% agreed to the statement.

- In Ahmedabad, 94% respondents disagreed with this fact. Out of this, 45.5% respondents very strongly disagreed, 30% strongly disagreed and 18.5% disagreed with the statement. 3.5% respondents were neutral.
- 2.5% respondents gave favorable response to the statement out of which 0.5% respondents very strongly agreed, 1% respondents strongly agreed and 1% agreed to the statement.
- In Surat, 87.5% respondents disagreed with this fact. Out of this, 32% respondents very strongly disagreed, 34% strongly disagreed and 21.5% disagreed with the statement. 9% respondents were neutral.
- Only 3.5% respondents gave favourable response to the statement out of which 0.5% respondents very strongly agreed, 1.5% strongly agreed and 1.5% agreed to the statement.
- Overall, 85.7% respondents disagreed with this fact, out of which, 38.5% respondents very strongly disagreed, 26.7% strongly disagreed and 20.5% disagreed with the statement. 9.5% respondents were neutral.
- 4.8% respondents gave favourable response to the statement out of which 0.8% respondents very strongly agreed, 1.5% strongly agreed and 2.5% agreed to the statement.

Table 5.24: Table Showing Percentage Frequency Distribution Of Respondents' Opinion Across Three Selected Cities Of Gujarat Regarding The Fact That Most People Do Not Care About Laptop/Detergent

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly agree	0	0.00%	0	0.00%	5	2.50%	5	0.80%
strongly agree	0	0.00%	1	0.50%	1	0.50%	2	0.30%
Agree	0	0.00%	0	0.00%	5	2.50%	5	0.80%
Neutral	37	18.50%	6	3.00%	11	5.50%	54	9.00%
Disagree	59	29.50%	46	23.00%	49	24.50%	154	25.70%
strongly disagree	43	21.50%	58	29.00%	71	35.50%	172	28.70%
very strongly disagree	61	30.50%	89	44.50%	58	29.00%	208	34.70%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%
DETERGENT								
very strongly agree	55	27.50%	82	41.00%	52	26.00%	189	31.50%
strongly agree	44	22.00%	69	34.50%	75	37.50%	188	31.30%
Agree	69	34.50%	42	21.00%	48	24.00%	159	26.50%
Neutral	32	16.00%	4	2.00%	10	5.00%	46	7.70%
Disagree	0	0.00%	2	1.00%	8	4.00%	10	1.70%
strongly disagree	0	0.00%	0	0.00%	5	2.50%	5	0.80%
very strongly disagree	0	0.00%	1	0.50%	2	1.00%	3	0.50%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%

- In Vadodara, 81.5% respondents showed disagreement on the fact that most people do not care about a laptop. Out of that 30.5% respondents very strongly disagreed with the fact, 21.5% strongly disagreed on the same fact, while 29.5% disagreed.
- No respondent gave favourable response to this question. However, 18.5% respondents were undecided about this fact and they remained neutral.
- In Ahmedabad, 96.5% respondents did not agree to this fact. Out of this 44.5% respondents very strongly disagreed, 29% strongly disagreed, while 23% disagreed.
- Only 0.5% respondents agreed to this statement out which no respondent very strongly agreed with this fact. 0.5% respondents strongly agreed while no one agreed to this. 3% respondents were neutral in this regard.
- In Surat, 89% respondents responded negatively to this fact. Out of this, 29% respondents very strongly disagreed, 35.5% strongly disagreed, while 24.5% disagreed.

- Only 5.5 % respondents agreed on this. Out of this, 2.5% respondents very strongly agreed. 0.5% respondents strongly agreed with this fact. Only 2.5% agreed with it. 5.5% respondents were neutral in this regard.
- Overall, 89.1% respondents did not agree to this statement, out of which, 34.7% very strongly disagreed, while 28.7% strongly disagreed and 25.7% disagreed.
- Only 1.9% respondents agreed to this out of which 0.8% respondents very strongly agreed on this fact, 0.3% respondents strongly agreed. 0.8% respondents agreed. 9% respondents were neutral on this.

For detergent also respondents were asked to give their opinion on the fact whether they care about a detergent. Following data was obtained for the same-

- In Vadodara, 84% agreed with the statement out of which, 27.5% respondents very strongly agreed with the statement, while 22% strongly agreed and 34.5% agreed with the statement.
- No respondent gave unfavorable reply to this statement. 16% respondents were neutral.
- In Ahmedabad, 96.5% respondents agreed with this fact. Out of this, 41% respondents very strongly agreed, 34.5% strongly agreed and 21% agreed with the statement.
- 1.5% respondents gave unfavorable response to the statement out of which 0.5% respondents very strongly disagreed, no respondent strongly disagreed and 1% disagreed to the statement. 2% respondents were neutral.
- In Surat, 87.5% respondents agreed with this fact. Out of this, 26% respondents very strongly agreed, 37.5% strongly agreed and 24% agreed with the statement.
- Only 7.5% respondents gave unfavorable response to the statement out of which 1% respondents very strongly disagreed, 2.5% strongly disagreed and 4% disagreed to the statement. 5% respondents were neutral.
- Overall, 89.3% respondents agreed with this fact, out of which, 31.5% respondents very strongly agreed, 31.3% strongly agreed and 26.5% agreed with the statement.
- 3% respondents gave unfavorable response to the statement out of which 0.5% respondents very strongly disagreed, 0.8% strongly disagreed and 1.7% disagreed to the statement. 7.7% respondents were neutral.

Table 5.25: Table Showing Percentage Frequency Distribution Of Respondents' Opinion Across Three Selected Cities Of Gujarat Whether They Find It Silly To Have Strong Interest In Laptop/Detergent

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly agree	0	0.00%	1	0.50%	5	2.50%	6	1.00%
strongly agree	0	0.00%	0	0.00%	1	0.50%	1	0.20%
Agree	0	0.00%	0	0.00%	4	2.00%	4	0.70%
Neutral	32	16.00%	5	2.50%	11	5.50%	48	8.00%
Disagree	61	30.50%	48	24.00%	50	25.00%	159	26.50%
strongly disagree	43	21.50%	69	34.50%	66	33.00%	178	29.70%
very strongly disagree	64	32.00%	77	38.50%	63	31.50%	204	34.00%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%
DETERGENT								
very strongly agree	68	34.00%	81	40.50%	67	33.50%	216	36.00%
strongly agree	39	19.50%	75	37.50%	71	35.50%	185	30.80%
Agree	59	29.50%	38	19.00%	48	24.00%	145	24.20%
Neutral	34	17.00%	3	1.50%	4	2.00%	41	6.80%
Disagree	0	0.00%	0	0.00%	1	0.50%	1	0.20%
strongly disagree	0	0.00%	1	0.50%	6	3.00%	7	1.20%
very strongly disagree	0	0.00%	2	1.00%	3	1.50%	5	0.80%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%

- In Vadodara, 84% respondents gave unfavorable reply on the fact whether they find it silly to have strong interest in a laptop. Out of that 32% respondents very strongly disagreed with the fact, 21.5% strongly disagreed on the same fact, while 30.5% disagreed. 16% respondents were neutral on this.
- No respondent reacted positively to this fact.
- In Ahmedabad, 97% respondents responded unfavourably to this fact. Out of this 38.5% respondents very strongly disagreed, 34.5% strongly disagreed, while 24% disagreed. 2.5% respondents were neutral in this regard.
- 0.5% respondents very strongly agreed with this fact. No respondent strongly agreed or even agreed with this.
- In Surat, 89.5% respondents responded unfavorably to this fact. Out of this, 31.5% respondents very strongly disagreed, 33% strongly disagreed, while 25% disagreed. 5.5% respondents were neutral in this regard.
- 5% respondents agreed on this out of which 2.5% respondents very strongly agreed. 0.5% respondents strongly agreed with this fact. 2% agreed with it.

- Overall, 90.2% respondents responded unfavorably to this fact, out of which, 34% very strongly disagreed, while 29.7% strongly disagreed and 26.5% disagreed. 8% respondents were neutral on this.
- 1.9% respondents agree to this and responded favorably out of which 1% respondents very strongly agreed on this fact, 0.2% respondents strongly agreed. 0.7% respondents agreed.

For detergent also respondents were asked to give their opinion on the fact whether they felt silly in showing strong interest in detergent. Following data was obtained for the same-

- In Vadodara, 83% agreed with the statement out of which, 34% respondents very strongly agreed with the statement, while 19.5% strongly agreed and 29.5% agreed with the statement. 17% respondents were neutral.
- No respondent gave favourable reply to this statement in Vadodara.
- In Ahmedabad, 97% respondents agreed with this fact. Out of this, 40.5% respondents very strongly agreed, 37.5% strongly agreed and 19% agreed with the statement.
- 1.5% respondents gave unfavorable response to the statement out of which 1% respondents very strongly disagreed, 0.5% respondents strongly disagreed and no one disagreed to the statement. 1.5% respondents were neutral
- In Surat, 93% respondents responded favourably with this fact. Out of this, 33.5% respondents very strongly agreed, 35.5% strongly agreed and 24% agreed with the statement.
- Only 5% respondents gave unfavourable response to the statement out of which 1.5% respondents very strongly disagreed, 3% strongly disagreed and 0.5% disagreed to the statement. 2% respondents were neutral.
- Overall, 91% respondents agreed with this fact, out of which, 36% respondents very strongly agreed, 30.8% strongly agreed and 24.2% agreed with the statement.
- 2.2% respondents gave unfavourable response to the statement out of which 0.8% respondents very strongly disagreed, 1.2% strongly disagreed and 0.2% disagreed to the statement. 6.8% respondents were neutral.

Table 5.26: Table Showing Percentage Frequency Distribution Of Respondents' Opinion Across Three Selected Cities Of Gujarat On Whether They Would Read An Article On Laptop/Detergent Published In Newspaper/Magazine.

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	3	1.50%	0	0.00%	0	0.00%	3	0.50%
strongly disagree	5	2.50%	0	0.00%	0	0.00%	5	0.80%
Disagree	24	12.00%	2	1.00%	4	2.00%	30	5.00%
Neutral	30	15.00%	5	2.50%	10	5.00%	45	7.50%
Agree	88	44.00%	49	24.50%	48	24.00%	185	30.80%
strongly agree	33	16.50%	66	33.00%	72	36.00%	171	28.50%
very strongly agree	17	8.50%	78	39.00%	66	33.00%	161	26.80%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%
DETERGENT								
very strongly disagree	34	17.00%	71	35.50%	66	33.00%	171	28.50%
strongly disagree	56	28.00%	73	36.50%	62	31.00%	191	31.80%
Disagree	36	18.00%	44	22.00%	52	26.00%	132	22.00%
Neutral	29	14.50%	7	3.50%	12	6.00%	48	8.00%
Agree	30	15.00%	3	1.50%	6	3.00%	39	6.50%
strongly agree	12	6.00%	2	1.00%	1	0.50%	15	2.50%
very strongly agree	3	1.50%	0	0.00%	1	0.50%	4	0.70%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%

- In Vadodara, 69% respondents responded favorably on the fact whether they would read an article on laptop published in newspaper/magazine. Out of that 8.5% respondents very strongly agreed with the fact, 16.5% strongly agreed on the same fact, while 44% agreed.
- 16% respondents did not agree to this out of which 1.5 % very strongly disagreed with this fact. 2.5% strongly disagreed with it while, 12% disagreed to it. 15% respondents remained neutral on this.
- In Ahmedabad, 96.5% respondents responded favorably to this fact. Out of this 39% respondents very strongly agreed, 33% strongly agreed, while 24.5% agreed.
- No respondents very strongly disagree or strongly disagreed. 1% respondents disagreed on this. 2.5% respondents were neutral in this regard.
- In Surat, 93% respondents responded favorably to this fact. Out of this, 33% respondents very strongly agreed, 36% strongly agreed, while 24% agreed.
- No respondents very strongly disagree or strongly disagreed. 2% respondents disagreed on this. 5% respondents were neutral in this regard.

- Overall, 86.1% respondents responded favorably to this fact, out of which, 26.8% very strongly agreed, while 28.5% strongly agreed and 30.8% agreed.
- 6.3% respondents across the three cities of Gujarat did not agree to this out of which 0.5% respondents very strongly disagreed on this fact, 0.8% respondents strongly disagreed. 5% respondents disagreed. 7.5% respondents were neutral on this.

For detergent also respondents were asked to give their opinion on the fact whether they would read an article on detergent published in newspaper/magazine. Following data was obtained for the same-

- In Vadodara, 63% disagreed with the statement out of which, 17% respondents very strongly disagreed with the statement, while 28% strongly disagreed and 18% disagreed with the statement. 14.5% respondents were neutral.
- 22.5% respondents provided favourable reply. Out of this, 1.5% respondents very strongly disagreed to this, while, 6% strongly agreed and 15% agreed to this fact in Vadodara.
- In Ahmedabad, 94% respondents disagreed with this fact. Out of this, 35.5% respondents very strongly disagreed, 36.5% strongly disagreed and 22% disagreed with the statement. 3.5% respondents were neutral.
- 2.5% respondents gave favorable response to the statement out of which no respondent very strongly agreed, 1% respondents strongly agreed and 1.5% agreed to the statement.
- In Surat, 90% respondents disagreed with this fact. Out of this, 33% respondents very strongly disagreed, 31% strongly disagreed and 26% disagreed with the statement. 6% respondents were neutral.
- Only 4% respondents gave favourable response to the statement out of which 0.5% respondents very strongly agreed, 0.5% strongly agreed and 3% agreed to the statement.
- Overall, 82.3% respondents disagreed with this fact, out of which, 28.5% respondents very strongly disagreed, 31.8% strongly disagreed and 22% disagreed with the statement. 8% respondents were neutral.

- 9.7% respondents gave favourable response to the statement out of which 0.7% respondents very strongly agreed, 2.5% strongly agreed and 6.5% agreed to the statement.

Table 5.27: Table Showing Percentage Frequency Distribution Of Respondents' Opinion Across Three Selected Cities Of Gujarat On Whether They Keep Abreast Of Recent News On The Product Development For Laptop/Detergent.

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly disagree	3	1.50%	0	0.00%	0	0.00%	3	0.50%
strongly disagree	4	2.00%	0	0.00%	3	1.50%	7	1.20%
Disagree	37	18.50%	4	2.00%	7	3.50%	48	8.00%
Neutral	25	12.50%	5	2.50%	15	7.50%	45	7.50%
Agree	77	38.50%	43	21.50%	53	26.50%	173	28.80%
strongly agree	38	19.00%	70	35.00%	57	28.50%	165	27.50%
very strongly agree	16	8.00%	78	39.00%	65	32.50%	159	26.50%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%
DETERGENT								
very strongly disagree	36	18.00%	89	44.50%	56	28.00%	181	30.20%
strongly disagree	50	25.00%	64	32.00%	67	33.50%	181	30.20%
Disagree	37	18.50%	38	19.00%	57	28.50%	132	22.00%
Neutral	29	14.50%	2	1.00%	12	6.00%	43	7.20%
Agree	32	16.00%	6	3.00%	3	1.50%	41	6.80%
strongly agree	12	6.00%	1	0.50%	2	1.00%	15	2.50%
very strongly agree	4	2.00%	0	0.00%	3	1.50%	7	1.20%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%

- In Vadodara, 65.5% respondents responded favorably on the fact whether they keep abreast of recent news on the product development. Out of that 8% respondents very strongly agreed with the fact, 19% strongly agreed on the same fact, while 38.5% agreed.
- 22% respondents did not agree with this out of which 1.5 % very strongly disagreed with this fact. 2% strongly disagreed with it while, 18.5% disagreed to it. 12.5% respondents remained neutral on this.
- In Ahmedabad, 95.5% respondents responded favorably to this fact. Out of this 39% respondents very strongly agreed, 35% strongly agreed, while 21.5% agreed.
- No respondents very strongly disagree or strongly disagreed. 2% respondents disagreed on this. 2.5% respondents were neutral in this regard.

- In Surat, 87.5% respondents responded favorably to this fact. Out of this, 32.5% respondents very strongly agreed, 28.5% strongly agreed, while 26.5% agreed.
- 5% respondentst did not agree to this out of which none very strongly disagreed. 1.5% strongly disagreed. 3.5% respondents disagreed on this. 7.5% respondents were neutral in this regard.
- Overall, 82.8% respondents responded favorably to this fact, out of which, 26.5% very strongly agreed, while 27.5% strongly agreed and 28.8% agreed.
- 9.7% respondents did not agree to this. Out of this, 0.5% respondents very strongly disagreed on this fact, 1.2% respondents strongly disagreed. 8% respondents disagreed. 7.5% respondents were neutral on this.

For detergent also respondents were asked to give their opinion on the fact whether they keep abreast of recent news on the product development. Following data was obtained for the same-

- In Vadodara, 61.5% disagreed with the statement out of which, 18% respondents very strongly disagreed with the statement, while 25% strongly disagreed and 18.5% disagreed with the statement. 14.5% respondents were neutral.
- 24% respondents provided favourable reply. Out of this, 2% respondents very strongly disagreed to this, while, 6% strongly agreed and 16% agreed to this fact in Vadodara.
- In Ahmedabad, 95.5% respondents disagreed with this fact. Out of this, 44.5% respondents very strongly disagreed, 32% strongly disagreed and 19% disagreed with the statement. 1% respondents were neutral.
- 3.5% respondents gave favorable response to the statement out of which no respondent very strongly agreed, 0.5% respondents strongly agreed and 3% agreed to the statement.
- In Surat, 90% respondents disagreed with this fact. Out of this, 28% respondents very strongly disagreed, 33.5% strongly disagreed and 28.5% disagreed with the statement. 6% respondents were neutral.
- Only 4% respondents gave favourable response to the statement out of which 1.5% respondents very strongly agreed, 1% strongly agreed and 1.5% agreed to the statement.

- Overall, 82.4% respondents disagreed with this fact, out of which, 30.2% respondents very strongly disagreed, another 30.2% strongly disagreed and 22% disagreed with the statement. 7.2% respondents were neutral.
- 10.5% respondents gave favourable response to the statement out of which 1.2% respondents very strongly agreed, 2.5% strongly agreed and 6.8% agreed to the statement.

Table 5.28: Table Showing Percentage Frequency Distribution Of Respondents' Opinion Across Three Selected Cities Of Gujarat on whether they are not at all interested in a laptop/detergent

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly agree	0	0.00%	0	0.00%	4	2.00%	4	0.70%
strongly agree	0	0.00%	0	0.00%	3	1.50%	3	0.50%
Agree	0	0.00%	0	0.00%	5	2.50%	5	0.80%
Neutral	15	7.50%	0	0.00%	2	1.00%	17	2.80%
Disagree	52	26.00%	35	17.50%	37	18.50%	124	20.70%
strongly disagree	42	21.00%	50	25.00%	55	27.50%	147	24.50%
very strongly disagree	91	45.50%	115	57.50%	94	47.00%	300	50.00%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%
DETERGENT								
very strongly agree	35	17.50%	84	42.00%	69	34.50%	188	31.30%
strongly agree	50	25.00%	59	29.50%	76	38.00%	185	30.80%
Agree	87	43.50%	45	22.50%	37	18.50%	169	28.20%
Neutral	28	14.00%	9	4.50%	10	5.00%	47	7.80%
Disagree	0	0.00%	1	0.50%	4	2.00%	5	0.80%
strongly disagree	0	0.00%	1	0.50%	2	1.00%	3	0.50%
very strongly disagree	0	0.00%	1	0.50%	2	1.00%	3	0.50%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%

- In Vadodara, 92.5% respondents responded negatively to the fact that they were not interested in a laptop. Out of that 45.5% respondents very strongly disagreed with the fact, 21% strongly disagreed on the same fact, while 26% disagreed. 7.5% respondents remained neutral on this.
- No respondent reacted positively to this.
- In Ahmedabad, all respondents responded unfavorably to this fact. Out of this 57.5% respondents very strongly disagreed, 25% strongly disagreed, while 17.5% disagreed. No respondent reacted positively or remained neutral to this fact.

- In Surat, 93% respondents responded unfavorably to this fact. Out of this, 47% respondents very strongly disagreed, 27.5% strongly disagreed, while 18.5% disagreed. 1% respondents were neutral in this regard.
- Only 6% respondents reacted favorably out of which 2% respondents very strongly agreed. 1.5% strongly agreed. 2.5% respondents agreed on this.
- Overall, 95.2% respondents responded unfavorably to this fact, out of which, 50% very strongly disagreed, while 24.5% strongly disagreed and 20.7% disagreed. 2.8% respondents were neutral on this.
- Only 2% respondents reacted positively to this out of which 0.7% respondents very strongly agreed on this fact, 0.5% respondents strongly agreed. 0.8% respondents agreed.

For detergent also respondents were asked to give their opinion on the fact that they were not interested in a detergent. Following data was obtained for the same-

- In Vadodara, 86% agreed with the statement out of which, 17.5% respondents very strongly agreed with the statement, while 25% strongly agreed and 43.5% agreed with the statement.
- No respondent gave unfavorable reply. 14% respondents were neutral.
- In Ahmedabad, 94% respondents agreed with this fact. Out of this, 42% respondents very strongly agreed, 29.5% strongly disagreed and 22.5% agreed with the statement.
- 1.5% respondents gave unfavorable response to the statement out of which 0.5% respondents very strongly disagreed, 0.5% respondents strongly disagreed and 0.5% disagreed to the statement. 4.5% respondents were neutral.
- In Surat, 91% respondents agreed with this fact. Out of this, 34.5% respondents very strongly agreed, 38% strongly disagreed and 18.5% agreed with the statement.
- Only 4% respondents gave unfavorable response to the statement out of which 1% respondents very strongly disagreed, 1% strongly disagreed and 2% disagreed to the statement. 5% respondents were neutral.
- Overall, 90.3% respondents agreed with this fact, out of which, 31.3% respondents very strongly agreed, 30.8% strongly agreed and 28.2% agreed with the statement.

- 1.8% respondents gave unfavorable response to the statement out of which 0.5% respondents very strongly disagreed, 0.5% strongly disagreed and 0.8% disagreed to the statement. 7.8% respondents were neutral.

Table 5.29: Table Showing Percentage Frequency Distribution Of Respondents' Opinion Across Three Selected Cities Of Gujarat On The Fact That They Do Not Have A Preferred Brand Of Laptop/Detergent

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly agree	0	0.00%	0	0.00%	3	1.50%	3	0.50%
strongly agree	0	0.00%	0	0.00%	6	3.00%	6	1.00%
Agree	0	0.00%	0	0.00%	1	0.50%	1	0.20%
Neutral	39	19.50%	5	2.50%	2	1.00%	46	7.70%
Disagree	77	38.50%	33	16.50%	36	18.00%	146	24.30%
strongly disagree	36	18.00%	55	27.50%	63	31.50%	154	25.70%
very strongly disagree	48	24.00%	107	53.50%	89	44.50%	244	40.70%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%
DETERGENT								
very strongly agree	32	16.00%	84	42.00%	74	37.00%	190	31.70%
strongly agree	41	20.50%	55	27.50%	71	35.50%	167	27.80%
Agree	90	45.00%	56	28.00%	43	21.50%	189	31.50%
Neutral	37	18.50%	2	1.00%	6	3.00%	45	7.50%
Disagree	0	0.00%	1	0.50%	2	1.00%	3	0.50%
strongly disagree	0	0.00%	1	0.50%	3	1.50%	4	0.70%
very strongly disagree	0	0.00%	1	0.50%	1	0.50%	2	0.30%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%

- In Vadodara, 80.5% respondents responded negatively to the fact that they did not have a preferred brand of laptop. Out of that 24% respondents very strongly disagreed with the fact, 18% strongly disagreed on the same fact, while 38.5% disagreed. 19.5% respondents remained neutral on this.
- No respondent reacted positively to this.
- In Ahmedabad, 97.5% respondents responded unfavorably to this fact. Out of this 53.5% respondents very strongly disagreed, 27.5% strongly disagreed, while 16.5% disagreed. 2.5% respondents remained neutral on this.
- No respondent reacted positively to this fact.

- In Surat, 94% respondents responded unfavorably to this fact. Out of this, 44.5% respondents very strongly disagreed, 31.5% strongly disagreed, while 18% disagreed. 1% respondents were neutral in this regard.
- Only 5% respondents agreed to this statement out of which 1.5% respondents very strongly agreed. 3% strongly agreed. 0.5% respondents agreed on this.
- Overall, 90.7% respondents responded unfavorably to this fact, out of which, 40.7% very strongly disagreed, while 25.7% strongly disagreed and 24.3% disagreed. 7.7% respondents were neutral on this.
- 1.7% respondents across the three selected cities of Gujarat gave favourable reply to this statement out of which 0.5% respondents very strongly agreed on this fact, 1% respondents strongly agreed. 0.2% respondents agreed.

For detergent also respondents were asked to give their opinion on the fact that they did not have preferred brand of detergent. Following data was obtained for the same-

- In Vadodara, 81.5% agreed with the statement out of which, 16% respondents very strongly agreed with the statement, while 20.5% strongly agreed and 45% agreed with the statement.
- No respondent gave unfavourable reply. 18.5% respondents were neutral.
- In Ahmedabad, 97.5% respondents agreed with this fact. Out of this, 42% respondents very strongly agreed, 27.5% strongly agreed and 28% agreed with the statement.
- 1.5% respondents gave unfavorable response to the statement out of which 0.5% respondents very strongly disagreed, 0.5% respondents strongly disagreed and 0.5% disagreed to the statement. 1% respondents were neutral.
- In Surat, 94% respondents agreed with this fact. Out of this, 37% respondents very strongly agreed, 35.5% strongly agreed and 21.5% agreed with the statement.
- Only 3% respondents gave unfavourable response to the statement out of which 0.5% respondents very strongly agreed, 0.5% strongly disagreed and 1% disagreed to the statement. 3% respondents were neutral.
- Overall, 91% respondents agreed with this fact, out of which, 31.7% respondents very strongly agreed, 27.8% strongly agreed and 31.5% agreed with the statement.

- 1.8% respondents gave unfavourable response to the statement out of which 0.5% respondents very strongly disagreed, 0.5% strongly disagreed and 0.8% disagreed to the statement. 7.5% respondents were neutral.

In comparison to a high involvement product like laptop, a vast majority of respondents in the three cities of Gujarat did not have brand preference for the low involvement product i.e. detergent.

Table 5.30: Table Showing Percentage Frequency Distribution Of Respondents' Opinion Across Three Selected Cities Of Gujarat On The Fact That They Would Not Make Much Effort To Get More Information About Laptop/Detergent.

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
very strongly agree	0	0.00%	0	0.00%	5	2.50%	5	0.80%
strongly agree	0	0.00%	1	0.50%	4	2.00%	5	0.80%
agree	0	0.00%	0	0.00%	2	1.00%	2	0.30%
neutral	22	11.00%	1	0.50%	3	1.50%	26	4.30%
disagree	77	38.50%	32	16.00%	39	19.50%	148	24.70%
strongly disagree	38	19.00%	55	27.50%	49	24.50%	142	23.70%
very strongly disagree	63	31.50%	111	55.50%	98	49.00%	272	45.30%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%
DETERGENT								
very strongly agree	34	17.00%	97	48.50%	87	43.50%	218	36.30%
strongly agree	49	24.50%	51	25.50%	56	28.00%	156	26.00%
agree	81	40.50%	46	23.00%	45	22.50%	172	28.70%
neutral	36	18.00%	3	1.50%	6	3.00%	45	7.50%
disagree	0	0.00%	1	0.50%	0	0.00%	1	0.20%
strongly disagree	0	0.00%	1	0.50%	3	1.50%	4	0.70%
very strongly disagree	0	0.00%	1	0.50%	3	1.50%	4	0.70%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%

- In Vadodara, 89% respondents responded negatively to the fact that they would not make much effort to get more information about laptop. Out of that 31.5% respondents very strongly disagreed with the fact, 19% strongly disagreed on the same fact, while 38.5% disagreed. 11% respondents remained neutral on this.
- No respondent reacted positively to this.
- In Ahmedabad, 99% respondents responded unfavorably to this fact. Out of this 55.5% respondents very strongly disagreed, 27.5% strongly disagreed, while 16% disagreed. 0.5% respondents were neutral on this.

- No respondent very strongly agreed. 0.5% strongly agreed. Similarly, no respondent agreed on this.
- In Surat, 93% respondents responded unfavorably to this fact. Out of this, 49% respondents very strongly disagreed, 24.5% strongly disagreed, while 19.5% disagreed. 1.5% respondents were neutral in this regard.
- 5.5% respondents agreed to this out of which 2.5% respondents very strongly agreed. 2% strongly agreed. 1% respondents agreed on this.
- Overall, 93.7% respondents responded unfavorably to this fact, out of which, 45.3% very strongly disagreed, while 23.7% strongly disagreed and 24.7% disagreed. 4.3% respondents were neutral on this.
- Only 1.9% respondents agree to this out of which 0.8% respondents very strongly agreed on this fact, 0.8% respondents strongly agreed. 0.3% respondents agreed.

For detergent also respondents were asked to give their opinion on the fact that they would not make much effort to get more information about detergent. Following data was obtained for the same-

- In Vadodara, 82% agreed with the statement out of which, 17% respondents very strongly agreed with the statement, while 24.5% strongly agreed and 40.5% agreed with the statement.
- No respondent gave unfavourable reply. 18% respondents were neutral.
- In Ahmedabad, 97% respondents agreed with this fact. Out of this, 48.5% respondents very strongly agreed, 25.5% strongly agreed and 23% agreed with the statement.
- 1.5% respondents gave unfavorable response to the statement out of which 0.5% respondents very strongly disagreed, 0.5% respondents strongly disagreed and 0.5% disagreed to the statement. 1.5% respondents were neutral.
- In Surat, 94% respondents agreed with this fact. Out of this, 43.5% respondents very strongly agreed, 28% strongly agreed and 22.5% agreed with the statement.
- Only 3% respondents gave unfavorable response to the statement out of which 1.5% respondents very strongly disagreed, 1.5% strongly disagreed and no one disagreed to the statement. 3% respondents were neutral.
- Overall, 91% respondents agreed with this fact, out of which, 36.3% respondents very strongly agreed, 26% strongly agreed and 28.7% agreed with the statement.

- 1.6% respondents gave unfavorable response to the statement out of which 0.7% respondents very strongly disagreed, 0.7% strongly disagreed and 0.2% disagreed to the statement. 7.5% respondents were neutral.

Table 5. 31: Table Showing Percentage Frequency Distribution Of Respondents' Preference For Shopping Situations In Terms Of Enjoyment And Pleasure For Laptop/Detergent Across Three Selected Cities Of Gujarat

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
Physical Store								
Highly Preferred	165	82.50%	106	53.00%	100	50.00%	371	61.83%
Preferred	27	13.50%	32	16.00%	55	27.50%	114	19.00%
Least Preferred	8	4.00%	62	31.00%	45	22.50%	115	19.17%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%
Internet								
Highly Preferred	28	14.00%	51	27.27%	83	44.62%	162	28.32%
Preferred	113	56.50%	125	66.84%	98	52.69%	336	58.74%
Least Preferred	59	29.50%	11	5.88%	5	2.69%	75	13.11%
Total	200	100.00%	187	100.00%	186	100.00%	572	100.00%
TV Shopping								
Highly Preferred	7	3.50%	43	23.63%	17	9.71%	67	12.03%
Preferred	60	30.00%	30	16.48%	33	18.86%	123	22.08%
Least Preferred	133	66.50%	109	59.89%	125	71.43%	367	65.89%
Total	200	100.00%	182	100.00%	175	100.00%	557	100.00%
DETERGENT								
Physical Store								
Highly Preferred	198	99.00%	125	62.50%	157	78.50%	480	80.00%
Preferred	0	0.00%	19	9.50%	21	10.50%	41	6.83%
Least Preferred	2	1.00%	56	28.00%	22	11.00%	79	13.17%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%
Internet								
Highly Preferred	0	0.00%	38	24.20%	26	14.77%	64	16.67%
Preferred	25	49.02%	101	64.33%	100	56.82%	226	58.85%
Least Preferred	26	50.98%	18	11.46%	50	28.41%	94	24.48%
Total	51	100.00%	157	100.00%	176	100.00%	384	100.00%
TV Shopping								
Highly Preferred	2	4.00%	37	24.34%	17	10.43%	56	15.38%
Preferred	26	52.00%	37	24.34%	55	33.74%	117	32.14%
Least Preferred	22	44.00%	78	51.32%	91	55.83%	191	52.47%
Total	50	100.00%	152	100.00%	163	100.00%	364	100.00%

In terms of enjoyment and pleasure of shopping, respondents in all the three cities were asked to give their preferences for three different shopping situations, i.e.

physical store, internet and teleshopping for both the products. Following responses were provided by the respondents belonging to the three selected cities of Gujarat-

- For purchasing laptop, in all the cities, physical store was the highest preferred shopping situation. This is clear from the fact that in Vadodara 82.5% (165/200) respondents highly preferred physical store. In Ahmedabad 53% (106/200) and in Surat 50% (100/200) respondents respectively highly preferred physical store. Thus, overall in all the cities together 61.83% (371/600) respondents highly preferred physical store over the other modes of shopping.
- Online shopping through the internet was given the second preference by the respondents. In Vadodara, 14% (28/200), Ahmedabad 27.27% (51/187) and in Surat 44.62% (83/186) respondents respectively highly preferred internet as a shopping situation. Hence, overall 28.32% (162/572) respondents felt that they derived pleasure and enjoyment in shopping for a laptop through internet.
- TV shopping was the least preferred by respondents. In Vadodara 3.5% (7/200), Ahmedabad 23.63% (43/182) and in Surat 9.71% (17/175) highly preferred shopping through the TV shopping mode in terms of pleasure and enjoyment. Thus, overall, in all the three cities cumulatively 12.03% (67/557) respondents felt that they would get more pleasure and enjoyment in shopping for a laptop through TV shopping.
- In terms of enjoyment and pleasure, for purchasing a detergent, a vast majority of the respondents preferred physical store. This is clear from the fact that overall 79.97% (479/599) respondents gave the highest preference to physical store. A further breakup city wise also indicates the same fact. In Vadodara 99% (198/200), Ahmedabad 62.5% (125/200) and in Surat 78.5% (157/200) highly preferred physical store over the other modes of shopping situations.
- Only 16.67% (64/384) respondents highly preferred internet in terms of enjoyment and pleasure for purchasing detergent. In Vadodara, no one preferred internet as a mode, while in Ahmedabad 24.2% (38/157) respondents felt that internet would give them enjoyment and pleasure in shopping. In Surat 14.77% (26/176) highly preferred internet as a shopping situation in terms of enjoyment and pleasure.
- TV Shopping got the least preference in terms of shopping pleasure and enjoyment. Only 15.38% (56/364) respondents in the three cities highly preferred TV shopping. City wise data also suggests the same fact. In Vadodara 4% (2/50) respondents

highly preferred TV shopping. In Ahmedabad 24.34% (37/152) and in Surat 10.43% (17/163) respondents highly preferred TV shopping. In Ahmedabad, more people preferred TV shopping (24.34%) as compared to internet (24.20%).

Table 5.32: Table Showing Percentage Frequency Distribution Of Respondents' Preference For Shopping Situation For Laptop/Detergent In Terms Of Actual Purchasing Intention Across Three Selected Cities Of Gujarat

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
Physical Store								
Highly Preferred	169	84.50%	107	53.50%	97	48.50%	373	62.20%
Preferred	26	13.00%	72	36.00%	73	36.50%	171	28.50%
Least Preferred	5	2.50%	21	10.50%	30	15.00%	56	9.30%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%
Internet								
Highly Preferred	24	12.00%	72	39.80%	93	50.00%	189	33.30%
Preferred	112	56.00%	96	53.00%	88	47.30%	296	52.20%
Least Preferred	64	32.00%	13	7.20%	5	2.70%	82	14.50%
Total	200	100.00%	181	100.00%	186	100.00%	567	100.00%
TV Shopping								
Highly Preferred	8	4.00%	21	12.70%	10	5.90%	39	7.30%
Preferred	62	31.00%	13	7.90%	25	14.70%	100	18.70%
Least Preferred	130	65.00%	131	79.40%	135	79.40%	396	74.00%
Total	200	100.00%	165	100.00%	170	100.00%	535	100.00%
DETERGENT								
Physical Store								
Highly Preferred	198	99.00%	176	88.00%	182	91.00%	556	92.50%
Preferred	0	0.00%	13	6.50%	12	6.00%	25	4.30%
Least Preferred	2	1.00%	11	5.50%	6	3.00%	19	3.20%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%
Internet								
Highly Preferred	0	0.00%	8	6.72%	9	5.36%	17	5.00%
Preferred	27	13.50%	94	78.99%	112	66.67%	233	68.60%
Least Preferred	25	12.50%	17	14.29%	47	27.98%	89	26.30%
Total	52	26.00%	119	100.00%	168	100.00%	339	100.00%
TV Shopping								
Highly Preferred	2	1.00%	16	14.81%	9	6.04%	27	8.80%
Preferred	25	12.50%	12	11.11%	44	29.53%	81	26.50%
Least Preferred	22	11.00%	80	74.07%	96	64.43%	198	64.70%
Total	49	24.50%	108	100.00%	149	100.00%	306	100.00%

Respondents in all three cities were asked to give their preference for shopping situation for actual purchasing (purchasing intention) of laptop and detergent. Following responses were provided-

- For purchasing laptop, in all the cities, physical store was the most preferred shopping situation. 62.2% (373/600) respondents highly preferred physical store to purchase laptop. A breakup of city wise data shows that in Vadodara and Ahmedabad, physical store was the most preferred shopping situation. However, in Surat, Internet was the most preferred shopping situation. In Vadodara 84.5% (169/200) respondents highly preferred physical store. In Ahmedabad 53.5% (107/200) respondents highly preferred physical store while in Surat 48.5% (97/200) preferred physical store.
- Online shopping through the internet was given the second preference by the respondents in Vadodara and Ahmedabad. In Vadodara, 12% (24/200) and in Ahmedabad 39.8% (72/181) respondents highly preferred internet to purchase laptop. In Surat 50% (93/186) respondents highly preferred internet as a shopping situation. Thus, overall 33.3% (189/567) respondents highly preferred physical store to purchase laptop.
- TV shopping was the least preferred shopping situation by respondents. In Vadodara 4% (8/200), Ahmedabad 12.7% (21/165) and in Surat 5.9% (10/170) highly preferred shopping through the TV shopping mode. Thus, overall, in all the three cities cumulatively 7.3% (39/535) respondents gave highest preference to TV shopping for purchasing a laptop.
- For purchasing a detergent, a vast majority of the respondents preferred physical store. This is clear from the fact that overall 92.5% (556/600) respondents gave the highest preference to physical store. A further breakup city wise also indicates the same fact. In Vadodara 99% (198/200), Ahmedabad 88% (176/200) and in Surat 91% (182/200) highly preferred physical store over the other modes of shopping situations.
- TV Shopping got the second preference after physical store for purchasing detergent. Only 8.8% (27/306) respondents in the three cities highly preferred TV shopping. City wise data also suggests the same fact. In Vadodara 1% (2/49) respondents highly preferred TV shopping. In Ahmedabad 14.81% (16/108) and in Surat 6.04% (9/149) respondents highly preferred TV shopping.

- Only 5% (17/339) respondents highly preferred internet for purchasing detergent. In Vadodara, no one preferred internet as a mode, while in Ahmedabad 6.72% (8/119) respondents were of the opinion that, if given the option, they would buy detergent online. In Surat 5.36% (9/168) highly preferred internet as a shopping situation.

Table 5.33: Table Showing Percentage Frequency Distribution Of Respondents' Preference For Payment Mechanism For Laptop/Detergent Across Three Selected Cities Of Gujarat

Opinion	Vadodara		Ahmedabad		Surat		Total	
	N	N%	N	N%	N	N%	N	N%
LAPTOP								
Cash								
Highly Preferred	36	18.00%	9	5.03%	15	8.15%	60	10.66%
Preferred	70	35.00%	27	15.08%	37	20.11%	134	23.80%
Least Preferred	94	47.00%	143	79.89%	132	71.74%	369	65.54%
Total	200	100.00%	179	100.00%	184	100.00%	563	100.00%
Credit/Debit Card								
Highly Preferred	75	37.50%	62	34.25%	77	40.53%	214	37.48%
Preferred	61	30.50%	103	56.91%	80	42.11%	244	42.73%
Least Preferred	64	32.00%	16	8.84%	33	17.37%	113	19.79%
Total	200	100.00%	181	100.00%	190	100.00%	571	100.00%
Cheque								
Highly Preferred	89	44.50%	129	64.50%	108	54.00%	326	54.3 3%
Preferred	69	34.50%	55	27.50%	75	37.50%	199	33.20%
Least Preferred	42	21.00%	16	8.00%	17	8.50%	75	12.50%
Total	200	100.00%	200	100.00%	200	100.00%	600	100.00%
DETERGENT								
Cash								
Highly Preferred	175	91.15%	139	69.50%	136	68.00%	450	75.90%
Preferred	17	8.85%	61	30.50%	64	32.00%	142	23.60%
Least Preferred	0	0.00%	0	0.00%	0	0.00%	0	0.50%
Total	192	100.00%	200	100.00%	200	100.00%	592	100.00%
Credit/Debit Card								
Highly Preferred	23	25.27%	61	38.13%	62	34.25%	146	33.60%
Preferred	68	74.73%	98	61.25%	116	64.09%	273	62.90%
Least Preferred	0	0.00%	1	0.63%	3	1.66%	15	3.50%
Total	91	100.00%	160	100.00%	181	100.00%	434	100.00%

Respondents in all the three cities were asked to provide their preference for payment mechanism for both the products. Following responses were generated from the cities.

For laptop-

- Overall, in all the three cities, cheque was the most preferred payment mechanism with 54.3% (326/600) respondents voting it as the most preferred payment mechanism. A breakup of this data revealed that in Vadodara, 44.5% (89/200) respondents highly preferred this mode; while in Ahmedabad 64.5% (129/200) preferred it. In Surat, 54% (108/200) respondents voted cheque as the highest preference in payment mechanism for laptop.
- Credit/debit card was the second most preferred payment mechanism in all the three cities with overall, 37.48% (214/571) respondents choosing it as the most preferred payment mechanism. City wise data also suggested a similar pattern. In Vadodara, 37.5% (75/200) respondents highly preferred credit/debit card. In Ahmedabad, 34.25% (62/181) highly preferred the same while in Surat 40.53% (77/190) respondents gave highest preference to credit/debit card.
- Cash was the least preferred payment mechanism. Overall, only 10.66% (60/563) respondents preferred to purchase laptop by cash. In Vadodara, 18% (36/200) respondents highly preferred this payment mechanism, while in Ahmedabad only 5.03% (9/179) respondents highly preferred it. In Surat also, only 8.15% (15/184) respondents highly preferred cash for purchasing a laptop.

For detergent, the response was different as compared to laptop. It was found that-

- Cheque was not preferred at all by the respondents because of its low price.
- Cash was the most preferred payment mechanism with 75.9% (450/592) respondents in the three major cities of Gujarat voting it as the most preferred payment mechanism. A breakup of this suggested that in Vadodara, 91.15% (175/192) respondents highly preferred cash to purchase a detergent. In Ahmedabad 69.5% (139/200) highly preferred cash while in Surat, 68% (136/200) highly preferred cash to purchase detergent.
- Credit/debit card was the second most preferred payment mechanism with 33.6% (146/434). In Vadodara, 11.98% (23/91) respondents highly preferred credit/debit card, in Ahmedabad 38.13% (61/160) highly preferred it while in Surat 34.25% (62/181) respondents highly preferred credit/debit card to purchase a detergent.

- Finally, respondents were asked to give reasons for their preferred shopping situation. For Vadodara, respondents were asked to give their reasons in a descriptive manner through an open ended question. Based on the reasons provided in Vadodara, typical reasons were found out. These were incorporated in the questionnaire for Ahmedabad and Surat, where respondents were asked to rank the reason given. From the responses obtained from Vadodara, following principal reasons were found out for all the three shopping situations-

Table 5.34: Table Showing Mean Scores For Reasons Regarding Preference Of Physical Store As Shopping Situation For Purchasing Laptop Across Three Selected Cities In Gujarat

CITY		Habit	Discounts	Pleasant Environment	Pleasure	Actual Demo	Waiting Time
Vadodara	Mean	3.65	2.87	4.51	4.35	2.3	3.34
	s.d.	1.944	1.491	1.326	1.302	1.392	1.595
Ahmedabad	Mean	5.16	3.06	3.93	3.78	2.53	2.55
	s.d.	1.462	1.46	1.463	1.446	1.322	1.493
Surat	Mean	4.2	3.76	3.79	3.48	1.91	3.86
	s.d.	1.524	1.687	1.445	1.527	1.357	1.686
Total	Mean	4.34	3.23	4.07	3.87	2.24	3.25
	s.d.	1.77	1.594	1.445	1.47	1.379	1.68

(s.d. = Standard Deviation)

- From the data collected and analysed it was found that overall, the most preferred reason for physical store was that actual demonstration of the laptop could be seen in a physical store as compared to animations and pictures in case of internet and TV Shopping.
- Overall, the Mean Rank for this reason was 2.24. A city wise study of the reasons also indicated the same fact.
- In all the three cities, the reason that a physical store provides actual demonstration and working of the laptop was the most prominent reason for purchasing a laptop from a physical store. In Vadodara this reason had a mean rank of 2.3. In Ahmedabad this reason had a mean rank of 2.53 and in Surat a mean rank of 1.91.

- The second most prominent or important reason for preference of a physical store was that respondents felt that they were able to get more discounts from a physical store as compared to other shopping situations. Overall, this reason had a mean rank of 3.23.
- A further city wise breakup of the reasons revealed some heterogeneity in the behaviour. In Vadodara, respondents gave second most prominence to the reason that they get more discounts from a physical store (Mean Rank = 2.87)
- In Ahmedabad respondents preferred physical store due to the reason that there is no waiting time in getting the laptop when bought from a physical store (Mean Rank = 2.55)
- Against this, in Surat, respondents gave second most importance to the reason that they got more pleasure in buying a laptop from physical store (Mean Rank = 3.48) as compared to other shopping situations.
- Overall, the least important for purchasing a laptop from a physical store was that respondents were habituated to buy from a physical store (Mean Rank = 4.34)
- A city wise study of this revealed that in Ahmedabad and Surat, respondents gave the least prominence to the fact of being habituated to buy from a physical store. In Ahmedabad, the mean rank for this reason was 5.16 and in Surat it was 4.20.
- Against this, different behaviour was observed in Vadodara where respondents gave least prominence to the fact that the environment in a physical store is pleasant (Mean Rank = 4.51)

Table 5.35: Table Showing Mean Scores For Reasons Regarding Preference Of Internet As Shopping Situation For Purchasing Laptop Across Three Selected Cities In Gujarat

CITY		24 x 7 Availability	Low Cost	Detailed product information	Purchase from home/office	Authentic Product
Vadodara	Mean	2.70	3.16	2.76	3.19	3.20
	s.d.	1.341	1.463	1.364	1.406	1.423
Ahmedabad	Mean	3.04	2.17	2.41	3.07	4.31
	s.d.	1.176	1.12	1.164	1.389	1.171
Surat	Mean	3.00	2.95	2.82	2.34	3.90
	s.d.	1.144	1.233	1.421	1.488	1.305
Total	Mean	2.91	2.77	2.66	2.87	3.80
	s.d.	1.234	1.351	1.333	1.475	1.386

- Across the three cities of Gujarat, the most prominent reason for purchasing laptop through the internet was that respondents felt that they could get detailed product information about from the internet (Mean = 2.66).
- A further city wise breakup of the data revealed heterogeneity in the opinion of respondents.
- In Vadodara, the most prominent reason for preference of internet was that respondents felt that they would be able to get a laptop at any time i.e. 24X7 availability (Mean = 2.70).
- In Ahmedabad the most important reason for this preference was that respondents felt that this shopping situation offered them the least cost (Mean = 2.17) as compared to other shopping situations.
- In Surat, the most preferred reason was that people were able to purchase a laptop from home or office (Mean = 2.34).
- The second most prominent reason was low cost (Mean = 2.76). However, city wise breakup revealed different results. In all three cities the reason that respondents were able to get detailed product information was the second most prominent reason.
- Across the three cities the reason that authentic product can be purchased online was given the last preference (Mean = 3.80). Same was the case across all the three cities individually.

Table 5.36: Table Showing Mean Scores For Reasons Regarding Preference Of TV Shopping As Shopping Situation For Purchasing Laptop In Selected Cities Of Gujarat

CITY		24 x 7 Availability	Money back guarantee	Good quality products	Purchase from home/office	Discounts and free gifts
Vadodara	Mean	2.75	3.03	2.89	2.95	3.39
	s.d.	1.325	1.451	1.435	1.314	1.476
Ahmedabad	Mean	3.14	2.76	2.37	2.97	3.76
	s.d.	1.278	1.361	1.344	1.368	1.358
Surat	Mean	3.08	2.97	2.39	2.58	3.98
	s.d.	1.187	1.271	1.325	1.454	1.28
Total	Mean	2.99	2.92	2.56	2.84	3.71
	s.d.	1.278	1.37	1.392	1.385	1.4

Those respondents who preferred to purchase laptop through TV Shopping, preferred it for the following reasons-

- Those respondents who preferred TV Shopping as a shopping situation for purchasing laptop were asked to provide reasons for their preference. The results showed that the most prominent reason overall was the good quality offered by this shopping situation (Mean = 2.56).
- City wise breakup of this result indicated that this reason was the most prominent reason in Ahmedabad (Mean = 2.37) and Surat (Mean = 2.39). However, in Vadodara this was the second most prominent reason (Mean = 2.89). The most prominent reason being 24X7 availability (Mean = 2.75).
- Overall, in Gujarat, the second most prominent reason for preference of TV Shopping was the convenience of purchasing from home or office (Mean = 2.84). City wise breakup showed that in Surat also this was the second most prominent reason (Mean = 2.58). However, in Ahmedabad and Vadodara, the second most prominent reasons were different. In Vadodara, as suggested above, the second most prominent reason was the good quality of products offered (Mean = 2.89) and in Ahmedabad the reason was respondents were offered money back guarantee (Mean = 2.76). Thus, there was heterogeneity in the results obtained.
- The least prominent reason across the three cities was discounts and free gifts offered by these TV Shopping channels (Mean = 3.71). City wise breakup of the data confirmed this wherein in all the three cities this reason had the highest value of mean indicating the least preference to this reason.

Table 5.37: Table Showing Mean Scores For Reasons Regarding Preference Of Physical Store As Shopping Situation For Purchasing Detergent In Selected Cities Of Gujarat

CITY		Habit	Discounts	Pleasant Environment	Pleasure	Actual Demo	Waiting Time
Vadodara	Mean	2.27	3.04	3.90	3.83	4.66	3.31
	s.d.	1.63	1.54	1.28	1.38	1.59	1.77
Ahmedabad	Mean	3.28	3.10	3.29	3.70	4.99	2.66
	s.d.	1.92	1.54	1.37	1.36	1.47	1.55
Surat	Mean	3.07	2.65	3.74	3.75	5.11	2.69
	s.d.	1.82	1.41	1.42	1.32	1.295	1.59
Total	Mean	2.87	2.93	3.64	3.76	4.92	2.88
	s.d.	1.84	1.51	1.38	1.35	1.46	1.67

- For purchasing a detergent, the most weighted reason in the three selected cities of Gujarat was ‘habit’ (Mean = 2.87). This means that for low priced product like detergent, people are habituated to buy it from a physical store. Whereas, the least preferred reason for this was ‘actual demo’ (Mean = 4.92). From the above table it can be seen that this reason got a very high mean score as compared to the other reasons meaning thereby that people nearly rejected this reason.
- City wise analysis of data showed that in Vadodara also, people are habituated to buy detergent from physical store. This can be said from the mean score obtained in Vadodara for this reason (Mean = 2.27).
- In Ahmedabad, people preferred physical store because they were able to get the product across the counter without any waiting time (Mean = 2.66)
- While in Surat, respondents preferred to buy detergent from a physical store because they perceived that they were able to get more discounts from there (Mean = 2.65)
- In Vadodara (Mean = 4.66), Ahmedabad (Mean = 4.99) and Surat (Mean = 5.11), the respondents gave last ranking to the reason ‘actual demo’.

Table 5.38: Table Showing Mean Scores for Reasons Regarding Preference of Internet as Shopping Situation for Purchasing Detergent in Selected Cities of Gujarat

CITY		24 x 7 Availability	Low Cost	Detailed product information	Purchase from home/office	Authentic Product
Vadodara	Mean	2.33	2.52	3.02	3.27	3.87
	s.d.	1.248	1.448	1.129	1.388	1.344
Ahmedabad	Mean	2.87	2.34	2.69	3.17	3.93
	s.d.	1.344	1.264	1.24	1.492	1.205
Surat	Mean	2.59	2.11	3.14	3.39	3.77
	s.d.	1.077	1.34	1.281	1.488	1.226
Total	Mean	2.65	2.25	2.96	3.29	3.84
	s.d.	1.215	1.336	1.258	1.474	1.236

- In the three selected cities of Gujarat, the most prominent reason for preference of internet for purchase of detergent was ‘low cost’ (Mean = 2.25). While, the least important reason for the same was that they would get ‘authentic product’ (Mean = 3.84).
- Respondents in Ahmedabad (Mean = 2.34) and Surat (Mean = 2.11) also preferred internet due their perception of ‘low cost’.
- However, in Vadodara, the mean rank for the reason ‘24 X 7 availability’ was the lowest indicating that this was the most prominent reason for preferring to buy detergent through the internet.
- On the other hand, respondents in all the three cities believed that authenticity of the product was the least important reason to buy detergent through the internet. This was clear from the mean rank obtained for this reason.
- In Vadodara the mean rank for this reason was 3.87, in Ahmedabad it was 3.93 and in Surat the average rank was 3.77

Table 5. 39: Table Showing Mean Scores for Reasons Regarding Preference of TV Shopping as Shopping Situation for Purchasing Detergent in Selected Cities of Gujarat

CITY		24 x 7 Availability	Money back guarantee	Good quality products	Purchase from home/office	Discounts and free gifts
Vadodara	Mean	2.51	2.51	3.41	3.02	3.55
	S.d.	1.416	1.244	1.413	1.377	1.339
Ahmedabad	Mean	3.11	2.55	2.40	3.08	3.86
	S.d.	1.335	1.377	1.267	1.428	1.195
Surat	Mean	3.35	2.79	2.44	3.46	2.97
	S.d.	1.284	1.287	1.193	1.426	1.613
Total	Mean	3.13	2.66	2.58	3.26	3.38
	S.d.	1.351	1.314	1.304	1.429	1.489

- In the three selected cities of Gujarat, respondents preferred to purchase a detergent through TV shopping prominently due to the reason that they get good quality products (Mean = 2.58). Whereas, the least prominent reason was ‘discounts and free gifts’ (Mean = 3.38). This meant that respondents did not give importance to free gifts or discounts but to better quality products.
- A look at the individual city revealed that, in Vadodara, the most important reasons for preference to buy detergent through TV shopping were ‘24 X 7 availability’ (Mean = 2.51) and ‘money back guarantee’ (Mean = 2.51),.
- In Ahmedabad (Mean = 2.40) and Surat (Mean = 2.44) the most prominent reason for TV shopping was ‘good quality products’.
- The least prominent reason for this shopping situation in Vadodara (Mean = 3.55) and Ahmedabad (Mean = 3.86) was ‘discounts and free gifts’.
- In Surat (Mean = 3.46) respondents least preferred the reason ‘purchase from home or office’ for purchasing detergent through TV shopping.

Similar exercise was conducted to study reasons for preference of payment mechanism. Accordingly, following reasons were found out for payment mechanism i.e. cash, credit/debit card and cheque.

Table 5.40: Table Showing Mean Scores for Reasons Regarding Preference of Cash as Payment Mechanism for Purchasing Laptop in Selected Cities of Gujarat

CITY		Easy to pay	Habituated to pay by cash	Get product immediately	More discounts/ bargaining	Product Price
Vadodara	Mean	2.57	3.81	2.24	2.49	3.9
	s.d.	1.25	1.324	1.237	1.08	1.242
Ahmedabad	Mean	2.82	4.02	2.03	2.08	4.04
	s.d.	1.191	1.081	1.016	1.104	1.116
Surat	Mean	2.45	3.39	2.14	2.56	4.46
	s.d.	1.115	1.418	1.144	1.054	0.911
Total	Mean	2.61	3.74	2.14	2.38	4.13
	s.d.	1.196	1.308	1.141	1.097	1.126

Those respondents who preferred to purchase laptop through cash were asked to rank the reason for their preference. Based on the ranks given by them mean rank for each reason was found out to find out what was the most important or prominent reason for this payment mechanism.

- As per the table, overall, the most prominent reason for preferring cash as payment mechanism for laptop was that by paying cash, they got the laptop immediately across the counter. This is clear from the fact that from the preferences suggested by respondents, the mean for this reason is the least (Mean Rank= 2.14).
- Second most prominent reason for preference of cash as payment mechanism was that respondents felt they could get more discounts and could bargain about the price and discounts (Mean Rank = 2.38).
- Out of five reasons, respondents least preferred the reason regarding the price of laptop (Mean Rank = 4.13).

On conducting an in-depth analysis of each city individually, following was observed-

- In all the three cities, respondents preferred cash to pay for the laptop preferred it because they were able to get the product immediately on payment. In Vadodara, the mean rank for this reason was 2.24, while in Ahmedabad it was 2.03 and in Surat it was 2.14.

- In Vadodara and Ahmedabad, the second most prominent reason for cash payment was the fact that respondents were able to get more discounts or bargain on the product. In Vadodara the mean rank was 2.49 for this reason and in Ahmedabad the mean rank was 2.08.
- However, in Surat the second most prominent reason for cash was different from the one in Vadodara and Ahmedabad. In Surat the fact that it is easy to pay cash while buying a laptop was considered the second most prominent reason (Mean Rank = 2.45)
- Price of the laptop being high was the least prominent rank in all the three cities. In Vadodara, the mean rank was 3.9, while in Ahmedabad it was 4.04. In Surat, the mean rank for this was 4.46.

Table 5.41: Table Showing Mean Scores for Reasons for Preference of Credit/Debit Card as Payment Mechanism for Purchasing Laptop in Selected Cities of Gujarat

CITY		Easy to pay	Reward Points.	Credit period	Safer than cash	Accepted Online
Vadodara	Mean	2.88	3.37	2.95	2.92	2.89
	s.d.	1.326	1.44	1.281	1.426	1.539
Ahmedabad	Mean	3.28	3.43	3.48	2.42	2.39
	s.d.	1.257	1.234	1.478	1.243	1.42
Surat	Mean	3.04	3.25	3.29	2.87	2.55
	s.d.	1.138	1.379	1.51	1.457	1.438
Total	Mean	3.06	3.35	3.23	2.75	2.62
	s.d.	1.253	1.357	1.438	1.397	1.481

(s.d. = Standard Deviation)

Those respondents who preferred to purchase laptop through credit/debit card were asked to rank the reason for their preference. Based on the ranks given by them mean rank for each reason was found out to find out what was the most important or prominent reason for preference of credit/debit card to pay for a laptop. Following was observed from the data-

- In Vadodara the most important reason for payment through credit/debit card was that it was easy to pay through the card as compared to hard cash or a cheque

(Mean Rank = 2.88). In Ahmedabad, however, respondents felt that it was accepted for online payment (Mean Rank = 2.39) and hence was the most prominent reason to prefer credit/debit card. In Surat also, respondents preferred card as it could be used for payment online (Mean Rank = 2.55).

- Thus, overall, in the selected cities of Gujarat, credit/debit card's acceptability online was the most prominent reason (Mean Rank = 2.62).
- The second most prominent reason for preference of credit/debit card was that it was safer as compared to cash for payment of such high price for a laptop. Overall, in all the three selected cities the mean rank for this reason was 2.75.
- In Vadodara, the second most prominent reason was found to be the fact that card is accepted for online payments (Mean Rank = 2.89). In Ahmedabad and Surat the second most prominent reason was that card is safer than cash for payment. In Ahmedabad the mean rank for this reason was 2.42 and in Surat it was 2.75.
- Respondents in the three cities gave the least importance to the reward points that they get on payment through a credit/debit card. This was clear from the mean rank of 3.35 to this reason.
- A breakup of this fact city wise revealed that in Vadodara, respondents gave least importance to reward points for preference of credit/debit card for payment (Mean Rank = 3.37).
- However, in Ahmedabad and Surat the opinion was different as compared to Vadodara. In both the cities respondents gave least importance to the reason that they got credit period for purchasing through credit card especially. Mean rank in Ahmedabad for this reason was 3.48 and that in Surat for the same reason was 3.29.

Table 5.42: Table Showing Mean Scores for Reasons Regarding Preference of Cheque as Payment Mechanism for Purchasing Laptop in Selected Cities of Gujarat

CITY		Convenient to pay	Product Price	Taxation purpose	Legal Point	Low risk
Vadodara	Mean	2.51	2.31	3.93	4.16	2.11
	s.d.	1.107	1.099	1.061	1.085	1.258
Ahmedabad	Mean	3.06	1.77	4.00	4.26	1.92
	s.d.	0.903	0.808	0.851	1.085	1.171
Surat	Mean	2.52	1.84	3.55	4.15	2.96
	s.d.	1.19	0.96	1.041	0.999	1.551
Total	Mean	2.69	1.97	3.83	4.19	2.33
	s.d.	1.102	0.991	1.006	1.057	1.408

(s.d. = Standard Deviation)

Most respondents in the three cities preferred to pay for laptop through cheque (54.30%). Following was found out as the reason for preferring cheque to pay for laptop in selected cities of Gujarat-

- Overall, the most important reason for preference of cheque as payment mechanism was the price of the laptop. Since laptop is a costly product, respondents preferred to pay for it through cheque (Mean Rank = 1.97).
- As compared to the overall data, different behaviour was observed in Vadodara where the most important reason for preferring cheque was that cheque was least risky to pay for high priced products (Mean Rank = 2.11).
- In Ahmedabad and Surat, similar behaviour was found out where the most important reason was again product price. In Ahmedabad the mean rank was 1.77 and in Surat the mean rank for the same reason was 1.84.
- Cheque is very low on risk when it comes to payment for high priced products. This was found out overall in all the three cities together (Mean Rank = 2.33).
- However, a city wise study revealed difference in behaviour. In Vadodara, the second most prominent reason for cheque was the price of laptop which is high (Mean Rank = 2.31) In Ahmedabad, the second most prominent reason was that cheque is least risky (Mean Rank = 1.92). Whereas, in Surat, respondents gave

second most importance to the reason that cheque is more convenient to pay through as compared to other payment mechanism (Mean Rank = 2.52).

- Payment for a costly product like a laptop through cheque is legally also advisable. This fact was given the least importance overall as well as individually in the three selected cities. Overall, this reason had a mean rank of 4.19.
- In Vadodara the mean rank for the same reason was 4.16. In Ahmedabad and Surat the mean rank for this reason was 4.26 and 4.15 respectively.

Respondents were asked to provide reasons for preferring their most favoured payment mechanism for making payment for purchase of a detergent. Accordingly, their responses were analysed on the basis of ranks provided by them. As per the mean ranks found out for every reason, following was observed-

Table 5.43: Table Showing Mean Scores for Reasons Regarding Preference of Cash as Payment Mechanism for Purchasing Detergent in Selected Cities of Gujarat

CITY		Easy to pay	Habituated to pay by cash	Get product immediately	More discounts/ bargaining	Product Price
Vadodara	Mean	2.81	3.85	3.1	3.19	2.05
	s.d.	1.482	1.202	1.249	1.335	1.164
Ahmedabad	Mean	2.86	3.20	3.35	3.71	1.89
	s.d.	1.199	1.329	1.231	1.282	1.323
Surat	Mean	2.63	3.67	3.13	3.52	2.07
	s.d.	1.23	1.46	1.147	1.203	1.375
Total	Mean	2.76	3.57	3.19	3.47	2.00
	s.d.	1.31	1.362	1.213	1.29	1.292

- A large majority of respondents preferred to pay for a detergent by cash. In all the three cities the most prominent reason for cash was the price of the product itself. As detergent is low priced, respondents preferred to pay for it through cash. The mean rank for this reason overall was 2.00. A city wise analysis of the mean rank for the same reason also provided the same perception. In Vadodara the mean rank for this reason was 2.05, while in Ahmedabad it was 1.89 and in Surat the mean rank was 2.07.
- The second most important for preference of cash was that respondents found cash as very easy to pay for purchasing a low priced product like detergent. The

overall mean for this reason was 2.76. Same was the perception in all the three cities. In Vadodara the mean rank for this reason was 2.81. In Ahmedabad the mean was 2.86, while in Surat mean rank was 2.63.

- When asked whether respondents were habituated to pay for detergent through cash, the observation was that overall, in all the three cities cumulatively, respondents ranked this as the least important reason. This could be said from the mean rank for this reason which was 3.57.
- A further indepth analysis of this reason city wise suggested that respondents in Vadodara (Mean Rank = 3.85) and Surat (Mean Rank = 3.67) perceived this as the least ranked reason.
- In Ahmedabad, however, the perception was different. Respondents gave the least importance to the reason that they got more discounts and were able to bargain for price if cash was paid (Mean Rank = 3.71).

Table 5.44: Table Showing Mean Scores for Reasons for Preference of Credit/Debit Card as Payment Mechanism for Purchasing Detergent in Selected Cities of Gujarat

CITY		Easy to pay	Reward Points.	Credit period	Safer than cash	Accepted Online
Vadodara	Mean	2.62	2.84	2.98	3.75	2.81
	s.d.	1.326	1.236	1.294	1.332	1.61
Ahmedabad	Mean	2.96	3.33	3.42	2.57	2.73
	s.d.	1.391	1.417	1.385	1.216	1.475
Surat	Mean	2.41	2.82	3.24	3.23	3.30
	s.d.	1.362	1.399	1.331	1.398	1.391
Total	Mean	2.66	3.01	3.25	3.10	2.98
	s.d.	1.384	1.39	1.35	1.391	1.493

- The most preferred reason for paying through credit or debit card for purchasing detergent was that respondents found it easy to pay for. The mean rank for this reason in all the cities cumulatively was 2.66. A further breakup of this information revealed that respondents in Vadodara (Mean Rank = 2.62) and Surat (2.41) also rated this as the most prominent reason.
- However, in Ahmedabad, respondents rated that credit or debit card is more safer than cash and ranked this as the most prominent reason (Mean Rank = 2.57).

- Overall, in all the cities together, the second most prominent reason for credit or debit card was the fact that it is accepted online (Mean Rank = 2.98). Further, respondents in Vadodara (Mean Rank = 2.81) and Ahmedabad (Mean Rank = 2.73) also perceived this as the second most prominent reason.
- However, in Surat, respondents preferred credit or debit card because they were able to earn reward points on purchase through it (Mean Rank = 2.82).
- Credit card provides credit period on purchases through it. This was the least prominent reason overall (Mean Rank = 3.25). Only the respondents in Ahmedabad perceived this as the least important reason (Mean Rank = 3.42).
- In Vadodara, respondents perceived the reason that credit card or debit card is safer than cash as the least important fact (Mean Rank = 3.75).

5.1 TEST OF HYPOTHESES

H1: There is no difference in Consumers' Involvement for Laptop and Detergent in the three selected cities of Gujarat.

Table 5.45: Table Showing Consumer Involvement for Laptop and Detergent in Selected Cities of Gujarat

Factor	Product	Mean			Overall Mean	S.D.	F-value	Sig.
		Vadodara	Ahmedabad	Surat				
AL	Detergent	3.26	2.14	2.38	2.59	0.94	107.145	0.000
	Laptop	5.25	6.03	5.78	5.69	0.71	80.739	0.000
SIP	Detergent	3.39	2.10	2.45	2.65	1.03	116.974	0.000
	Laptop	5.03	6.03	5.73	5.60	0.76	128.000	0.000
SI	Detergent	2.69	1.94	2.31	2.31	1.07	27.046	0.000
	Laptop	5.02	6.01	5.83	5.62	0.92	83.930	0.000
SR	Detergent	3.08	2.31	2.48	2.62	1.07	31.295	0.000
	Laptop	5.43	6.03	5.64	5.70	0.81	31.115	0.000
PP	Detergent	4.11	2.10	2.71	2.97	1.78	87.059	0.000
	Laptop	5.96	6.14	5.97	6.02	0.91	02.466	0.086
Overall	Detergent	3.31	2.12	2.47	2.63	1.04	105.256	0.000
	Laptop	5.34	6.05	5.79	5.73	0.78	12.568	0.000

(s.d. = standard deviation, Sig. = Significance, significance level at 5%)

- Overall, in all the three cities taken together, it was found that mean values for laptop in all the factors was above five indicating that laptop was high involvement product in all the three cities.
- For the factor 'affective link' the F-value obtained was 80.739 ($p = 0.000$). This indicated that a comparison of the said factor across all the three cities for laptop indicated that respondents have differing perception about the said factor. The above table revealed that mean values for the factor 'affective link' for laptop were the highest in Ahmedabad (Mean = 6.03), followed by Surat (Mean = 5.78) and Vadodara (Mean = 5.25) for high involvement product. For the factor 'purchase purpose', the mean value across all the cities were highest. However, the F-value and p-value indicated that perception about this factor across all the cities was similar. ($F = 2.46$, $p = 0.086$). For all other factors the F-value and p-value indicated a differing perception regarding them.

- Detergent was low involvement product as the mean values for all the factors was less than three. The mean values for detergent were the lowest for Ahmedabad (Mean = 2.14), followed by Surat (Mean = 2.38) and Vadodara (Mean = 3.26). It could be said from this that, for detergent, higher the size of population of a city, lower was the importance given to the factor 'affective link' for low involvement product. Similar behavior was observed for detergent for the other factors also across all the cities. The factor 'purchase purpose' had the highest mean value (Mean = 2.97). This means that people gave the maximum importance to the purpose for which the product is to be purchased. In comparison to that, respondents gave least importance to the factor 'social interaction' (Mean = 2.31). For detergent, the most involving factor was 'purchase purpose' (Mean = 2.97), while the factor 'social interaction' was the least important factor (Mean = 2.31). By conducting F-value analysis, it was observed that perception about all the factors for detergent in all the three cities was different. The p-value obtained for detergent for all the factors was 0.000.
- Based on the values obtained, a further city wise study was conducted to find out the results regarding consumer involvement. Following results were obtained from such city wise breakup.

Table 5.46: Table Showing Product Involvement for Laptop and Detergent in Vadodara

Factor	Product	Vadodara			
		Mean	S.D.	t- Value	Sig.
Affective Link (AL)	Detergent	3.26	0.93	22.93	0.00
	Laptop	5.25	0.80		
Search & Information Processing (SIP)	Detergent	3.39	1.04	17.82	0.00
	Laptop	5.03	0.78		
Social Interaction (SI)	Detergent	2.69	1.27	19.61	0.00
	Laptop	5.02	1.09		
Social Relevance (SR)	Detergent	3.08	1.15	22.37	0.00
	Laptop	5.43	0.94		
Purchase Purpose (PP)	Detergent	4.11	1.69	13.47	0.00
	Laptop	5.96	0.96		
Overall	Detergent	3.31	1.56	21.52	0.00
	Laptop	5.34	0.74		

(s.d. = standard deviation, significance level at 5%)

- In Vadodara, it is clear from the above table that the mean values for laptop for all the factors are much higher than detergent. On a seven point Likert scale, a mean value near seven indicates high involvement, while mean value near one indicates low involvement. The highest mean for laptop was obtained for the factor ‘purchase purpose’ (Mean = 5.96), while the factor ‘social interaction’ had the least mean (Mean = 5.02). The above figures indicate that people of Vadodara perceived the factor ‘purchase purpose’ as most important of all the factors while the factor ‘social interaction’ was perceived to be of less importance. One can observe from this that while purchasing a laptop, people in Vadodara give less weightage to the fact that they like to discuss with others about their purchase. On the other hand, they rate the purpose that laptop fulfills very highly.
- As compared to laptop, detergent was found to be low involvement product which was clear from the mean values obtained for all the factors. Just like laptop, people of Vadodara gave very high importance to the purpose for which they purchase a detergent (Mean = 4.11), while they gave the least importance to the factor ‘social interaction’ (Mean = 2.69), indicating that they do not like much to discuss about detergent with others.

Table 5.47: Table Showing Product Involvement for Laptop and Detergent in Ahmedabad

Factor	Product	Ahmedabad			
		Mean	S.D.	t- Value	Sig.
Affective Link (AL)	Detergent	2.14	0.67	68.19	0.00
	Laptop	6.03	0.45		
Search & Information Processing (SIP)	Detergent	2.10	0.73	61.91	0.00
	Laptop	6.03	0.52		
Social Interaction (SI)	Detergent	1.94	0.75	58.52	0.00
	Laptop	6.01	0.63		
Social Relevance (SR)	Detergent	2.31	0.89	48.98	0.00
	Laptop	6.03	0.61		
Purchase Purpose (PP)	Detergent	2.10	1.41	35.21	0.00
	Laptop	6.14	0.80		
Overall	Detergent	2.12	0.73	42.31	0.00
	Laptop	5.79	0.64		

(s.d. = standard deviation, significance level at 5%)

- As compared to Vadodara, the respondents in Ahmedabad have responded more strongly. This is clear from the table above which shows that the mean values for all factors for both the products are at extreme points of the seven point Likert scale. For laptop, the mean values for all the factors are above six which suggests that laptop is a high involvement product for respondents of Ahmedabad. The most important factor that determined the level of involvement was ‘purchase purpose’ (Mean = 6.14). As against that the factor ‘social interaction’ was the least important factor from among all the factors that determine consumer involvement (Mean = 6.01).
- Mean values for detergent for all factors were less than 3 which highlighted the fact that detergent is low involvement product in Ahmedabad. From among all the five factors, the most important factor that is able to raise the involvement level of respondents was ‘social relevance’ (Mean = 2.31). This suggests that people in Ahmedabad select a detergent that is appropriate to their social status. The factor ‘social interaction’ was the least important factor (Mean = 1.94). This suggests that respondents do not like to discuss about detergent with others.

Table 5.48: Table Showing Product Involvement for Laptop and Detergent in Surat

Factor	Product	Surat			
		Mean	S.D.	t- Value	Sig.
Affective Link (AL)	Detergent	2.38	0.79	48.37	0.00
	Laptop	5.78	0.61		
Search & Information Processing (SIP)	Detergent	2.45	0.82	45.74	0.00
	Laptop	5.73	0.59		
Social Interaction (SI)	Detergent	2.31	0.97	43.09	0.00
	Laptop	5.83	0.62		
Social Relevance (SR)	Detergent	2.48	1.02	35.58	0.00
	Laptop	5.64	0.74		
Purchase Purpose (PP)	Detergent	2.71	1.58	24.92	0.00
	Laptop	5.97	0.97		
Overall	Detergent	2.12	0.73	39.71	0.02
	Laptop	5.79	0.64		

(s.d. = standard deviation, significance level at 5%)

- Like Vadodara and Ahmedabad, laptop was found to be high involvement product and detergent to be low involvement. The mean values for all the factors determining the level of consumer involvement for laptop were above five and that for detergent below three. Like the other cities, the factor ‘purchase purpose’ was the most important factor (Mean = 5.97) while the factor ‘social relevance’ was the least important factor from among the five factors (Mean = 5.64).
- In the case of detergent, the factor ‘purchase purpose’ was the most weighed factor (Mean = 2.71), while the factor ‘social interaction’ was the least weighed factor (Mean = 2.31)

To study the consumer involvement for laptop and detergent, further detailed analysis was carried out. For this, the demographic characteristics of the respondents were brought under the study. The tables below show respondents’ opinions which were tabulated and interpreted based on their demographic characteristics. Based on these characteristics, consumers’ involvement was studied.

Table 5.49: Table Showing Age Group Wise Product Involvement For Laptop With Reference To Age Groups In Selected Cities Of Gujarat.

AGE GROUP	FACTORS																				
		AL				SIP				SI				SR				PP			
		V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O
20-30	Mean	5.25	5.96	5.59	5.54	5.17	5.98	5.62	5.53	5.04	5.87	5.69	5.48	5.44	5.95	5.54	5.60	6.11	6.14	5.80	6.01
	s.d.	0.77	0.46	0.63	0.71	0.76	0.60	0.63	0.75	1.13	0.91	0.68	1.00	0.94	0.52	0.79	0.82	0.93	0.82	0.84	0.88
31-40	Mean	5.18	6.12	5.91	5.79	4.90	6.12	5.85	5.69	4.97	6.13	5.89	5.73	5.39	6.17	5.69	5.80	5.81	6.09	6.13	6.03
	s.d.	0.80	0.40	0.56	0.70	0.84	0.45	0.54	0.79	1.17	0.50	0.59	0.90	0.89	0.54	0.66	0.76	1.01	0.77	0.91	0.90
41-50	Mean	5.18	5.98	5.85	5.70	4.84	5.98	5.70	5.55	4.92	6.05	5.88	5.66	5.27	6.03	5.66	5.68	5.79	6.17	6.16	6.06
	s.d.	0.88	0.48	0.56	0.73	0.78	0.51	0.57	0.78	1.16	0.56	0.63	0.93	0.98	0.66	0.74	0.84	0.95	0.85	0.96	0.93
51-60	Mean	5.43	6.00	5.94	5.75	5.14	5.95	5.87	5.60	5.16	5.80	5.96	5.58	5.70	5.70	5.72	5.71	6.22	6.30	5.47	6.03
	s.d.	0.65	0.50	0.60	0.64	0.60	0.58	0.58	0.69	0.71	0.53	0.57	0.71	0.86	0.79	0.84	0.82	0.70	0.73	1.35	0.99
above 60	Mean	5.44	6.06	5.57	5.72	5.24	5.85	5.56	5.57	5.36	6.00	6.00	5.78	5.33	5.88	5.60	5.62	5.57	6.00	6.20	5.90
	s.d.	1.16	0.51	0.79	0.86	1.01	0.45	0.83	0.78	1.14	0.33	0.31	0.75	1.31	0.50	0.68	0.89	1.40	0.93	0.84	1.07
Total	Mean	5.25	6.03	5.78	5.69	5.03	6.03	5.73	5.60	5.02	6.01	5.83	5.62	5.43	6.03	5.64	5.70	5.96	6.14	5.97	6.02
	s.d.	0.80	0.45	0.61	0.71	0.78	0.52	0.59	0.76	1.09	0.63	0.62	0.92	0.94	0.61	0.74	0.81	0.96	0.80	0.97	0.91
F-Value		3.048				1.284				2.053				1.418				0.153			
p-Value		0.017				0.275				0.086				0.226				0.962			

- (V – Vadodara, A-Ahmedabad, S- Surat, O- Overall)

- (s.d. = standard deviation, significance level at 5%)

- The factor ‘purchase purpose’ was the most important factor across all the age groups. However, from the ANOVA, it was found that the perception about this factor was same across all the age groups. (F-value = 0.153, $p = 0.962$).
- The factor ‘search and information processing’ was least important factor for people in the age group between 31 years and 40 years (Mean = 5.69), 41 years to 50 years (Mean = 5.55) and above 60 years (Mean = 5.57). The ANOVA value suggested that perception about this factor was same for all the age groups. (F-value = 1.284, $p = 0.275$).
- For age groups of between 20 years to 30 years (Mean = 5.48) and 51 years to 60 years (Mean = 5.58), the factor ‘social interaction’ was the least important factor. Similar to other factors, the ANOVA suggested that the perception about this factors was also same across all the age groups. (F-value = 2.053, $p = 0.086$).
- Overall also, the factor ‘purchase purpose’ was the most important factor (Mean = 6.02), while, ‘search and information processing’ was the least important factor (Mean = 5.60).
- From the ANOVA, the perception of respondents for the factor, ‘affective link’, was found to be different across all the age groups (F-value = 3.048, $p = 0.017$).
- The mean values for all the factors for laptop were between 6.06 and 5.48.
- It can be seen from the table that even though respondents have rated the factor ‘purchase purpose’ as the most important factor and ‘social interaction’ as the least important factor, but the mean values on a seven point Likert scale are all above five and near to each other indicating that respondents have more or less given equal weightage to all the factors.
- Post-hoc test (Annexure No. A.5) revealed that the purchasing intention of all the respondents across the three cities of Gujarat were same for all the factors. A difference in the purchasing intention was observed between respondents in the age group of 20 to 30 years and 31 to 40 years ($p = 0.023$) for the factor ‘affective link’.
- Post hoc also revealed that in all the three cities individually, there was no significant difference in the purchasing intention of respondents belonging to different age groups.

Table 5. 50: Table Showing Age Group Wise Product Involvement For Detergent With Reference To Age Groups In Selected Cities Of Gujarat.

AGE GROUP	FACTORS																				
		AL				SIP				SI				SR				PP			
		V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O
20-30	Mean	3.43	2.32	2.49	2.82	3.74	2.18	2.55	2.93	3.02	2.14	2.46	2.61	3.31	2.55	2.59	2.87	4.21	2.30	3.02	3.32
	s.d.	0.96	0.81	0.79	1.00	1.02	0.94	0.84	1.15	1.28	1.07	0.95	1.17	1.11	1.00	1.02	1.11	1.66	1.50	1.57	1.76
31-40	Mean	3.14	2.01	2.30	2.41	3.23	2.01	2.37	2.47	2.52	1.87	2.21	2.16	3.14	2.15	2.40	2.50	4.17	1.87	2.35	2.66
	s.d.	0.89	0.46	0.74	0.83	0.96	0.53	0.81	0.91	1.18	0.59	1.01	0.96	1.16	0.81	1.02	1.06	1.73	1.24	1.28	1.70
41-50	Mean	3.15	2.09	2.37	2.49	3.28	2.04	2.47	2.54	2.65	1.83	2.28	2.22	2.92	2.35	2.51	2.57	3.71	2.09	3.02	2.88
	s.d.	1.02	0.61	0.81	0.92	1.03	0.70	0.85	0.99	1.40	0.57	0.98	1.06	1.26	0.91	1.08	1.10	1.85	1.43	1.87	1.83
51-60	Mean	3.28	2.25	2.20	2.66	3.07	2.36	2.32	2.64	2.35	2.09	2.21	2.23	2.77	2.30	2.16	2.45	4.33	2.45	2.05	3.11
	s.d.	0.80	0.85	0.71	0.94	1.09	0.92	0.73	1.00	1.10	0.87	0.83	0.95	0.97	0.69	0.80	0.87	1.52	1.57	1.22	1.77
above 60	Mean	2.90	2.38	2.57	2.61	2.90	2.19	2.56	2.53	2.11	1.94	2.35	2.10	2.38	2.25	2.87	2.45	4.14	2.25	2.40	2.95
	s.d.	0.50	1.13	1.51	1.04	0.78	0.82	0.97	0.86	1.23	0.70	1.29	1.02	0.99	1.05	1.10	1.02	1.35	1.83	2.07	1.88
Total	Mean	3.26	2.14	2.38	2.59	3.39	2.10	2.45	2.65	2.69	1.94	2.31	2.31	3.08	2.31	2.48	2.62	4.11	2.10	2.71	2.97
	s.d.	0.93	0.67	0.79	0.94	1.04	0.73	0.82	1.03	1.27	0.75	0.97	1.07	1.15	0.89	1.02	1.07	1.69	1.41	1.58	1.78
F-Value	5.092					5.531				5.155				3.712				3.375			
p-Value	0.000					0.000				0.000				0.000				0.000			

- (V – Vadodara, A-Ahmedabad, S- Surat, O- Overall)
- (s.d. = standard deviation, significance level at 5%)

- The mean values for all factors in the case of Detergent were found to be less than 3.5 on a seven point scale. This suggests that Detergent was considered as low involvement product by respondents of all the age groups.
- Overall, the mean values for all the factors were in the range of 3.32 and 2.10.
- Across all the age groups, the factor ‘purchase purpose’ was considered to be the most important factor and the factor ‘search and information processing’ was considered to be the least important factor.
- The F-Value for all the factors across all the age groups was found to be significant. This meant that the perception of respondents across the three cities was dissimilar for all the factors that determine the level of involvement.
- Post-hoc tests (Annexure A.6) revealed that for the factor ‘affective link’, the perception was found to be significantly different between respondents belonging to age 20 to 30 years and 31 to 40 years ($p = 0.001$) and also between respondents in the age 20 to 30 years and 41 to 50 years ($p = 0.037$).
- For the factor ‘search and information processing’ Post-hoc test showed that there was difference in the perception of respondents in the age group 20 to 30 years and those belonging to age group of 31-40 years ($p = 0.001$) and also in the age group of 41-50 years ($p = 0.019$). for all other age groups, the perception was found to be same.
- In case of the factor ‘social interaction’, it was observed that there was difference in the perception of respondents in the age group 20 to 30 years and those belonging to age group of 31-40 years ($p = 0.002$) and also in the age group of 41-50 years ($p = 0.028$).
- With respect to the factor ‘social relevance’, the perception of respondents in the age group 20 to 30 years and those in the group 31 to 40 years was significantly different ($p = 0.027$).
- Like ‘social relevance’, perception of respondents in the age group of 20 to 30 years and those in the age group of 31 to 40 years was found to be significantly different ($p = 0.013$) for the factor ‘purchase purpose’.

Table 5. 51: Table Showing Consumer Involvement For Laptop With Reference To Occupation In The Selected Cities Of Gujarat

OCCUPATION	FACTORS																				
		AL				SIP				SI				SR				PP			
		V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O
Service	Mean	5.05	6.00	5.78	5.60	4.92	6.01	5.78	5.55	4.76	5.98	5.82	5.51	5.22	6.01	5.65	5.62	5.91	6.15	5.95	6.00
	s.d.	0.78	0.47	0.58	0.75	0.82	0.57	0.55	0.81	1.07	0.78	0.64	1.01	0.90	0.60	0.78	0.84	0.90	0.78	0.91	0.87
Business	Mean	5.23	6.05	5.71	5.67	4.94	6.07	5.60	5.55	5.13	6.02	5.79	5.65	5.45	6.03	5.51	5.67	5.86	6.08	5.97	5.97
	s.d.	0.68	0.52	0.58	0.68	0.69	0.55	0.60	0.77	1.06	0.62	0.60	0.86	0.85	0.65	0.69	0.77	1.00	0.86	1.04	0.97
Profession	Mean	5.54	6.07	5.87	5.83	5.27	6.01	5.79	5.70	5.30	6.05	5.89	5.75	5.71	6.04	5.73	5.83	6.14	6.18	6.00	6.11
	s.d.	0.85	0.34	0.66	0.68	0.78	0.40	0.63	0.69	1.10	0.38	0.63	0.82	1.01	0.59	0.70	0.79	0.98	0.79	0.98	0.92
Total	Mean	5.25	6.03	5.78	5.69	5.03	6.03	5.73	5.60	5.02	6.01	5.83	5.62	5.43	6.03	5.64	5.70	5.96	6.14	5.97	6.02
	s.d.	0.80	0.45	0.61	0.71	0.78	0.52	0.59	0.76	1.09	0.63	0.62	0.92	0.94	0.61	0.74	0.81	0.96	0.80	0.97	0.91
F-Value		5.676				2.305				3.888				3.745				1.093			
p-Value		0.004				0.101				0.021				0.024				0.336			

- (V – Vadodara, A-Ahmedabad, S- Surat, O- Overall)
- (*s.d.* = *standard deviation, significance level at 5%*)

- With reference to occupation also, similar observations were obtained for Laptop. For all the three occupations, the factor ‘purchase purpose’ was the most important factor while the same could not be said about the least important factor.
- For respondents belonging to service class, the factor ‘social interaction’ was the least important factor (Mean = 5.51).
- For respondents belonging to business class (Mean = 5.55) and professionals (Mean = 5.70), the factor ‘search and information processing’ was the least important factor.
- Even though respondents have rated some factors as more important than others, it was found that for Laptop, respondents showed higher involvement in all the factors. This could be said from the fact that as per the above table, the minimum mean value across all the factors was 5.51 and maximum mean value was 6.11. These values were obtained on a seven point likert scale.
- To further analyse the data, ANOVA was calculated and it was found that for the factors ‘affective link’ (F-value = 5.676, $p = 0.004$), ‘social interaction’ (F-value = 3.888, $p = 0.021$) and ‘social relevance’ (F-value = 3.745, $p = 0.024$), the perception was found to be different across all the occupations in the selected cities of Gujarat.
- However, the perception was found to be similar for the factors ‘search and information processing’ (F-value = 2.305, $p = 0.101$) and ‘purchase purpose’ (F-value = 1.093, $p = 0.336$).
- F-values were found to be significant for three of the five factors across the three selected cities. According to Post-hoc test (Annexure A.7), there exists a real difference in the opinion about the factor ‘affective link’ between respondents in the service occupation and profession ($p = 0.004$). However, the opinion was found to be similar for the occupations service and business ($p = 0.584$) and business and profession ($p = 0.108$).
- Similarly, there exists a real difference in the opinion about the factor ‘social interaction’, for the occupation service and profession ($p = 0.024$). However, the opinion was found to be similar between service and business ($p = 0.263$) and business and profession ($p = 0.611$).

- For the factor ‘search and information processing’ the opinion was found to be similar for all the occupations across all the cities.
- For the factor ‘social relevance’ there exists a real difference between the occupation service and profession ($p = 0.028$). While no such difference was found between service and business ($p = 0.831$) and business and profession ($p = 0.165$).
- Likewise, there is no real difference in the opinion of respondents in the three different occupations for the factor ‘purchase purpose’.

Table 5.52: Table Showing Consumer Involvement For Detergent With Reference To Occupation In The Selected Cities Of Gujarat

OCCUPATION	FACTORS																				
		AL				SIP				SI				SR				PP			
		V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O
Service	Mean	3.47	2.16	2.38	2.69	3.70	2.10	2.43	2.76	2.87	2.00	2.34	2.41	3.41	2.42	2.41	2.76	4.60	2.28	2.66	3.21
	s.d.	0.87	0.70	0.82	0.99	1.02	0.81	0.86	1.14	1.33	0.81	0.96	1.12	1.05	0.93	1.08	1.12	1.51	1.55	1.49	1.83
Business	Mean	3.22	2.11	2.47	2.59	3.34	2.05	2.61	2.65	2.79	1.83	2.28	2.29	3.06	2.15	2.58	2.59	3.96	1.97	2.83	2.90
	s.d.	0.91	0.63	0.74	0.89	0.93	0.63	0.76	0.94	1.27	0.63	1.05	1.08	1.28	0.81	1.00	1.10	1.73	1.31	1.70	1.78
Profession	Mean	2.97	2.13	2.28	2.45	2.97	2.15	2.34	2.48	2.33	1.96	2.30	2.20	2.61	2.32	2.48	2.47	3.52	1.97	2.65	2.70
	s.d.	0.96	0.68	0.80	0.89	1.01	0.73	0.82	0.93	1.13	0.79	0.93	0.96	1.00	0.88	0.95	0.95	1.73	1.30	1.60	1.67
Total	Mean	3.26	2.14	2.38	2.59	3.39	2.10	2.45	2.65	2.69	1.94	2.31	2.31	3.08	2.31	2.48	2.62	4.11	2.10	2.71	2.97
	s.d.	0.93	0.67	0.79	0.94	1.04	0.73	0.82	1.03	1.27	0.75	0.97	1.07	1.15	0.89	1.02	1.07	1.69	1.41	1.58	1.78
F-Value		3.299				4.008				2.231				4.046				4.6			
p-Value		0.038				0.019				0.108				0.018				0.01			

- (V – Vadodara, A-Ahmedabad, S- Surat, O- Overall)
- (*s.d.* = standard deviation, significance level at 5%)

- The responses obtained and results from that suggested that Detergent was a low involvement product.
- The mean values for all the factors was in the range between 2.20 and 3.21. This range of the mean values suggested that Detergent was perceived to be low involvement in the three selected cities of Gujarat.
- Across all the occupations, the factor ‘purchase purpose’ had the highest mean and the factor ‘social interaction’ had the least mean value.
- From the ANOVA it could be said that for the factor ‘affective link’, there is a significant difference in the opinion of respondents belonging to the three occupations across all the cities of Gujarat (F-value = 3.299, $p = 0.038$).
- Similarly, significant difference was found in the opinion of respondents belonging to the occupation in the three selected cities of Gujarat for the other factors like ‘search and information processing’ (F-value = 4.008, $p = 0.019$), ‘social relevance’ (F-value = 4.046, $p = 0.018$) and ‘purchase purpose’ (F-value = 4.600, $p = 0.010$).
- However, in case of the factor ‘social interaction’ (F-value = 2.231, $p = 0.108$), the opinion was not found to be significantly different for the respondents belonging to the different occupations across the selected cities of Gujarat.
- Based on the Post-hoc test (Annexure A.8), it was found that for the factor ‘affective link’ there was a real difference in the opinion of the people belonging to service and profession ($p = 0.038$). However, there was no real difference between respondents in service and business ($p = 0.568$) and business and profession ($p = 0.289$).
- For the factor ‘search and information processing’, a real difference was found in the opinion of respondents belonging to service and profession ($p = 0.019$) in the three selected cities, while no significant difference was found between the occupation service and business ($p = 0.545$) and business and profession (0.289).
- For the factor ‘social interaction’ no real difference was found between the opinion of respondents belonging to service and business ($p = 0.507$), service and profession ($p = 0.114$) and business and profession (0.706).
- A real significant difference was found between the respondents belonging to service and profession ($p = 0.021$) for the factor ‘social relevance’. While no such

difference was found between respondents belonging to service and business ($p = 0.262$) and business and profession (0.578).

- For the factor 'purchase purpose' a real significant difference was found in the opinion between the respondents belonging to service and profession ($p = 0.012$). Whereas, no such difference was found between respondents belonging to service and business ($p = 0.204$) and business and profession ($p = 0.563$).

Table 5.53: Table Showing Consumer Involvement For Laptop With Reference To Income In The Selected Cities Of Gujarat

Income	FACTORS																				
(Rs. In Lacs p.a.)		AL				SIP				SI				SR				PP			
		V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O
< 1.00		4.45	5.83		4.56	4.48	5.7		4.58	4.4	5.75		4.5	4.75	6.67		4.9	5.4	7		5.54
		0.61	.		0.7	0.74	.		0.78	0.8	.		0.89	0.93	.		1.04	1.4	.		1.39
1.01-2.00		5.14	5.9	5.22	5.38	4.94	5.81	5.3	5.28	4.8	5.9	5.6	5.29	5.2	5.75	5.11	5.34	5.5	5.95	5.7	5.69
		0.81	0.69	0.89	0.85	0.77	0.74	0.71	0.83	1.1	0.74	0.6	1.04	0.89	0.65	0.93	0.86	1	1	0.8	0.98
2.01-3.00		5.32	5.8	5.51	5.47	5.16	5.76	5.5	5.39	5.1	5.6	5.5	5.31	5.57	5.85	5.68	5.66	6.1	6.2	5.7	5.98
		0.72	0.66	0.6	0.69	0.76	0.84	0.62	0.77	1.1	1.2	0.5	1.01	0.85	0.64	0.72	0.77	0.8	0.77	1.1	0.89
3.01-4.00		5.25	6.16	5.85	5.77	4.93	6.12	5.83	5.65	4.9	6.21	5.9	5.71	5.52	6.02	5.64	5.71	6.1	5.82	5.9	5.93
		0.79	0.3	0.42	0.63	0.78	0.39	0.48	0.73	1	0.45	0.7	0.89	0.81	0.58	0.64	0.7	1.1	0.86	0.9	0.93
4.01-5.00		5.3	6.09	5.9	5.85	5.12	6.11	5.8	5.79	5.3	6.1	5.9	5.85	5.54	6.16	5.66	5.86	6	6.3	6.3	6.23
		0.9	0.38	0.6	0.67	0.88	0.43	0.63	0.72	1.1	0.5	0.7	0.77	1.06	0.58	0.79	0.82	0.9	0.72	0.9	0.81
Above 5.00		5.43	6.04	5.91	5.82	5.09	6.05	5.82	5.7	5.2	5.97	6	5.74	5.46	5.98	5.75	5.75	6.2	6.1	5.9	6.07
		0.72	0.38	0.54	0.6	0.7	0.38	0.51	0.66	1.1	0.46	0.6	0.82	0.98	0.59	0.66	0.76	0.8	0.77	1.1	0.88
Total		5.25	6.03	5.78	5.69	5.03	6.03	5.73	5.6	5	6.01	5.8	5.62	5.43	6.03	5.64	5.7	6	6.14	6	6.02
		0.8	0.45	0.61	0.71	0.78	0.52	0.59	0.76	1.1	0.63	0.6	0.92	0.94	0.61	0.74	0.81	1	0.8	1	0.91
F-Value		15.662				12.516				11.715				7.025				4.815			
p-Value		0.000				0.000				0.000				0.000				0.000			

- (*V – Vadodara, A-Ahmedabad, S- Surat, O- Overall*)
- (*s.d. = standard deviation, significance level at 5%*)

- A study of responses from people of the three selected cities of Gujarat, with reference to their income groups also revealed the same observation like the earlier ones.
- Across all income groups, the factor 'purchase purpose' had the highest mean value leading to overall mean value of 6.02. This means that before purchasing a Laptop, people give lots of importance to the purpose for which they like to buy it.
- People with income groups less than 1 lac rupees per annum (Mean = 4.5) and income between Rupees 2.01 lacs to 3.00 lacs (Mean = 5.31), considered the factor 'social interaction' relatively less important than other factors as their mean values were found to be the least of all factor wise mean values.
- This behavior of the income groups stated above was not as per normal expectation where, in case of high involvement product with high perceived importance, people would like to socially talk about the product.
- However, it cannot be said that people in these age groups do not like to talk about the product, as the mean values are high as compared to those obtained in case of Detergent. This value suggests that people do talk to others socially about the Laptop, but that is not the most important factor that makes Laptop high involvement product.
- In case of all other income groups the factor 'search and information processing' had the least mean value and hence overall mean value for this factor was also the least (Mean = 5.60).
- The mean values for all the factors across all income groups were obtained in the range between 4.50 to 6.23. This justifies that Laptop was considered a high involvement product.
- Further analysis was conducted through ANOVA.
- ANOVA revealed that for the factor 'affective link', the opinion of respondents across all the three cities was significantly different (F-value = 15.662, $p = 0.000$).
- Similarly, for all remaining factors, the opinion of respondents belonging to different income groups was found to be significantly different.
- Post-hoc test (Annexure A.9) revealed that for the factor 'affective link', the perception was significantly different between all the income groups.
- Same was the case for the factor 'search and information processing'.

- For the factor ‘social interaction’, significant difference was found in the perception of this factor between respondents having income of less than one lac and respondents earning income of Rs.3-4 lacs per annum ($p = 0.001$), persons earning income Rs.4-5 lacs ($p = 0.000$) and respondents earning more than five lacs per annum ($p = 0.000$)
- Significant difference was found for the factor ‘social interaction’ between respondents earning Rs.1-2 lacs per annum and respondents earning between Rs.4-5 lacs ($p = 0.000$), and respondents earning more than Rs. five lacs per annum ($p = 0.035$)
- For the same factor, the perception was found to be real different for respondents earning annual income of Rs.2-3 lacs and respondents earning Rs.4-5 ($p = 0.000$) and more than five lacs ($p = 0.019$)
- In case of the factor ‘social relevance’, a real significant difference was found in the perception between respondents earning less than Rs. one lac per annum and respondents earning Rs.3-4 lacs ($p = 0.034$), respondents earning Rs.4-5 lacs ($p = 0.003$) and those earning more than Rs. five lacs per year ($p = 0.017$)
- Similarly, the perception was found to be real significant for the same factor between respondents earning annual income of Rs.1-2 lacs and those earning Rs.4-5 lacs ($p = 0.001$) and also those earning more than five lacs per year ($p = 0.032$).
- From the Post-hoc test (Annexure A.9), it was found that for the factor ‘purchase purpose’, no real significant difference was found in perception of respondents in the different income levels except between respondents earning Rs.1-2 lacs per annum and those earning Rs.4-5 lacs ($p = 0.004$).

Table 5. 54: Table Showing Consumer Involvement For Detergent With Reference To Income In The Selected Cities Of Gujarat

Income	FACTORS																				
(Rs. In Lacs p.a.)		AL				SIP				SI				SR				PP			
		V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O
< 1.00	Mean	3.78	3.58		3.77	4.01	4.00		4.01	3.50	3.25		3.48	3.58	3.33		3.56	4.92	5.00		4.92
	s.d.	0.53	0.23		0.51	0.83	0.47		0.79	0.98	0.29		0.94	0.51	0.54		0.50	0.67	0.19		0.64
1.01-2.00	Mean	3.38	2.30	2.86	2.95	3.53	2.10	2.91	2.97	2.75	1.91	2.68	2.49	3.36	2.45	3.13	3.04	4.79	2.50	3.40	3.81
	s.d.	0.97	0.68	0.84	0.98	0.95	0.83	0.79	1.07	1.32	0.50	0.96	1.11	1.25	0.82	1.20	1.18	1.41	1.57	1.55	1.78
2.01-3.00	Mean	3.21	2.62	2.68	2.93	3.46	2.57	2.83	3.09	2.65	2.40	2.51	2.56	3.08	2.85	2.77	2.94	3.94	2.80	3.28	3.51
	s.d.	0.89	0.94	0.82	0.92	1.12	1.08	0.93	1.11	1.24	1.26	0.93	1.16	1.10	1.16	1.10	1.11	1.69	1.94	1.58	1.76
3.01-4.00	Mean	3.44	1.88	2.20	2.46	3.68	1.88	2.24	2.55	2.96	1.79	2.22	2.32	3.33	1.87	2.11	2.39	4.27	1.61	2.45	2.74
	s.d.	1.00	0.33	0.57	0.92	1.05	0.37	0.54	1.00	1.37	0.39	0.83	1.03	1.15	0.69	0.73	1.04	1.66	0.96	1.29	1.67
4.01-5.00	Mean	3.27	2.09	2.33	2.42	3.18	2.05	2.37	2.40	2.63	1.92	2.25	2.19	3.07	2.35	2.54	2.57	3.79	2.01	2.72	2.63
	s.d.	0.96	0.57	0.79	0.87	1.02	0.65	0.90	0.93	1.41	0.80	1.05	1.07	1.26	0.88	1.05	1.06	1.76	1.31	1.65	1.67
Above 5.00	Mean	2.89	2.08	2.27	2.37	2.98	2.07	2.40	2.44	2.30	1.85	2.23	2.11	2.50	2.20	2.40	2.35	3.69	2.00	2.37	2.61
	s.d.	0.86	0.71	0.87	0.87	0.92	0.71	0.81	0.88	1.03	0.58	1.03	0.90	0.95	0.78	0.98	0.91	1.89	1.34	1.66	1.76
Total	Mean	3.26	2.14	2.38	2.59	3.39	2.10	2.45	2.65	2.69	1.94	2.31	2.31	3.08	2.31	2.48	2.62	4.11	2.10	2.71	2.97
	s.d.	0.93	0.67	0.79	0.94	1.04	0.73	0.82	1.03	1.27	0.75	0.97	1.07	1.15	0.89	1.02	1.07	1.69	1.41	1.58	1.78
F-Value		12.798				14.208				6.264				9.258				11.665			
p-Value		0.000				0.000				0.000				0.000				0.000			

- (V – Vadodara, A-Ahmedabad, S- Surat, O- Overall)
- (s.d. = standard deviation, significance level at 5%)

- An important observation found in case of Detergents in the above table was that as income levels of respondents increased, the mean values for the factors ‘purchase purpose’, ‘social interaction’, and ‘affective link’ decreased.
- For Detergent also, the factor ‘purchase purpose’ had the highest mean across all the income groups.
- The factor ‘social interaction’ had the least mean value across all income groups.
- The range for mean values for all factors was between 2.11 and 4.92. This indicated that Detergent was considered a low involvement product by people of the three cities of Gujarat.
- ANOVA revealed that the perception of the respondents belonging to different income levels across all the three selected cities for all the factors was significant. This could be said from the data results obtained for the factor ‘affective link’ (F-value = 12.798, $p = 0.000$), ‘search and information processing’ (F-value = 14.208, $p = 0.000$), ‘social interaction’ (F-value = 6.264, $p = 0.000$), ‘social relevance’ (F-value = 9.258, $p = 0.000$) and ‘purchase purpose’ (F-value = 11.665, $p = 0.000$).
- Post-hoc test (Annexure A.10) showed that for the factor ‘affective link’, significant difference was found in the perception between respondents earning less than Rs. one lac per annum and respondents earning Rs.3-4 lacs ($p = 0.000$), respondents earning Rs.4-5 lacs ($p = 0.000$) and respondents earning more than Rs. five lacs per year ($p = 0.000$).
- Also, for the same factor ‘affective link’, real difference was found in the perception for this factor between respondents earning annual income of Rs.1-2 lacs and those earning Rs.3-4 three to four lacs ($p = 0.033$), respondents earning Rs.4-5 lacs ($p = 0.005$) and those earning more than Rs. five lacs per annum ($p = 0.002$).
- It was also found that there existed a real difference in the perception about this factor between respondents earning Rs.2-3 lacs per annum and those earning Rs.3-4 lacs ($p = 0.017$), Rs.4-5 lacs ($p = 0.001$), more than Rs. five lacs ($p = 0.001$).
- For the factor ‘search and information processing’ significant difference was observed in the perception between respondents earning less than one lac rupees per annum and those earning Rs.1-2 lacs (0.032), Rs.3-4 lacs ($p = 0.000$), Rs.4-5 lacs ($p = 0.000$), more than Rs. five lacs per annum ($p = 0.000$).

- There was a significant difference in the perception for this factor between respondents earning income of Rs.1-2 lacs per annum and Rs.4-5 lacs ($p = 0.005$), and those earning more than Rs. five lacs per annum ($p = 0.023$).
- A comparison between respondents earning annual income of Rs.2-3 lacs and Rs.3-4 lacs also showed real significant difference in the perception ($p = 0.009$). Same was the observation in case of comparison between respondents earning Rs.4-5 lacs ($p = 0.000$) and respondents having income of more than five lacs per annum ($p = 0.000$).
- Post-hoc test (Annexure A.10) also revealed that for the factor ‘social interaction’, there was a significant difference in the perception of respondents earning less than one lac rupees per annum and those earning Rs.3-4 lacs ($p = 0.014$), those earning Rs.4-5 lacs ($p = 0.003$) and those earning more than Rs. five lacs per annum ($p = 0.001$).
- Post-hoc test for the factor ‘social relevance’ showed that there existed a significant difference in the perception between respondents earning less than rupees one lac per annum and those earning Rs.3-4 lacs ($p = 0.012$), those earning Rs.4-5 lacs ($p = 0.050$) and those earning more than Rs. five lacs per annum ($p = 0.007$).
- Similarly, significant difference was found in the perception of respondents earning annual income of Rs.1-2 lacs and Rs.3-4 lacs ($p = 0.006$) and those earning more than Rs. five lacs per annum ($p = 0.001$).
- Comparison between respondents earning annually Rs.2-3 lacs and those earning Rs.3-4 lacs ($p = 0.014$) and those earning more than Rs. five lacs per annum ($p = 0.003$) also showed significant difference in the perception for this factor.
- For the factor ‘purchase purpose’, a significant difference in the perception was found by conducting between respondents earning less than rupees one lac per annum and those earning Rs.3-4 lacs per annum ($p = 0.002$), those earning Rs.4-5 lacs ($p = 0.001$) and the ones earning more than Rs. five lacs per year ($p = 0.001$).
- A comparison between those respondents earning Rs.1-2 lacs per annum and those earning Rs.3-4 lacs ($p = 0.006$), those earning Rs.4-5 lacs ($p = 0.000$) and those earning more than five lacs rupees per annum ($p = 0.000$) also revealed significant difference in perception about this factor.
- Similarly, on comparing the perception of respondents earning Rs.2-3 lacs per annum and ones earning Rs.4-5 lacs ($p = 0.006$) and those earning more than five

lacs per year ($p = 0.008$), significant difference was found in the three selected cities of Gujarat for detergent.

Table 5.55: Table Showing Consumer Involvement For Laptop With Reference To Gender In The Selected Cities Of Gujarat

Gender	FACTORS																				
		AL				SIP				SI				SR				PP			
		V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O
Male	Mean	5.28	6.05	5.83	5.72	5.04	6.03	5.76	5.61	5.03	6.02	5.85	5.64	5.44	6.03	5.66	5.71	6.01	6.16	5.99	6.05
	s.d.	0.80	0.46	0.56	0.70	0.81	0.51	0.56	0.76	1.12	0.67	0.65	0.94	0.97	0.62	0.71	0.81	0.93	0.81	1.01	0.92
Female	Mean	5.12	5.96	5.61	5.56	4.99	6.02	5.62	5.54	5.00	5.97	5.76	5.56	5.36	6.00	5.55	5.64	5.80	6.05	5.87	5.90
	s.d.	0.79	0.41	0.74	0.75	0.67	0.53	0.70	0.77	1.00	0.49	0.53	0.84	0.83	0.54	0.85	0.79	1.02	0.76	0.78	0.87
Total	Mean	5.25	6.03	5.78	5.69	5.03	6.03	5.73	5.60	5.02	6.01	5.83	5.62	5.43	6.03	5.64	5.70	5.96	6.14	5.97	6.02
	s.d.	0.80	0.45	0.61	0.71	0.78	0.52	0.59	0.76	1.09	0.63	0.62	0.92	0.94	0.61	0.74	0.81	0.96	0.80	0.97	0.91
T-Value		2.321				0.976				0.815				0.903				1.646			
p-Value		0.021				0.33				0.415				0.367				0.1			

- (V – Vadodara, A-Ahmedabad, S- Surat, O- Overall)
- (*s.d.* = standard deviation, significance level at 5%)

- Gender wise analysis also revealed the same fact that mean values for all factors in case of Laptop were high.
- For both the genders, the factor ‘purchase purpose’ had the highest mean value and the factor ‘search and information processing’ had the least mean value.
- Minimum value for mean across all the factors for both the genders was 5.54 and the maximum value for mean was 6.05.
- ANOVA revealed that perception of the respondents in the three selected cities of Gujarat was significantly different for the factor ‘affective link’ (F-value = 2.321, p = 0.021)
- For all the remaining factors, the perception was found to be similar for laptop.

Table 5.56: Table Showing Consumer Involvement For Detergent With Reference To Gender In The Selected Cities Of Gujarat

Gender	FACTORS																					
		AL				SIP				SI				SR				PP				
		V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O	
Male	Mean	3.17	2.13	2.35	2.54	3.27	2.07	2.42	2.58	2.54	1.92	2.30	2.25	2.97	2.24	2.40	2.53	3.95	2.06	2.65	2.88	
	s.d.	0.92	0.69	0.79	0.92	1.02	0.73	0.80	0.99	1.20	0.71	0.98	1.01	1.14	0.85	1.00	1.05	1.68	1.42	1.57	1.74	
Female	Mean	3.57	2.19	2.48	2.77	3.83	2.19	2.60	2.90	3.23	2.03	2.37	2.56	3.48	2.59	2.82	2.98	4.68	2.21	2.95	3.31	
	s.d.	0.91	0.58	0.79	0.98	0.99	0.74	0.90	1.13	1.38	0.90	0.97	1.22	1.11	0.95	1.04	1.10	1.61	1.41	1.61	1.86	
Total	Mean	3.26	2.14	2.38	2.59	3.39	2.10	2.45	2.65	2.69	1.94	2.31	2.31	3.08	2.31	2.48	2.62	4.11	2.10	2.71	2.97	
	s.d.	0.93	0.67	0.79	0.94	1.04	0.73	0.82	1.03	1.27	0.75	0.97	1.07	1.15	0.89	1.02	1.07	1.69	1.41	1.58	1.78	
T-Value		2.396				3.072				2.905				4.195				2.434				
p-Value		0.017				0.002				0.004				0.000				0.015				

- (V – Vadodara, A-Ahmedabad, S- Surat, O- Overall)
- (*s.d.* = standard deviation, significance level at 5%)

- Detergent was found to be low involvement product based on the mean values for both the categories of respondents for all the factors that determine the level of involvement.
- The factor 'purchase purpose' was the factor with the highest mean value for both the genders
- The factor 'social interaction' was the factor with the lowest mean which implies that respondents in all the three cities were of the opinion that they do not prefer much to talk about Detergent to others.
- From the ANOVA, it was found that perception of respondents in the selected cities of Gujarat was significantly different for all the factors determining the level of involvement for detergent.
- Hence, this perception about the factors determining the involvement of respondents was found to be different as compared to laptop.

Table 5.57: Table Showing Consumer Involvement For Laptop With Reference To Education In The Selected Cities Of Gujarat

Education	FACTORS																				
		AL				SIP				SI				SR				PP			
		V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O
Undergraduate	Mean	5.04	5.42	5.14	5.08	4.66	4.90	5.13	4.77	4.70	5.25	5.25	4.85	4.97	5.33	5.67	5.13	5.64	7.00	5.00	5.60
	s.d.	0.54	0.36	0.17	0.47	0.85	0.46	0.32	0.75	0.84	0.59	0.50	0.78	0.57	0.42	0.33	0.57	1.12	0.78	1.00	1.12
Graduate	Mean	5.20	6.08	5.60	5.57	5.00	6.08	5.58	5.48	5.04	6.05	5.66	5.52	5.35	6.05	5.47	5.56	5.88	6.08	5.84	5.91
	s.d.	0.74	0.42	0.66	0.73	0.81	0.54	0.64	0.81	1.09	0.61	0.65	0.92	0.91	0.55	0.81	0.84	0.91	0.86	0.88	0.88
Post Graduate	Mean	5.07	6.00	5.84	5.66	4.91	6.01	5.79	5.60	4.79	5.97	5.95	5.59	5.29	5.96	5.62	5.65	5.93	6.14	6.05	6.05
	s.d.	0.91	0.53	0.50	0.78	0.80	0.58	0.53	0.80	1.17	0.77	0.57	1.03	0.99	0.65	0.77	0.85	1.02	0.81	1.05	0.95
Professional	Mean	5.58	6.06	5.90	5.86	5.32	6.03	5.82	5.76	5.43	6.06	5.87	5.81	5.81	6.11	5.77	5.90	6.20	6.16	6.04	6.13
	s.d.	0.65	0.34	0.62	0.58	0.64	0.39	0.59	0.61	0.91	0.38	0.63	0.70	0.84	0.57	0.64	0.70	0.78	0.77	0.94	0.84
Total	Mean	5.25	6.03	5.78	5.69	5.03	6.03	5.73	5.60	5.02	6.01	5.83	5.62	5.43	6.03	5.64	5.70	5.96	6.14	5.97	6.02
	s.d.	0.80	0.45	0.61	0.71	0.78	0.52	0.59	0.76	1.09	0.63	0.62	0.92	0.94	0.61	0.74	0.81	0.96	0.80	0.97	0.91
F-Value		8.084				9.547				8.045				7.208				3.457			
p-Value		0.000				0.000				0.000				0.000				0.008			

- (V – Vadodara, A-Ahmedabad, S- Surat, O- Overall)
- (s.d. = standard deviation, significance level at 5%)

- All the respondents belonging to the various educational backgrounds gave a similar opinion.
- In case of all the educational levels, the factor ‘purchase purpose’ had the highest mean in all the three cities.
- The factor ‘social interaction’ had the least mean for Post graduate respondents (Mean = 5.59).
- The factor ‘search and information processing’ had the least mean value from all other respondents.
- As the educational level increased, the mean value for all the factors increased.
- From the table it was clear that Laptop was considered a high involvement product as the minimum value of mean across all factors for all the educational levels was 4.77 and the highest value of mean obtained was 6.13 on a seven point scale.
- From the ANOVA results, it was found that in all the three selected cities of Gujarat, the perception of respondents regarding the factors that determine involvement was found to be significantly different.
- ANOVA revealed that the perception of the respondents belonging to different income levels across all the three selected cities for all the factors was significant. This could be said from the data results obtained for the factor ‘affective link’ (F-value = 8.084, $p = 0.000$), ‘search and information processing’ (F-value = 9.547, $p = 0.000$), ‘social interaction’ (F-value = 8.045, $p = 0.000$), ‘social relevance’ (F-value = 7.208, $p = 0.000$) and ‘purchase purpose’ (F-value = 3.457, $p = 0.008$).
- For studying the perception of respondents having different educational background, Post-hoc test was done.
- From the Post-hoc test(Annexure A.11), it was found that for the factor ‘affective link’, a real difference existed in the perception about this factor between undergraduate respondents and post graduate ones ($p = 0.049$) and also between undergraduates and professionals ($p = 0.002$).
- Similarly, a significant difference was found in the perception of graduate respondents and professionals ($p = 0.005$). However significant difference in perception was not found between post graduate respondents and professionals ($p = 0.054$).
- In case of the factor ‘search and information processing’, a real difference was seen in the perception between undergraduate respondents and graduate respondents (p

= 0.016), undergraduate and post graduate respondents ($p = 0.002$) and between undergraduate and professionals ($p = 0.000$).

- Significant difference in perception existed between graduate respondents and professional respondents ($p = 0.021$).
- For the factor 'social interaction' real difference existed in the perception between undergraduate respondents and post graduates ($p = 0.050$) and between undergraduates and professionals ($p = 0.003$).
- In case of the factor 'social relevance' real significant difference was found in the perception of undergraduate and professional respondents ($p = 0.012$) and between post graduate and professional respondents ($p = 0.034$).
- For the factor 'purchase purpose', no real significant difference was found in the perception of respondents for laptop.

Table 5.58: Table Showing Consumer Involvement For Detergent With Reference To Education In The Selected Cities Of Gujarat

Education	FACTORS																				
		AL				SIP				SI				SR				PP			
		V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O
Undergraduate	Mean	3.61	4.33	3.11	3.56	3.84	4.60	3.43	3.81	3.14	4.25	2.67	3.12	3.36	3.67	2.89	3.29	4.18	5.00	4.67	4.33
	s.d.	0.54	0.61	0.54	0.58	0.73	0.71	0.86	0.75	1.24	0.84	1.23	1.21	1.06	0.93	1.26	1.04	0.87	1.12	0.58	0.82
Graduate	Mean	3.28	2.19	2.53	2.74	3.44	2.18	2.67	2.84	2.91	2.01	2.51	2.54	3.22	2.41	2.71	2.83	4.37	2.00	2.96	3.26
	s.d.	0.98	0.76	0.78	0.96	1.05	0.85	0.79	1.04	1.40	0.95	0.83	1.16	1.29	1.02	1.08	1.19	1.61	1.29	1.67	1.82
Post Graduate	Mean	3.36	2.11	2.37	2.58	3.60	2.03	2.36	2.62	2.79	1.90	2.15	2.26	3.24	2.28	2.37	2.61	4.45	2.17	2.55	3.01
	s.d.	0.89	0.63	0.79	0.94	1.01	0.68	0.83	1.08	1.30	0.71	1.09	1.10	1.05	0.88	1.00	1.06	1.61	1.51	1.47	1.83
Professional	Mean	2.98	2.11	2.24	2.40	2.93	2.12	2.33	2.42	2.21	1.93	2.29	2.15	2.62	2.28	2.39	2.42	3.33	2.00	2.57	2.59
	s.d.	0.96	0.63	0.78	0.87	0.98	0.67	0.79	0.87	1.00	0.65	0.94	0.88	1.04	0.81	0.97	0.95	1.80	1.32	1.58	1.64
Total	Mean	3.26	2.14	2.38	2.59	3.39	2.10	2.45	2.65	2.69	1.94	2.31	2.31	3.08	2.31	2.48	2.62	4.11	2.10	2.71	2.97
	s.d.	0.93	0.67	0.79	0.94	1.04	0.73	0.82	1.03	1.27	0.75	0.97	1.07	1.15	0.89	1.02	1.07	1.69	1.41	1.58	1.78
F-Value		8.643				10.105				5.993				5.906				6.466			
p-Value		0.000				0.000				0.000				0.000				0.000			

- (V – Vadodara, A-Ahmedabad, S- Surat, O- Overall)
- (s.d. = standard deviation, significance level at 5%)

- Like Laptop, in case of Detergent also, the factor ‘purchase purpose’ had the highest mean value among all.
- However, the minimum mean value across all the factors for all the respondents belonging to different educational levels was 2.15 and the maximum mean value was 4.33 on a seven point scale. This indicated that Detergent was a low involvement product.
- The factor ‘social interaction’ had the least mean value for all the respondents irrespective of their educational level.
- From the ANOVA results, it was found that for all the factors, respondents having different education levels in the three selected cities of Gujarat had significantly different perception.
- For further analysis, Post-hoc test (Annexure A.12) was done for each individual factor determining the involvement level for detergent.
- For the factor ‘affective link’ there existed a real significant difference in the perception of undergraduate respondents compared to graduates ($p = 0.026$), post graduates ($p = 0.003$) and professionals ($p = 0.000$). Similarly, difference in perception was observed between graduate respondents and those respondents who had professional education ($p = 0.023$).
- In case of the factor ‘search and information processing’, it was found that there existed a significant difference in the perception of the respondents across the three selected cities of Gujarat. A comparison between undergraduates and graduates ($p = 0.014$), undergraduates and post graduates ($p = 0.001$) and undergraduates and professionals ($p = 0.000$) justifies the difference.
- Also, difference in perception for the same factor was found between respondents who were graduates and those who were professionals ($p = 0.005$).
- For the factor ‘social interaction’, a real difference was found in the perception of undergraduate respondents and post graduates ($p = 0.051$), between graduates and professionals ($p = 0.018$).
- Significant difference in perception was found between graduates and professionals also for this factor ($p = 0.019$).
- There was a real significant difference in the perception of undergraduate respondents and professional respondents ($p = 0.050$) for the factor ‘social

relevance'. Significant difference in perception was also observed in between graduate respondents and professionals ($p = 0.011$).

- Similar analysis was conducted for the factor 'purchase purpose' and it was found that there was a significant difference in the perception between undergraduates and professional respondents ($p = 0.008$) as well as between graduates and professionals ($p = 0.013$)

Table 5.59: Table Showing Consumer Involvement For Laptop With Reference To Marital Status In The Selected Cities Of Gujarat

Marital Status	FACTORS																				
		AL				SIP				SI				SR				PP			
		V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O
Married	Mean	5.28	6.04	5.82	5.73	5.01	6.02	5.75	5.62	5.03	6.01	5.88	5.66	5.47	6.03	5.65	5.73	5.99	6.11	5.99	6.03
	s.d.	0.80	0.47	0.60	0.71	0.80	0.53	0.59	0.77	1.12	0.63	0.60	0.91	0.95	0.62	0.73	0.80	0.96	0.81	1.00	0.93
Unmarried	Mean	5.15	5.99	5.63	5.51	5.08	6.06	5.65	5.51	5.00	6.05	5.64	5.47	5.30	5.99	5.59	5.57	5.86	6.34	5.88	5.98
	s.d.	0.78	0.35	0.61	0.72	0.74	0.40	0.61	0.74	1.04	0.64	0.68	0.94	0.91	0.52	0.78	0.83	0.94	0.72	0.81	0.87
Total	Mean	5.25	6.03	5.78	5.69	5.03	6.03	5.73	5.60	5.02	6.01	5.83	5.62	5.43	6.03	5.64	5.70	5.96	6.14	5.97	6.02
	s.d.	0.80	0.45	0.61	0.71	0.78	0.52	0.59	0.76	1.09	0.63	0.62	0.92	0.94	0.61	0.74	0.81	0.96	0.80	0.97	0.91
T-Value		3.07				1.4				2.032				1.995				0.537			
p-Value		0.002				0.162				0.043				0.047				0.591			

- (V – Vadodara, A-Ahmedabad, S- Surat, O- Overall)
- (*s.d.* = standard deviation, significance level at 5%)

- The factor ‘purchase purpose’ had the highest mean in both, married as well as unmarried respondents.
- ‘search and information processing’ had the least mean value for married respondents (Mean = 5.62), while ‘social interaction’ had the least mean value in case of unmarried respondents (Mean = 5.47)
- The range of mean values for all factors across all the respondent type was between 5.47 and 6.03 which suggested that Laptop was a high involvement product as per the perception of the respondents in all the three selected cities of Gujarat.
- ANOVA results revealed that opinion of respondents across all three cities of Gujarat was significantly different for the factor ‘affective link’ (T-value = 3.070, $p=0.002$), ‘social interaction’ (T-value = 2.032, $p = 0.043$) and ‘social relevance’ (T-value = 1.995, $p = 0.047$).
- For the other two factors, i.e. ‘search and information processing’ and ‘purchase purpose’, the opinion was not significantly different as can be seen from the above table.

Table 5.60: Table Showing Consumer Involvement For Detergent With Reference To Marital Status In The Selected Cities Of Gujarat

Marital Status	FACTORS																					
		AL				SIP				SI				SR				PP				
		V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O	
Married	Mean	3.22	2.09	2.33	2.52	3.31	2.07	2.41	2.57	2.64	1.92	2.22	2.24	3.02	2.25	2.43	2.55	4.07	2.02	2.62	2.86	
	s.d.	0.92	0.63	0.77	0.91	1.05	0.68	0.79	0.99	1.33	0.70	0.95	1.05	1.15	0.86	1.01	1.06	1.80	1.40	1.59	1.81	
Unmarried	Mean	3.37	2.41	2.56	2.86	3.62	2.28	2.60	2.95	2.84	2.09	2.67	2.60	3.25	2.69	2.69	2.93	4.24	2.52	3.02	3.41	
	s.d.	0.95	0.82	0.85	0.98	0.96	1.00	0.95	1.12	1.09	1.03	1.00	1.08	1.13	0.96	1.02	1.08	1.32	1.45	1.51	1.58	
Total	Mean	3.26	2.14	2.38	2.59	3.39	2.10	2.45	2.65	2.69	1.94	2.31	2.31	3.08	2.31	2.48	2.62	4.11	2.10	2.71	2.97	
	s.d.	0.93	0.67	0.79	0.94	1.04	0.73	0.82	1.03	1.27	0.75	0.97	1.07	1.15	0.89	1.02	1.07	1.69	1.41	1.58	1.78	
T-Value		3.614				3.674				3.341				3.533				3.093				
p-Value		0.000				0.000				0.001				0.000				0.002				

- (V – Vadodara, A-Ahmedabad, S- Surat, O- Overall)
- (*s.d.* = standard deviation, significance level at 5%)

- The mean values for all the respondents across all the factors were low as compared to Laptop. The highest mean value obtained was 3.41 while the lowest was 2.24.
- For both, married as well as unmarried respondents, the factor ‘purchase purpose’ got the highest mean value.
- Compared to this, the factor ‘social interaction’ had the least mean value for both categories of respondents.
- The opinion of respondents for detergent was different as compared to the one for laptop across the three selected cities of Gujarat. This could be said on the basis of ANOVA as shown in the above Table No.5.60.
- ANOVA showed that for detergent, there was significant difference in the opinion of respondents for all the factors as can be seen from the above Table No. 5.60. The significance values for all the five factors was less than 0.05.

Table 5.61: Table Showing Consumer Involvement For Laptop With Reference To Family Type In The Selected Cities Of Gujarat

Family Type	FACTORS																				
		AL				SIP				SI				SR				PP			
		V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O
Joint	Mean	5.18	6.04	5.77	5.69	5.00	6.03	5.70	5.61	4.98	6.02	5.85	5.65	5.44	6.03	5.58	5.70	5.90	6.05	5.96	5.97
	s.d.	0.83	0.47	0.63	0.74	0.75	0.52	0.59	0.75	1.12	0.64	0.58	0.91	0.96	0.59	0.74	0.81	1.02	0.82	0.93	0.92
Nuclear	Mean	5.32	6.02	5.81	5.68	5.06	6.02	5.78	5.57	5.07	6.00	5.81	5.58	5.41	6.01	5.72	5.69	6.03	6.31	5.99	6.10
	s.d.	0.76	0.41	0.57	0.68	0.82	0.50	0.59	0.79	1.07	0.63	0.69	0.93	0.91	0.63	0.72	0.82	0.87	0.74	1.03	0.90
Total	Mean	5.25	6.03	5.78	5.69	5.03	6.03	5.73	5.60	5.02	6.01	5.83	5.62	5.43	6.03	5.64	5.70	5.96	6.14	5.97	6.02
	s.d.	0.80	0.45	0.61	0.71	0.78	0.52	0.59	0.76	1.09	0.63	0.62	0.92	0.94	0.61	0.74	0.81	0.96	0.80	0.97	0.91
T-Value		0.135				0.579				0.996				0.207				1.672			
p-Value		0.892				0.563				0.32				0.836				0.095			

- (V – Vadodara, A-Ahmedabad, S- Surat, O- Overall)
- (*s.d.* = standard deviation, significance level at 5%)

- Laptop was found to be high involvement product from this categorization also. All the mean values across the five factors had high values on the seven point scale. In case of nuclear families, the minimum mean value was 5.57 for the factor ‘search and information processing’ while the highest value was for the factor ‘purchase purpose’ which was 6.10.
- In case of joint families also, highest mean value was for the factor ‘purchase purpose’ (Mean = 5.97) and lowest value for the factor ‘search and information processing’ (Mean = 5.61).
- From the above table it can be seen that there was no significant difference in the opinion of respondents for all the five factors that determine the levels of consumer involvement in a product. This is clear from the significance values obtained from the t-test conducted for the data. The confidence values for all the factors are greater than 0.05 indicating no real significance in the opinion.
- This response of respondents for laptop was found to be different as compared to detergent for the same set of variables as indicated below.

Table 5.62: Table Showing Consumer Involvement For Detergent With Reference To Family Type In The Selected Cities Of Gujarat

Family Type	FACTORS																				
		AL				SIP				SI				SR				PP			
		V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O
Joint	Mean	3.22	2.07	2.40	2.53	3.38	2.03	2.47	2.58	2.67	1.91	2.33	2.28	3.04	2.23	2.52	2.57	3.91	1.95	2.76	2.81
	s.d.	0.96	0.58	0.82	0.92	1.04	0.63	0.82	1.00	1.28	0.71	1.02	1.05	1.17	0.85	1.03	1.06	1.71	1.35	1.61	1.74
Nuclear	Mean	3.29	2.26	2.33	2.68	3.40	2.23	2.41	2.74	2.72	1.99	2.28	2.37	3.12	2.45	2.42	2.70	4.34	2.35	2.62	3.21
	s.d.	0.90	0.79	0.74	0.95	1.03	0.88	0.83	1.06	1.28	0.82	0.91	1.09	1.13	0.93	1.01	1.08	1.65	1.49	1.54	1.81
Total	Mean	3.26	2.14	2.38	2.59	3.39	2.10	2.45	2.65	2.69	1.94	2.31	2.31	3.08	2.31	2.48	2.62	4.11	2.10	2.71	2.97
	s.d.	0.93	0.67	0.79	0.94	1.04	0.73	0.82	1.03	1.27	0.75	0.97	1.07	1.15	0.89	1.02	1.07	1.69	1.41	1.58	1.78
T-Value		1.997				1.863				0.967				2.695				2.695			
p-Value		0.046				0.063				0.144				0.007				0.007			

- (V – Vadodara, A-Ahmedabad, S- Surat, O- Overall)
- (*s.d.* = standard deviation, significance level at 5%)

- Detergent was found to be low involvement product as all the mean values were on the lower side as compared to Laptop.
- The factor 'purchase purpose' had the highest mean value of 3.21 in case of nuclear families while, the factor 'social interaction' had the least mean value of all the factors across all the categories (Mean = 2.28).
- Compared to laptop, where the opinion of respondents was same for all the five factors, in case of detergent, the observations were different.
- T-test conducted for the data showed that there was a real significant difference in the opinion of respondents in all the three cities of Gujarat for the factor 'affective link' ($t = 1.997$, $p = 0.046$) and 'purchase' purpose' ($t = 2.695$, $p = 0.007$).
- For the remaining factors, i.e. 'search and information processing' ($t = 1.863$, $p = 0.063$), 'social interaction' ($t = 0.967$, $p = 0.334$) and 'social relevance' ($t = 1.463$, $p = 0.144$), there was no real difference in the opinion of respondents.

Table 5.63: Table Showing Consumer Involvement For Laptop With Reference To Family Type In The Selected Cities Of Gujarat

Family Size (Members)	FACTORS																				
		AL				SIP				SI				SR				PP			
		V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O
1 to 4	Mean	5.25	6.01	5.79	5.65	5.04	6.02	5.77	5.57	4.99	6.00	5.82	5.56	5.38	5.99	5.67	5.66	5.99	6.22	6.01	6.07
	s.d.	0.77	0.41	0.63	0.71	0.81	0.50	0.59	0.78	1.06	0.61	0.67	0.94	0.93	0.60	0.72	0.81	0.88	0.79	1.02	0.90
5 to 6	Mean	5.28	6.04	5.75	5.71	5.03	6.01	5.70	5.61	5.12	5.98	5.83	5.68	5.52	6.06	5.62	5.75	5.97	6.10	5.91	6.00
	s.d.	0.80	0.52	0.59	0.71	0.69	0.55	0.58	0.72	1.09	0.69	0.55	0.87	0.87	0.58	0.74	0.77	1.08	0.81	0.92	0.93
More than 6	Mean	5.10	6.10	5.91	5.76	4.95	6.10	5.68	5.64	4.89	6.13	5.90	5.70	5.33	6.04	5.57	5.69	5.75	6.00	6.00	5.93
	s.d.	0.96	0.38	0.52	0.75	0.97	0.48	0.63	0.83	1.32	0.52	0.68	1.00	1.18	0.69	0.80	0.92	0.97	0.82	0.93	0.89
Total	Mean	5.25	6.03	5.78	5.69	5.03	6.03	5.73	5.60	5.02	6.01	5.83	5.62	5.43	6.03	5.64	5.70	5.96	6.14	5.97	6.02
	s.d.	0.80	0.45	0.61	0.71	0.78	0.52	0.59	0.76	1.09	0.63	0.62	0.92	0.94	0.61	0.74	0.81	0.96	0.80	0.97	0.91
F- value		0.886				0.332				1.325				0.806				0.822			
p – value		0.413				0.718				0.267				0.447				0.44			

- (V – Vadodara, A-Ahmedabad, S- Surat, O- Overall)
- (s.d. = standard deviation, significance level at 5%)

- Data analysis based on family size showed that laptop was a high involvement product in the three cities of Gujarat.
- The mean values for all the factors for laptop was more than 5.5 on a seven point Likert scale.
- Of all the factors, the factor ‘purchase purpose’ had the highest mean value across all the family sizes.
- Mean values for laptop were in the range between 5.56 and 5.76 indicating a strong positive opinion by respondents on the five factors determining consumer involvement for laptop.
- From the ANOVA results, it was observed that there was no real significant difference in the opinion of respondents having different family sizes in the three cities of Gujarat. This can be said based on the F-test conducted on the data.
- The significance values for all the factors was greater than 0.05 indicating that the opinion of respondents was similar in all the three cities of Gujarat.
- Post-hoc test (Annexure A.13) revealed a comparison of opinion between different family sizes across the three cities.
- It was observed that for laptop, there did not exist a real significant difference in the opinion of respondents having different family sizes for all the factors. Comparison between respondents having family size of 1 to 4 members and those having family size of 5 to 6 members did not show any significant difference in the opinion for all the factors.
- Similarly, a comparison of opinions of respondents having family size of 1 to 4 members and respondents having more than 6 members also did not show any real significant difference in the opinion.
- Finally, no real significant difference was found in the opinion of respondents having family size of 5 to 6 members and those in family of more than 6 members.

Table 5.64 : Table Showing Consumer Involvement For Detergent With Reference To Family Type In The Selected Cities Of Gujarat

Family Size (Members)	FACTORS																				
		AL				SIP				SI				SR				PP			
		V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O	V	A	S	O
1 to 4	Mean	2.25	2.25	2.34	2.68	2.19	2.19	2.39	2.78	2.03	2.03	2.25	2.35	2.50	2.50	2.44	2.71	2.31	2.31	2.60	3.15
	s.d.	0.78	0.78	0.78	0.96	0.81	0.81	0.79	1.03	0.81	0.81	0.88	1.04	0.95	0.95	1.02	1.09	1.56	1.56	1.53	1.8
5 to 6	Mean	2.09	2.09	2.39	2.5	2.05	2.05	2.49	2.56	1.87	1.87	2.31	2.23	2.20	2.20	2.56	2.55	2.09	2.09	2.84	2.88
	s.d.	0.58	0.58	0.79	0.88	0.70	0.70	0.84	1.01	0.74	0.74	1.02	1.08	0.84	0.84	1.02	1.05	1.37	1.37	1.68	1.75
More than 6	Mean	1.94	1.94	2.46	2.51	1.94	1.94	2.55	2.64	1.88	1.88	2.52	2.37	2.01	2.01	2.40	2.46	1.43	1.43	2.67	2.48
	s.d.	0.42	0.42	0.89	0.97	0.54	0.54	0.92	1.06	0.59	0.59	1.14	1.1	0.66	0.66	1.01	1.02	0.63	0.63	1.49	1.6
Total	Mean	2.14	2.14	2.38	2.59	2.10	2.10	2.45	2.64	1.94	1.94	2.31	2.31	2.31	2.31	2.48	2.62	2.10	2.10	2.71	2.97
	s.d.	0.67	0.67	0.79	0.93	0.73	0.73	0.82	1.02	0.75	0.75	0.97	1.06	0.89	0.89	1.02	1.07	1.41	1.41	1.58	1.77
F- value		2.528				1.314				0.94				2.379				4.608			
p – value		0.081				0.269				0.391				0.094				0.01			

- (V – Vadodara, A-Ahmedabad, S- Surat, O- Overall)

- (s.d. = standard deviation, significance level at 5%)

- From table 5.64, it can be observed that detergent was a low involvement product as the mean values for all the factors on the seven point Likert scale were lesser than those for laptop.
- The obtained mean valued suggested that for all the factors, respondents did not in general agree to the statements for detergent. This can be said from the range of mean obtained. The lowest mean value overall was 2.23 for the factor ‘social interaction’, while the mean value was highest for the factor ‘purchase purpose’ which was 3.15.
- The low range of mean values for detergent suggested that in the opinion of respondents having different family sizes, detergent was a low involvement product.
- Further analysis was done through ANOVA and Post-hoc test.
- ANOVA revealed that opinion of respondents was significantly different only for the factor ‘purchase purpose’ ($F = 4.608$, $p = 0.010$), while for all the other factors the significance values were greater than 0.05 suggesting that the opinion of respondents for those factors was similar across all the three cities.
- Post-hoc test (Annexure A.14) provided insight into the comparison of opinions of respondents belonging to groups of different family sizes. It was observed that overall in the three cities; there was no real significant difference in the opinion of respondents having family size between 1 to 4 and those having family size between 5 to 6 for all the five factors.
- Similar results were obtained for comparison between respondents having family size 1 to 4 and those having family size more than 6 and also between respondents having family size of 5 to 6 members and those living in families of more than 6 members.
- However, real significant difference was found in the opinion of respondents having family size of between 1 to 4 and those respondents having family size of more than 6 members for the factor ‘purchase purpose’ ($p = 0.016$).

H2 : There is no association between payment mechanism and purchasing intention among high involvement and low involvement product.

H2-1 : Consumers' purchasing intention would remain same when they pay by cash or through credit/debit card for high involvement product

H2-2 : Consumers' purchasing intention would remain same when they pay by cash or through credit/debit card for low involvement product

H2-3 : Consumers' purchasing intention would remain same when they pay by cash or through cheque card for high involvement product

H2-4 : Consumers' purchasing intention would remain same when they pay by cash or through cheque for low involvement product

H2-5 : Consumers' purchasing intention would remain same when they pay by cheque or through credit/debit card for high involvement product.

H2: There is no association between payment mechanism and purchasing intention among high involvement and low involvement product.

Table 5.65 :Table Showing Percentage Distribution of Opinion about Payment Mechanism in Selected Cities of Gujarat

	Vadodara		Ahmedabad		Surat		Total		Mean
	N	N%	N	N%	N	N%	N	N%	
Laptop									
1	36	18	9	4.5	15	7.5	60	10.00	2.55
2	76	38	62	31	77	38.5	215	35.83	1.82
3	88	44	129	64.5	108	54	325	54.17	1.58
Total	200	100	200	100	200	100	600	100	
Chi Square	29.823 (p = 0.000)								
Detergent									
1	176	88	139	69.5	137	68.5	452	75.33	1.24
2	24	12	61	30.5	63	31.5	148	24.67	1.69
3	0	0	0	0	0	0	0	0	0
Total	200	100	200	100	200	100	600	100	
Chi Square	25.957 (p = 0.000)								

(1 = Cash Highly Preferred, 2 = Credit/Debit Card Highly Preferred, 3 = Cheque Highly Preferred)

Respondents were asked to rank their preference about payment mechanism for both, laptop as well as detergent. In the questionnaire, a rank of 1 was given for highly preferred, 2 for preferred and 3 for least preferred. The above table shows preference of respondents across the three selected cities of Gujarat for different payment mechanisms for laptop and detergent. Following was observed from the data collected from respondents of Vadodara, Ahmedabad and Surat-

- From the above table it is observed that for laptop cheque was the most preferred payment mechanism (Mean = 1.58) while cash was least preferred (Mean = 2.55).
- In Vadodara city, out of the total respondents, 18% respondents highly preferred cash, while in Ahmedabad it was 4.5% and in Surat the proportion of respondents who gave highest preference to cash were 7.5%. It was thus observed that the proportion of respondents preferring cash declined with the increase in the size and status of cities in Gujarat.

- As far as credit or debit card was concerned as a payment mechanism for laptop, in Vadodara, 38% respondents preferred it, while in Ahmedabad 31% preferred this payment mechanism. In Surat, the proportion of respondents who preferred to buy a laptop through credit or debit card were 38.5%. Again, just like in Cash, the number of respondents preferring credit or debit card declined with the rise in size and status of city, even though the number of respondents preferring this payment mechanism was almost same in Vadodara and Surat.
- Cheque was the most preferred payment mechanism overall. City wise study also revealed the same pattern of behavior. In Vadodara, 44% respondents highly preferred cheque to purchase a laptop. In Ahmedabad the proportion of such respondents increased to 64.5%, while that in Surat was found to be 54.17%.
- To test the significance of the data and also to analyse the responses statistically, chi square test was applied to the data and it was observed that for laptop, the data was highly significant with a chi square value of 29.823 ($p = 0.000$).
- Hence, from the test of significance and chi square, the purchasing intention of consumers does not remain same with respect to the different payment mechanisms respondents prefer in the three selected cities of Gujarat.

In case of laptop, it was observed that purchasing intention of the respondents did not remain same as majority of respondents across the three cities of Gujarat preferred to pay for purchasing a laptop by cheque. Same analysis was carried out for responses provided by respondents on the same questions for detergent in the three cities of Gujarat and following was observed-

- Opinion of respondents for detergent with respect to payment mechanism was found to be different in the three cities viz; Vadodara, Ahmedabad and Surat as compared to laptop.
- Cash was the most preferred payment mechanism for detergent in all the three cities. The overall mean value for cash was 1.24 as compared to credit/debit card which was 1.69. None of the respondents in the three cities preferred cheque as they were of the opinion that detergent was a cheap and routine product.
- In Vadodara, 88% respondents preferred to pay by cash while in Ahmedabad the number of respondents was 69.5%. In Surat, 68.5% respondents liked to pay for

detergent by cash. Thus, in bigger cities, the preference for cash as a payment mechanism declined as compared to a smaller city like Vadodara.

- 12% respondents in Vadodara preferred to pay by credit or debit card while purchasing detergent. In Ahmedabad, 30.5% respondents preferred to pay by credit or debit card, while in Surat the proportion was slightly higher at 31.5%.
- To test the significance of the data, chi square analysis was carried out and it was observed that the data was highly significant indicating that the opinion of respondents in the three cities was significantly different with respect to payment mechanism for detergent. A chi square value of 25.957 ($p = 0.000$) strengthened the justification.
- Thus, the purchasing intention for a low involvement product like detergent was found to be different in the three selected cities.
- From the above table, it was also observed that purchasing intention of respondents in the three cities was different for laptop as compared to detergent. This could be said from the different payment mechanisms preferred by respondents for the two products. For high involvement product laptop, the most preferred payment mechanism was cheque (Mean = 1.58), while for the low involvement product detergent, the most preferred payment mechanism was found to be cash (Mean = 1.24).

Table 5.66: Table Showing Percentage Distribution of Respondents' Opinion with regards to Factors Determining Consumer Involvement for Payment Mechanism in Selected Cities of Gujarat

Factors	AL				SIP				SI				SR				PP				Total	
	Below Mean		Above Mean		Below Mean		Above Mean		Below Mean		Above Mean		Below Mean		Above Mean		Below Mean		Above Mean			
Laptop																						
	N	N%	N	N%	N	N%	N	N%	N	N%	N	N%	N	N%	N	N%	N	N%	N	N%	N	
1	32	53.33	28	46.67	33	55.00	27	45.00	33	55.00	27	45.00	41	68.33	19	31.67	38	63.33	22	36.67	60	
2	89	41.40	126	58.60	95	44.19	120	55.81	94	43.72	121	56.28	105	48.84	110	51.16	136	63.26	79	36.74	215	
3	106	32.62	219	67.38	100	30.77	225	69.23	107	32.92	218	67.08	150	46.15	175	53.85	210	64.62	115	35.38	325	
Total	227	37.83	373	62.17	228	38.00	372	62.00	234	39.00	366	61.00	296	49.33	304	50.67	384	64.00	216	36.00	600	
Chi Square	11.051 (p = 0.004)				18.064 (p = 0.00)				13.516 (p = 0.001)				10.001 (p = 0.007)				0.117 (p = 0.943)					
Detergent																						
1	257	56.86	195	43.14	269	59.51	183	40.49	283	62.61	169	37.39	238	52.65	214	47.35	204	45.13	248	54.87	452	
2	112	75.68	36	24.32	108	72.97	40	27.03	110	74.32	38	25.68	92	62.16	56	37.84	95	64.19	53	35.81	148	
3	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00		
Total	369	61.50	231	38.50	377	62.83	223	37.17	393	65.50	207	34.50	330	55.00	270	45.00	299	49.83	301	50.17	600	
Chi Square	16.673 (p = 0.000)				8.649 (p = 0.003)				6.770 (p = 0.009)				4.072 (p = 0.044)				16.196 (p = 0.000)					

(1 = Cash Highly Preferred, 2 = Credit/Debit Card Highly Preferred, 3 = Cheque Highly Preferred), Significance at 5%.

In the earlier hypothesis, laptop was proved to be high involvement product, while detergent was a low involvement product. One of the objectives of this research was to study the purchasing intention of respondents for high involvement and low involvement products in the three selected cities of Gujarat. In order to study the effect of payment mechanisms on purchasing intention, the perception of respondents who preferred different payment mechanisms was studied with regards to the five factors that determine consumer involvement. A comparison was made by finding out number of respondents who were above the mean value and those below it for the five factors individually. The purpose of this comparison was to study how many respondents gave significant importance to the factors. Those respondents who were above mean gave significant importance to the factors. This was done for both the products separately. To test the significance of the results, Chi square test was carried out as shown in TABLE No.22. Following are the results obtained with respect to the behavior of respondents.

- For the factor ‘affective link’ the overall mean across the three cities was 5.69. city wise it was found that mean in Vadodara for the factor was 5.25, in Surat it was 5.78 and in Ahmedabad it was 6.03.
- Majority of the respondents (54.33%) across the three cities preferred to pay by cheque in case of laptop (Mean = 1.58).
- For the factor ‘affective link’, out of all the respondents who preferred cash as payment mechanism for laptop, 53.33% respondents’ responses were below the mean value and 46.67% respondents were above it. Compared to that, in case of credit/debit card, 41.4% respondents were below mean and 58.6% respondents were above mean. For cheque, the number of respondents below mean value were 32.62% while those above mean were 67.38% of the total respondents who preferred cheque across the three cities. Thus, in case of cheque as a payment mechanism, 67.38% respondents gave importance to this factor while 32.62% respondents did not consider this factor significantly important. Similar was the perception for credit/ debit card also with more respondents in the category of above mean value. However, in case of respondents preferring cash as payment mechanism, 53.33% respondents did not give much importance to this factor.
- The purchasing intention for laptop through cash, credit/debit card and cheque was found to be significantly different. Further, there was a difference in the opinion of

respondents above the mean value and those who were below the mean value. This was established through the Chi square value obtained for this factor (Chi square = 11.051, $p = 0.004$). Thus, it could be said from the Chi square results that there exists a significant difference in the perception of respondents who were above the mean value as compared to those below it for the factor 'affective link'.

- The overall mean value for the factor 'search and information processing' for laptop was 5.60. In Vadodara the mean was 5.03, In Surat 5.73 and in Ahmedabad the mean was 6.03.
- 55% respondents were below mean value for cash and 45% were above it. For credit/debit card, 44.19% respondents were below mean and 55.81% respondents were above it. For cheque, 30.77% respondents were below mean and 69.23% were above mean. Further, the difference in perception of respondents who were below the mean as compared to those above mean was highly significant which was clear from the chi square value of 18.064 ($p = 0.000$). Hence, it could be said that persons above the mean value have a different perception as compared to respondents who were below the mean value. They gave more importance to this factor as compared to those below mean.
- Thus, it could be said that the number of respondents who gave a high importance to this factor was significant in case of cheque and credit/debit card.
- The overall mean for all the other factors was also high across the three cities of Gujarat.
- Same kind of results were obtained in case of the factors 'social interaction' (Chi square = 13.516, $p = 0.001$) and 'social relevance' (Chi square = 10.001, $p = 0.007$).
- The above observations revealed that the purchasing intention for laptop with respect to the three payment mechanisms when studied for the four factors mentioned above was significantly different as far as respondents whose responses were above mean and those whose responses were below mean.
- For the factor 'purchase purpose' the mean value was 6.02 across the three cities, out of which Vadodara had a mean of 5.96, Surat 5.97 and Ahmedabad 6.14.
- However, the purchasing intention for this factor was found to be significantly indifferent for the respondents below mean and above mean for the three payment mechanisms. This could be said from the Chi square results obtained (Chi square =

0.117, $p = 0.943$). This suggested that the purchasing intention of respondents below and above mean for all the three payment mechanisms with respect to the factor 'purchase purpose' was found to be similar for laptop.

- It could be said from the above observations that in case of a high involvement product like laptop, the purchasing intention of respondents with respect to cheque was found to be highest and that through cash was found to be lowest.

Similar analysis was carried out in case of the low involvement product which was detergent in this research. Following was observed for detergent-

- Mean for the factor 'affective link' for detergent was 2.59 across the three cities of Gujarat, out of which in Vadodara the mean was 3.26, in Surat it was 2.38 and in Ahmedabad it was 2.14. The mean value obtained was significantly less as compared to the mean value for laptop. Thus, primarily, it was observed that detergent was a low involvement product.
- Majority of the respondents across the three cities preferred to pay by cash for purchasing detergent (Mean = 1.24). No respondent preferred cheque as a payment mechanism.
- For the factor 'affective link', it was observed that out of total respondents who preferred cash, 56.86% were below mean and 43.14% were above the mean value. In case of credit/debit card, 75.68% respondents were below mean value, while 24.32% respondents were above mean value. From the data obtained, it can be said that for detergent, the number of respondents below the mean value for the factor 'affective link' were significantly higher than those above it. From this, it was clear that unlike laptop, respondents did not give much importance to this factor while purchasing detergent. This again justified that detergent was considered a low involvement product.
- To test the validity of this observation, Chi square analysis was applied. A Chi square of 16.673 ($p = 0.000$) suggested that there was a significant difference in the perception of respondents who preferred cash and those who preferred credit/debit card to pay for purchasing detergent.
- The mean value for the factor 'search and information processing' for detergent was 2.65 across the three cities which again was very low as compared to laptop.

- 59.51% respondents were below mean value for cash and 40.49% were above it. For credit/debit card, 72.97% respondents were below mean and 27.03% respondents were above mean value. In case of both the payment mechanisms, the number of respondents below mean value was higher than those above. The difference in purchasing intention of respondents was highly significant which was clear from the chi square value of 8.649 ($p = 0.003$).
- The mean value for the factors 'social interaction' (Mean = 2.31), 'social relevance' (Mean = 2.62) and 'purchase purpose' (Mean = 2.97) was also on the low end of the scale. Further, same kind of results were obtained in case of the factors 'social interaction' (Chi square = 6.770, $p = 0.009$), 'social relevance' (Chi square = 4.072, $p = 0.044$) and 'purchase purpose' (Chi square = 16.196, $p = 0.000$)
- In case of laptop, there was no significant in the purchasing intention of respondents with respect to the factor 'purchase purpose', while the same was not the case with detergent, where the Chi square value was found to be the highest of all the factors.

Hence, from the above data analysis and results obtained it was very clear that the purchasing intention of respondents for laptop was different as compared to detergent. In laptop, majority respondents preferred to pay by cheque, while in the case of detergent, majority of respondents preferred to pay by cash. Also, in case of laptop, majority of the respondents gave importance to the factors determining the involvement levels (except the factor 'purchase purpose'). Whereas, in case of detergent, it was observed that majority of the respondents did not give significant importance to the five factors.

Intra product category analysis revealed that there was a significant difference in the perception of respondents with respect to the five factors that determine consumer involvement.

H2-1 : Consumers' purchasing intention would remain same when they pay by cash or through credit/debit card for high involvement product.

- Respondents were asked to provide their opinion on the most preferred payment mechanism for laptop and detergent in the form of cash, credit card/ debit card or

cheque. For this purpose, a rank of 1 was to be provided for the 'most preferred' followed by 2 as 'preferred' and 3 as 'least preferred' one.

- For high involvement product which was laptop in this research, overall, 10% respondents preferred to buy through cash payment, while 35.83% respondents preferred to buy a laptop by paying through credit or debit card.
- From the mean values, it can be said that purchasing intention of respondents was different between those who preferred to pay by cash and those who preferred to pay by credit or debit card.
- This was observed on the basis of t-test conducted for cash and credit/debit card as a payment mechanism. The mean value of credit/debit card (Mean = 1.82) was less than that of cash (Mean = 2.55), which suggested that cash was a less preferred payment mechanism for laptop across all the selected cities. Further, a t-value of 14.110 ($p = 0.000$) suggested that there was a significant difference in the purchasing intention of respondents who preferred cash as compared to respondents who preferred credit or debit card to purchase a laptop.
- Hence the hypothesis H2-1 that Consumers' purchasing intention would remain same when they pay by cash or through credit/debit card for high involvement product is rejected

H2-2 : Consumers' purchasing intention would remain same when they pay by cash or through credit/debit card for low involvement product.

- In case of detergent, 75.33% respondents preferred to pay for detergent through cash, while 24.67% preferred credit/debit card as a payment mechanism. Detergent being a product frequently purchased and also a low priced product, none of the respondents in any of the cities preferred cheque as a payment mechanism.
- For detergent, which was found to be low involvement product in this research, the purchasing intention of respondents was found to be dissimilar to laptop for cash and credit/debit card. Cash was the most preferred payment mechanism for detergent (Mean = 1.24). The mean value for cash was less than that for credit/debit card (Mean = 1.69). To test the significance of the results obtained t-test was carried out. From the t-test it was found that there existed a real significant difference in the purchasing intention of respondents who preferred cash and those who preferred credit/debit card ($t = 7.580$, $p = 0.000$)

- .Thus, it can be said that purchasing intention of respondents does not remain same when they pay by cash or credit/debit card. Hence, the hypothesis H2-2 that Consumers' purchasing intention would remain same when they pay by cash or through credit/debit card for low involvement product is rejected.

H2-3 : Consumers' purchasing intention would remain same when they pay by cash or through cheque for high involvement product

- From the earlier hypothesis, it was established that laptop is a high involvement product in the three selected cities of Gujarat. Out of total 600 respondents from the three selected cities of Gujarat, 10% respondents preferred to purchase laptop by paying cash, while 54.17% respondents showed their intention to purchase laptop by cheque.
- The overall mean for cash was 2.55 which was greater than cheque which was 1.58. In order to study whether purchasing intention of respondents who preferred cash and those who preferred cheque as a payment mechanism for laptop, t-test was carried out and significance of the mean values obtained were studied. Accordingly, it was observed that there was a real significant difference in the purchasing intention of respondents who intended to buy a laptop by paying cash and those who intended to purchase through cheque payment ($t = 18.884$, $p = 0.000$).
- Thus, the hypothesis H2-3 that consumer' purchasing intention would remain same when they pay by cash or through cheque for high involvement product is rejected.

H2-4 : Consumers' purchasing intention would remain same when they pay by cash or through cheque for low involvement product

- Detergent was a low involvement product in this research. For purchasing detergent cash was most preferred payment mechanism. In none of the three cities, cheque was preferred as a payment mechanism.
- Hence, the hypothesis that Consumers' purchasing intention would remain same when they pay by cash or through cheque for low involvement product is rejected.

H2-5 : Consumers' purchasing intention would remain same when they pay by cheque or through credit/debit card for high involvement product.

- Another comparison of purchasing intention was done between respondents who preferred cheque and those who preferred credit/debit card for purchasing laptop. It was observed earlier also that for laptop, majority of respondents preferred cheque as a payment mechanism to purchase a laptop. From the responses obtained, the mean rank for cheque was compared with the mean rank for credit/debit card. It was seen that the mean of cheque (Mean = 1.58) was lesser than credit/debit card (1.82) indicating that cheque was more preferred.
- Out of total respondents, 35.83% respondents showed an intention to pay for laptop through credit or debit card, while 54.17% respondents were of the opinion that they would opt to pay for laptop through cheque. Further, city wise analysis of this data suggested similar pattern with 38% and 44% respondents preferring credit/debit card and cheque respectively in Vadodara. In Ahmedabad, 31% respondents preferred to purchase laptop by credit/debit card, while 64.5% preferred cheque as the most preferred payment mechanism. In Surat, 38.5% preferred credit/debit card while 54% intended to pay through cheque for purchasing laptop.
- To test the significance of the results between the two payment mechanisms, t-test was applied to the data and it was found that there was a significant difference in the purchasing intention of respondents preferring cheque and those preferring credit/debit card. ($t = 3.879$, $p = 0.000$).
- Thus, the hypothesis that Consumers' purchasing intention would remain same when they pay by cheque or through credit/debit card for high involvement product is rejected.

H2-6 : Consumers' purchasing intention would remain same when they pay by cheque or through credit/debit card for low involvement product.

- Detergent was a low involvement product in this research. For purchasing detergent cash was most preferred payment mechanism followed by credit/debit card. In none of the three cities, cheque was preferred as a payment mechanism.

Thus, it was clear that for purchasing a low involvement product like detergent, respondents did not have any purchasing intention through cheque.

- Hence, the hypothesis that Consumers' purchasing intention would remain same when they pay by cheque or through credit/debit card for low involvement product is rejected.

After analyzing the purchasing intention of respondents for laptop across the three cities of Gujarat, further analysis was carried with respect to the factors that determine consumer involvement. For this purpose, opinion of respondents who rated the three payment mechanisms as highly preferred was studied in terms of number of respondents whose opinion was more than the average response for the individual payment mechanism and those whose opinion was less than the mean response. This analysis is presented in Table No. 5.66 above.

Thus, the hypothesis that There is no association between payment mechanism and purchasing intention among high involvement and low involvement product is rejected. The alternate hypothesis accepted is that there is a significant difference in the purchasing intention for high involvement and low involvement product.

H3 : purchasing intention is independent of shopping situation

H3-1 : Consumers' purchasing intention through online shopping would be same as when they shop through TV shopping for high involvement product.

H3-3 : Consumers' purchasing intention through online shopping would be same as when they shop through TV shopping for low involvement product.

H3-3 : Consumers' purchase intention through physical store would be same as they shop through the internet for high involvement product

H3-4 : Consumers' purchase intention through physical store would be same as they shop through the internet for low involvement product

H3-5 : Consumers' purchase intention through physical store would be same as when they shop through TV shopping for high involvement product

H3-6 : Consumers' purchase intention through physical store would be same as when they shop through TV shopping for low involvement product

Table 5. 67: Table Showing Percentage Distribution of Opinion about Shopping Situation in terms of Enjoyment and Pleasure in Selected Cities of Gujarat

	Vadodara		Ahmedabad		Surat		Total		Overall Mean
	N	N%	N	N%	N	N%	N	N%	
Laptop									
1	165	82.5	106	53	100	50	371	61.83	1.57
2	28	14	51	25.5	83	41.5	162	27.00	1.85
3	7	3.5	43	21.5	17	8.5	67	11.17	2.54
Total	200	100	200	100	200	100	600	100	
Chi Square	80.053 (p=0.000)								
Detergent									
1	198	99	125	62.5	157	78.5	480	80.00	1.33
2	0	0	38	19	26	13	64	10.67	2.10
3	2	1	37	18.5	17	8.5	56	9.33	2.37
Total	200	100	200	100	200	100	600	100	
Chi Square	85.148 (p = 0.000)								

(1 = Physical Store Highly Preferred, 2 = Internet Highly Preferred, 3 = TV Shopping Highly Preferred)

To study the purchasing intention of respondents in the cities of Vadodara, Ahmedabad and Surat in terms of shopping situation was studied from two view points. Questions were posed to respondents to get an idea about which shopping situation was the most preferred one from the point of enjoyment and pleasure. After that, respondents were asked to provide information about the most preferred shopping situation from view point of actual purchasing intention. To test the above mentioned hypothesis, both these view points were analyzed and following was observed for laptop and detergent. Like in case of payment mechanism, respondents were asked to rate their preference for shopping situation for laptop and detergent as 'Highly Preferred' (Rank 1), 'Preferred' (Rank 2) and 'Least Preferred' (Rank 3).

From the primary data obtained for laptop, following was observed with respect to purchasing intention in terms of shopping situation in the three selected cities of Gujarat-

- Correlation was found out between the shopping situation from the point of view of enjoyment and pleasure and actual shopping situation for laptop. The overall mean for physical store as a shopping situation from the view of enjoyment and pleasure was 1.57, while for internet the mean rank was 1.85. TV shopping was the least preferred shopping situation with a mean rank of 2.54.
- Thus, physical store was the most enjoyed shopping situation for laptop in the three selected cities.
- The mean rank for physical store from actual purchasing intention point of view was 1.47, while for internet it was 1.81 and for TV Shopping the mean rank was 2.66.
- Thus, physical store was the most preferred shopping situation from actual purchasing point of view also.
- The mean rank for physical store was higher for actual purchasing intention as compared to the point of view of enjoyment and pleasure.
- The correlation between physical store from view point of enjoyment and pleasure and from view point of actual purchasing intention was significant but moderate ($r = 0.633$, $p = 0.000$). Thus, it could be said that physical store is also preferred as a shopping situation for a laptop because it gives enjoyment and pleasure to the customers when they buy from a physical store.
- Similar correlation between internet as shopping situation and internet as shopping situation from view point of enjoyment and pleasure was 0.590 ($p = 0.000$) which suggested that just like physical store, customers also preferred internet because they enjoyed and had pleasure shopping through it.
- The correlation between TV Shopping as shopping situation and TV Shopping as a shopping situation from view point of enjoyment and pleasure was 0.534 ($p = 0.000$).
- Thus, it was observed that correlation was highest in case of physical store, while it was lowest for TV Shopping.
- In case of detergent also correlation was found. The correlation between physical store from the point of view of enjoyment and pleasure and actual purchasing intention was moderate ($r = 0.431$, $p = 0.000$).
- Similar type of moderate correlation was found in case of online shopping ($r = 0.498$, $p = 0.000$) and TV shopping ($r = 0.516$, $p = 0.000$).

- Compared to laptop, the correlation coefficients in case of detergent was found to be less. TV shopping had the highest correlation, while physical store had the least correlation which was the reverse of what was found in laptop.

From the point of view of enjoyment and pleasure, following was observed for laptop with respect to shopping situation in the three selected cities of Gujarat-

- In Vadodara, 82.5% respondents preferred physical store for purchasing laptop. In Ahmedabad, 53% respondents preferred physical store, while in Surat, 50% respondents had pleasure and enjoyment in purchasing laptop through a physical store. Overall, 61.83% respondents preferred physical store to purchase laptop.
- 14% respondents in Vadodara preferred internet from the point of view of enjoyment and pleasure. In Ahmedabad, the proportion of such respondents was 25.5%, while in Surat 415% respondents preferred internet.
- TV shopping was the least preferred shopping situation in terms of enjoyment and pleasure. In Vadodara, only 3.5% respondents preferred it while in Ahmedabad, 21.5% respondents preferred it. In Surat, 11.17% respondents liked TV Shopping.
- Looking at the mean rank for all the three shopping situations and also the proportion of respondents in each of the cities who preferred different shopping situations, it was observed that physical store was the most preferred shopping situation, followed by internet, while TV Shopping was the least preferred.
- To test the significance of the data and also to analyse the responses statistically, chi square test was applied to the data and it was observed that for laptop, the data was highly significant with a chi square value of 80.053 ($p = 0.000$).
- Hence, from the test of significance and chi square, the purchasing intention of consumers does not remain same with respect to the different shopping situations respondents prefer from the point of view of enjoyment in the three selected cities of Gujarat.

Similar questions were posed to the same respondents about detergent and following was observed with respect to shopping situation from the point of view of enjoyment and pleasure-

- Like laptop, physical store was the most preferred shopping situation in all the three cities. The mean rank for physical store was 1.33, while for internet, the

mean rank was 2.10. TV Shopping was the least preferred one with a mean rank of 2.37.

- In Vadodara, 99% respondents preferred physical store. In Ahmedabad, 62.5% respondents liked it and finally in Surat, 78.5% respondents preferred physical store. Overall, 80% respondents preferred physical store.
- Internet was the second most preferred shopping situation. In Vadodara, none of the respondents preferred it, in Ahmedabad, 19% respondents preferred it and in Surat 13% preferred it. Overall, 10.67% respondents across the three cities preferred internet from the view point of enjoyment and pleasure.
- TV Shopping was the least preferred shopping situation with 1% respondents in Vadodara preferring it. In Ahmedabad, 18.5% respondents preferred it, while in Surat 8.5% preferred it. Thus, overall 9.33% respondents across the three cities preferred TV Shopping situation.
- To test the significance of the data and also to analyse the responses statistically, chi square test was applied to the data and it was observed that for detergent, the data was highly significant with a chi square value of 85.148 ($p = 0.000$).
- Hence, from the test of significance and chi square, the purchasing intention of consumers does not remain same with respect to the different shopping situations respondents prefer from the point of view of enjoyment in the three selected cities of Gujarat.

Table 5. 68: Table Showing Percentage Distribution of Opinion about Shopping Situation in Selected Cities of Gujarat

	Vadodara		Ahmedabad		Surat		Total		Overall Mean
	N	N%	N	N%	N	N%	N	N%	
Laptop									
1	169	84.5	107	53.5	97	48.5	373	62.17	1.47
2	24	12	72	36	93	46.5	189	31.50	1.81
3	7	3.5	21	10.5	10	5	38	6.33	2.66
Total	200	100	200	100	200	100	600	100	
Chi Square	20.873 (p = 0.000)								
Detergent									
1	198	99	176	88	182	91	556	92.67	1.11
2	0	0	8	4	9	4.5	17	2.83	2.22
3	2	1	16	8	9	4.5	27	4.50	2.55
Total	200	100	200	100	200	100	600	100	
Chi Square	20.873 (p = 0.000)								

After analyzing the purchasing intention of the respondents in terms of enjoyment and pleasure, it was established that physical store was the most preferred shopping situation. Purchasing intention was then analysed in terms of actual purchasing intention for laptop and detergent from the same respondents. Based on the data, testing of hypothesis was carried out as follows-

In case of laptop-

- From Table No. 5.68, it was observed that, purchasing intention of respondents was higher in case of physical store as compared to internet and TV shopping. In the same way, purchasing intention was higher for internet as compared to TV shopping.
- In Vadodara, 84.5% respondents preferred physical store for purchasing laptop. In Ahmedabad, 53.5% respondents preferred physical store, while in Surat, 48.5% respondents had shown higher purchasing intention for laptop through physical store. Overall, 62.17% respondents preferred physical store to purchase laptop.
- 12% respondents in Vadodara preferred internet from the point of view of enjoyment and pleasure. In Ahmedabad, the proportion of such respondents was 36%, while in Surat 46.5% respondents preferred internet.

- Purchasing intention in terms of shopping situation was the least for TV shopping in all the three cities. In Vadodara, only 3.5% respondents preferred it while in Ahmedabad, 10.5% respondents preferred it. In Surat, 5% respondents liked TV Shopping to purchase a laptop.
- Looking at the mean rank for all the three shopping situations and also the proportion of respondents in each of the cities who preferred different shopping situations, it was observed that physical store was the most preferred shopping situation, followed by internet, while TV Shopping was the least preferred.
- To test the significance of the data and also to analyse the responses statistically, chi square test was applied to the data and it was observed that for laptop, the data was highly significant with a chi square value of 20.873 ($p = 0.000$).
- Hence, from the test of significance and chi square, the purchasing intention of consumers did not remain same with respect to the different shopping situations respondents prefer in the three selected cities of Gujarat.

Similar questions were posed to the same respondents about detergent and following was observed with respect to shopping situation-

- Like laptop, purchasing intention of respondents for detergent through physical store was the highest in all the three cities. The mean rank for physical store was 1.11, while for internet, the mean rank was 2.22. TV Shopping was the least preferred one with a mean rank of 2.55.
- In Vadodara, 99% respondents preferred physical store. In Ahmedabad, the number was slightly less at 88%, while in Surat, 91% respondents preferred physical as a shopping situation for laptop. Overall, 92.67% respondents in all the three cities preferred physical store. Thus, the purchasing intention of respondents for a low involvement product like detergent was higher in physical store as compared to other shopping situations.
- Internet was the second most preferred shopping situation. In Vadodara, none of the respondents preferred it, in Ahmedabad, 4% respondents preferred it and in Surat 4.5% preferred it. Overall, 2.83% respondents across the three cities preferred internet as a shopping situation for detergent.
- TV Shopping was the least preferred shopping situation with 1% respondents in Vadodara preferring it. In Ahmedabad, 8% respondents preferred it, while in Surat

4.5% preferred it. Thus, overall 4.5% respondents across the three cities preferred TV Shopping situation.

- To test the significance of the data and also to analyse the responses statistically, chi square test was applied to the data and it was observed that for detergent, the data was highly significant with a chi square value of 20.873 ($p = 0.000$).
- Thus, from the data collected and analysis done, it was observed that purchasing intention of respondents for detergent was highest for physical store, followed by internet. The purchasing intention for detergent was least in TV shopping. Hence, from the test of significance and chi square, the purchasing intention of consumers does not remain same with respect to the different shopping situations respondents prefer from the point of view of enjoyment in the three selected cities of Gujarat.

Table 5.69: Table Showing Percentage Distribution of Respondents' Opinion with regards to Factors Determining Consumer Involvement for Shopping Situation in terms of Enjoyment and Pleasure in Selected Cities of Gujarat

Factors	AL				SIP				SI				SR				PP				Total
	Below Mean		Above Mean		Below Mean		Above Mean		Below Mean		Above Mean		Below Mean		Above Mean		Below Mean		Above Mean		
Laptop																					
	N	N%	N	N%	N	N%	N	N%	N	N%	N	N%	N	N%	N	N%	N	N%	N	N%	N
1	161	43.40	210	56.60	166	44.74	205	55.26	169	45.55	202	54.45	195	52.56	176	47.44	240	64.69	131	35.31	371
2	60	37.04	102	62.96	56	34.57	106	65.43	57	35.19	105	64.81	88	54.32	74	45.68	108	66.67	54	33.33	162
3	6	8.96	61	91.04	6	8.96	61	91.04	8	11.94	59	88.06	13	19.40	54	80.60	36	53.73	31	46.27	67
Total	227	37.83	373	62.17	228	38.00	372	62.00	234	39.00	366	61.00	296	49.33	304	50.67	384	64.00	216	36.00	600
Chi Square	28.681 p = 0.00)				31.962 (p = 0.00)				28.309 (p = 0.00)				27.171 (p = 0.00)				3.643 (p = 0.162)				
Detergent																					
1	261	54.38	219	45.63	267	55.63	213	44.38	288	60.00	192	40.00	243	50.63	237	49.38	210	43.75	270	56.25	480
2	57	89.06	7	10.94	58	90.63	6	9.38	53	82.81	11	17.19	47	73.44	17	26.56	48	75.00	16	25.00	64
3	51	91.07	5	8.93	52	92.86	4	7.14	52	92.86	4	7.14	40	71.43	16	28.57	41	73.21	15	26.79	56
Total	369	61.50	231	38.50	377	62.83	223	37.17	393	65.50	207	34.50	330	55.00	270	45.00	299	49.83	301	50.17	600
Chi Square	51.508 (p = 0.00)				53.463 (p = 0.00)				33.461 (p = 0.00)				18.609 (p = 0.00)				35.565 (p = 0.00)				

(1 = Physical Store Highly Preferred, 2 = Internet Highly Preferred, 3 = TV Shopping Highly Preferred)

Table 5.70: Table Showing Percentage Distribution of Respondents' Opinion with regards to Factors Determining Consumer Involvement for Shopping Situation in Selected Cities of Gujarat

Factors	AL				SIP				SI				SR				PP				Total	
	Below Mean		Above Mean		Below Mean		Above Mean		Below Mean		Above Mean		Below Mean		Above Mean		Below Mean		Above Mean			
Laptop																						
	N	N%	N	N%	N	N%	N	N%	N	N%	N	N%	N	N%	N	N%	N	N%	N	N%		
1	170	45.58	203	54.42	173	46.38	200	53.62	182	48.79	191	51.21	204	54.69	169	45.31	238	63.81	135	36.19	373	
2	51	26.98	138	73.02	48	25.40	141	74.60	45	23.81	144	76.19	87	46.03	102	53.97	129	68.25	60	31.75	189	
3	6	15.79	32	84.21	7	18.42	31	81.58	7	18.42	31	81.58	5	13.16	33	86.84	17	44.74	21	55.26	38	
Total	227	37.83	373	62.17	228	38.00	372	62.00	234	39.00	366	61.00	296	49.33	304	50.67	384	64.00	216	36.00	600	
Chi Square	26.818 (p = 0.00)				30.045 (p = 0.00)				40.135 (p = 0.00)				25.004 (p = 0.00)				7.611 (p = 0.022)					
Detergent																						
1	336	60.43	220	39.57	342	61.51	214	38.49	359	64.57	197	35.43	309	55.58	247	44.42	270	48.56	286	51.44	556	
2	13	76.47	4	23.53	15	88.24	2	11.76	14	82.35	3	17.65	10	58.82	7	41.18	12	70.59	5	29.41	17	
3	20	74.07	7	25.93	20	74.07	7	25.93	20	74.07	7	25.93	11	40.74	16	59.26	17	62.96	10	37.04	27	
Total	369	61.50	231	38.50	377	62.83	223	37.17	393	65.50	207	34.50	330	55.00	270	45.00	299	49.83	301	50.17	600	
Chi Square	3.680 (p = 0.159)				6.575 (p = 0.037)				3.229 (p = 0.199)				2.393 (p = 0.302)				5.5151 (p = 0.076)					

(1 = Physical Store Highly Preferred, 2 = Internet Highly Preferred, 3 = TV Shopping Highly Preferred)

In the earlier hypothesis, laptop was proved to be high involvement product, while detergent was a low involvement product. After studying the impact of payment mechanism on purchasing intention for high involvement and low involvement product, data was analysed to study the impact of shopping situation on purchasing intention for the two products i.e., laptop and detergent in the three selected cities of Gujarat.

The purchasing intention of respondents for the two products was studied from two aspects. Firstly, preferred shopping situation from the point of enjoyment and pleasure as given in the Table No.5.69 and secondly, the preferred shopping situation from the point of actual purchasing as given in Table No.5.70. From that, the impact of shopping situation from the view of actual purchasing was studied on purchasing intention for the two products.

In order to study the effect of shopping situation on purchasing intention, the perception of respondents who preferred different shopping situations was studied with regards to the five factors that determine consumer involvement. A comparison was made by finding out number of respondents who were above the mean value and those below it for the five factors individually. The purpose of this comparison was to study how many respondents gave significant importance to the factors. Those respondents who were above mean gave significant importance to the factors. This was done for both the products separately. To test the significance of the results, Chi square test was carried out as shown in Table No.5.70. Following are the results obtained with respect to the behavior of respondents.

In this research, laptop was proved to be a high involvement product. Hence, the above mentioned hypothesis was tested with reference to the data collected for laptop.

- Table No.5.69 indicated that in terms of enjoyment and pleasure, respondents' purchasing intention for laptop was the highest for physical store (Mean = 1.57), followed by online shopping through the internet (Mean = 1.85) and TV shopping (Mean = 2.54).
- As indicated earlier the mean value for the factor 'affective link' was high on the seven point scale (Mean = 5.69). Out of those who preferred physical store in terms of enjoyment and pleasure, 43.4% respondents were below the mean value,

while 56.6% were above mean. For the same factor, those who preferred online shopping through internet, 37.04% were below the mean value for it and 62.96% were above it. For TV shopping, 8.96% were below mean and 91.04% were above mean. Thus, it was observed that in case of all the shopping situations, the number of respondents above mean value for the factor were more than those below mean. This meant that more people gave importance to the factor ‘affective link’ for purchasing laptop.

- This difference in the perception of respondents was found to be significant (Chi square = 28.681, $p = 0.000$) for the factor in terms of different shopping situations.
- For the factor ‘search and information processing, also, similar purchasing intention was observed. In case of physical store, 44.74% respondents were below mean and 55.26% were above mean. For online shopping, 34.57% were below mean and 65.43% were above mean. For TV shopping also, 8.96% were below mean and 91.04% respondents were above mean. This perception was found to be significant for all the shopping situations from the point of enjoyment and pleasure. (Chi square = 31.962, $p = 0.000$).
- Similar purchasing intention was found for the factors ‘social interaction’ (Chi square = 28.309, $p = 0.000$) and ‘social relevance’ (Chi square = 27.171, $p = 0.000$).
- However, for the factor, ‘purchase purpose’ the number of respondents below mean was higher for all the shopping situations. In case of physical store, 64.69% respondents were below mean and 35.31% were above mean. For online shopping (internet), 66.67% were below mean and 33.33% were above mean. Similarly, for TV shopping, 53.73% respondents were below mean and 46.27% were above mean. However, the total number respondents preferring TV shopping was very low. The purchasing intention for this factor was found to be insignificant. (Chi square = 3.643, $p = 0.162$). Hence, it could be said that for the factor ‘purchase purpose’ the perception of respondents was found to be similar.
- Thus, in terms of enjoyment and pleasure, the purchasing intention of respondents in the three selected cities of Gujarat were found to be significantly different for all the factors except ‘purchase purpose’.

Since the perception of respondents towards for laptop in terms of enjoyment and pleasure was found to be significantly different for different shopping situations,

purchasing intention was studied from the point of actual purchasing for the same shopping situations for laptop and following was found-

- Table No.5.70 indicated that respondents' purchasing intention for laptop was the highest for physical store (Mean = 1.47).
- For the factor 'affective link', out of those who preferred physical store, 45.58% respondents were below the mean value, while 54.42% were above mean. For the same factor, those who preferred online shopping through internet, 26.98% were below the mean value and 73.02% were above it. For TV shopping, 15.79% were below mean and 84.21% were above mean. Thus, while purchasing laptop from any of the shopping situation, it was observed that respondents who gave importance to this factor were more than those who did not give much importance to this factor.
- This difference in the perception of respondents was found to be significant (Chi square = 26.818, $p = 0.000$) for the factor 'affective link' in terms of different shopping situations.
- For the factor 'search and information processing, also, similar purchasing intention was observed. In case of physical store, 46.38% respondents were below mean and 53.62% were above mean. For online shopping, 25.40% were below mean and 74.60% were above mean. For TV shopping also, 18.42% were below mean and 81.58% respondents were above mean. This purchasing intention was found to be significant for all the shopping situations in all the three cities of Gujarat. (Chi square = 30.045, $p = 0.000$). Thus, this factor was also given importance by majority of the respondents preferring different shopping situations for laptop.
- Similar perception was found for the factors 'social interaction' (Chi square = 40.135, $p = 0.000$) and 'social relevance' (Chi square = 25.004, $p = 0.000$).
- However, for the factor, 'purchase purpose' the number of respondents below mean was higher for all the shopping situations. In case of physical store, 63.81% respondents were below mean and 36.19% were above mean. For online shopping (internet), 68.25% were below mean and 31.75% were above mean. For TV shopping, 44.74% respondents were below mean and 55.26% were above mean. However, the total number respondents preferring TV shopping was very low. The purchasing intention for this factor was also found to be significant. (Chi square =

7.611, $p = 0.022$). Even though it was observed that majority of the respondents preferring different shopping situations did not give much importance to this factor, from the Chi square test, it was seen that the perception of the respondents was similar and there was no significant difference.

- From the above data analysis, it was seen that the purchasing intention of respondents in the three cities of Gujarat was found to be different for different shopping situations. Physical store was the most preferred shopping situation, while TV shopping was the least preferred one for laptop.

In case of laptop, it was observed that majority of the respondents gave significant importance to all the factors except the factor 'purchase purpose'. This behavior is found to be common in case of high involvement products. In order to compare the behavior of respondents for laptop with detergent, purchasing intention for detergent with respect to shopping situations was studied and analysed and following was observed-

- Table No.5.69 indicated that in terms of enjoyment and pleasure, respondents' purchasing intention for detergent was highest for physical store (Mean = 1.33).
- For the factor 'affective link', out of those who preferred physical store in terms of enjoyment and pleasure, 54.38% respondents were below the mean value, while 45.62% were above mean.
- For the same factor, those who preferred online shopping through internet, 89.06% were below the mean value for it and 10.94% were above it. For TV shopping, 91.07% were below mean and 8.93% were above mean. Thus, majority of the respondents preferring different shopping situations did not give much importance to this factor.
- This difference in the perception of respondents was found to be significant (Chi square = 51.508, $p = 0.000$) for the factor 'affective link' in terms of different shopping situations.
- For the factor 'search and information processing, also, similar purchasing intention was observed. In case of physical store, 55.63% respondents were below mean and 44.38% were above mean. For online shopping, 90.63% were below mean and 9.38% were above mean. For TV shopping also, 92.86% were below mean and 7.14% respondents were above mean. This purchasing intention was

found to be significant for all the shopping situations from the point of enjoyment and pleasure. (Chi square = 53.463, $p = 0.000$). Thus, while shopping for detergent, this factor was also not given much importance by respondents in the three cities of Gujarat.

- Similar purchasing intention was found for the factors 'social interaction' (Chi square = 33.461 $p = 0.00$) and 'social relevance' (Chi square = 18.609, $p = 0.000$).
- However, for the factor, 'purchase purpose' the number of respondents below mean was lesser for physical store. In case of physical store, 43.75% respondents were below mean and 56.25% were above mean. For online shopping (internet), 75% were below mean and 25% were above mean. Similarly, for TV shopping, 73.21% respondents were below mean and 26.79% were above mean. The purchasing intention for this factor was also found to be significant. (Chi square = 35.565, $p = 0.000$).
- It can be said from this, that respondents who prefer physical store to purchase detergent, gave importance to the factor 'purchase purpose' when it came to enjoyment and pleasure.
- Thus, in terms of enjoyment and pleasure, the perception of respondents in the three selected cities of Gujarat were found to be significantly different for all the factors.

Since the purchasing intention for laptop in terms of enjoyment and pleasure was found to be significantly different for different shopping situations, purchasing intention was studied from the point of actual purchasing for the same shopping situations for detergent and following was found-

- Table No.5.70 indicated that respondents' purchasing intention for physical store was the highest for detergent (Mean = 1.11).
- For the factor 'affective link', out of those who preferred physical store, 60.43% respondents were below the mean value, while 39.57% were above mean. For the same factor, those who preferred online shopping through internet, 76.47% were below the mean value for it and 23.53% were above it. For TV shopping, 74.07% were below mean and 25.93% were above mean. Thus, majority of the respondents did not give much importance to this factor while purchasing a detergent.

- This difference in the purchasing intention of respondents was found to be insignificant (Chi square = 3.680, $p = 0.159$) for the factor 'affective link' in terms of different shopping situations. This means that the perception of respondents above mean and below mean is similar towards all the shopping situations in consideration of this factor.
- For the factor, 'search and information processing', in case of physical store, 61.51% respondents were below mean and 38.49% were above mean. For online shopping (internet), 88.24% were below mean and 11.76% were above mean. For TV shopping, 74.07% respondents were below mean and 25.93% were above mean. The difference in perception of respondents who were below mean and those who were above mean for this factor was also found to be significant. (Chi square = 6.575, $p = 0.037$). This meant that the perception of those respondents who were in the below mean category was different from those who were above mean.
- In case of the factors 'social interaction' (Chi square = 3.229, $p = 0.199$), 'social relevance' (Chi square = 2.393, $p = 0.302$) and 'purchase purpose' (Chi square = 5.5151, $p = 0.076$) also, insignificant difference in the purchasing intention of respondents above mean and those below mean was observed.
- Hence, like laptop, the purchasing intention of respondents for detergent was also found to be significantly different for all the three shopping situations.
- Hence, hypothesis 3 was rejected and alternate hypothesis was accepted for the data.

H3-1 : Consumers' purchase intention through physical store would be same as they shop through the internet for high involvement product .

To further strengthen the argument, respondents' behavior in the three cities was studied and comparison was made between purchasing intention for laptop through physical store and online shopping (internet).

- In terms of enjoyment and pleasure, physical store (Mean = 1.57) was more preferred than online shopping (Mean = 1.85). This could be said from the mean obtained for the two shopping situations.

- To test the consistency of this result, t-test was applied and this difference in the purchasing intention was found to be significant (t-value = 4.653, p = 0.000)
- In terms of actual purchasing intention, the mean rank for physical store was 1.47 as compared to the mean rank for online shopping which was 1.81. Thus, the purchasing intention for laptop through physical store was more than online shopping.
- To test the consistency of the data, t-test was applied to the data and it was observed that the purchasing intention of respondents was significantly different for shopping through physical store as compared to laptop (t-value = 6.174, p = 0.000).
- Thus, the hypothesis was rejected and alternate hypothesis was accepted.

H3-2: Consumers' purchase intention through physical store would be same as they shop through the internet for low involvement product.

- From the view point of enjoyment and pleasure, the purchasing intention of respondents was found to be different for the three shopping situations.
- Purchasing intention for detergent through physical store (Mean = 1.33) was higher than online shopping (Mean = 2.10). This meant that for purchasing detergent, respondents enjoyed more in shopping from a physical store as compared to online shopping through internet.
- This purchasing intention for physical store was found to be significantly different as compared to online shopping (t- value = 8.781, p = 0.000).
- With respect to actual purchasing intention for detergent also, physical store (Mean = 1.11) was more preferred than online shopping (Mean = 2.22).
- This purchasing intention was found to be significant based on the results obtained (t-value = 22.378, p = 0.000)
- Thus, the hypothesis was rejected and alternate hypothesis was accepted.

H3-3 : Consumers' purchasing intention through online shopping would be same as when they shop through TV shopping for high involvement product.

- In terms of enjoyment and pleasure, it was observed that purchasing intention for laptop was higher through online shopping situation (Mean = 1.85) as compared to TV shopping (Mean = 2.54).
- This higher preference for online shopping was found to be significant (t-value = 15.418, $p = 0.000$)
- With respect to actual purchasing of laptop also, the preference of respondents was higher for online shopping (Mean = 1.81) than TV shopping (Mean = 2.66).
- This purchasing intention of respondents was found to be significant from the results obtained (T-value = 17.150, $p = 0.000$).
- Thus, consumers' purchasing intention through online shopping was seen to be higher than TV shopping when they shop for high involvement product like laptop in the three selected cities of Gujarat.
- The hypothesis H3-3 was therefore rejected.

H3-4 : Consumers' purchasing intention through online shopping would be same as when they shop through TV shopping for low involvement product.

- For a low involvement product like detergent, purchasing intention of consumers in terms of enjoyment and pleasure was found to be higher for online shopping (Mean = 2.10) than TV shopping (Mean = 2.37).
- This purchasing intention was found to be significant with a t-value of 3.988 ($p = 0.000$).
- In terms of actual purchasing of detergent also, online shopping (Mean = 2.22) was more preferred than TV shopping (Mean = 2.55).
- The preference for online shopping was found to be significant (t-value = 4.956, $p = 0.000$).
- From the data analysis and test of significance, it could be said that consumers' purchasing intention through online shopping was higher than TV shopping when they shop for low involvement product like detergent in the three selected cities of Gujarat.

H3-5 : Consumers' purchase intention through physical store would be same as when they shop through TV shopping for high involvement product

- Consumers' were of the opinion that they enjoyed the most when they shop through physical store for purchasing a high involvement product like laptop.
- The purchasing intention for physical store (Mean = 1.57) was greater than that for TV shopping (Mean = 2.54).
- This higher purchasing intention was found to be significant from the test of significance conducted on the data collected. (t-value = 15.866, p = 0.000). thus, it could be said that in terms of enjoyment and pleasure, there exists a real significant difference in the purchasing intention for physical store and TV shopping in the three selected cities of Gujarat.
- Further, in terms of actual purchasing intention also, the preference for physical store (Mean = 1.47) was higher than TV shopping (Mean = 2.66).
- From the analysis conducted, a significant difference was found in the purchasing intention of consumers for physical store and TV shopping (t-value = 23.665, p = 0.000)
- Hence, from the view point of enjoyment and pleasure as well as actual purchase, it was observed that consumers' purchase intention through physical store was higher than when they shop through TV shopping for high involvement product like laptop.
- Thus, the hypothesis was rejected.

H3-6 : Consumers' purchase intention through physical store would be same as when they shop through TV shopping for low involvement product

- In case of low involvement product like detergent, the purchasing intention for different shopping situation was found to be different.
- In terms of enjoyment and pleasure, the purchasing intention in detergent for physical store (Mean = 1.33) was more than in TV shopping (Mean = 2.37) in the three selected cities of Gujarat.
- This difference was found to be significant (t-value = 11.159, p = 0.000). This means that, in terms of enjoyment and pleasure, there was a real significant

difference in the purchasing intention of consumers who intended to buy detergent from a physical store as compared to TV shopping.

- From the view point of actual purchase, purchasing intention of consumers in the three cities was studied and analysed and it was observed that purchasing intention for detergent in physical store (Mean = 1.11) was greater than in TV shopping (Mean = 2.55).
- This purchasing intention was also found to be significant (t-value = 21.471, $p = 0.000$). From this result, it could be said that there was a real significant difference in the purchasing intention of consumers for physical store and TV shopping.
- Hence, from the test of significance, it could be said that consumers' purchase intention through physical store was greater than when they shop through TV shopping for low involvement product like detergent.
- Therefore, the hypothesis was rejected and alternate hypothesis was accepted.

From the test of significance and also chi square, it was observed that purchasing intention of respondents was not same for the three shopping situations for laptop and detergent. Through chi square test it was seen that the perception of respondents was differing with to various factors determining consumer involvement. Also, the purchasing intention of respondents was found to be different for both the products representing high involvement and low involvement.

CHAPTER 6: FINDINGS AND CONCLUSIONS

6.1 FINDINGS

The data for this research was collected through primary sources in the form of a structured questionnaire. After collection of data, it was analyzed using statistical software and the hypotheses were tested. From the entire exercise, following were the major findings of this research-

- From the data collected and the resultant analysis, it was found that laptop was a high involvement product (Mean = 5.73), while detergent was a low involvement product (Mean = 2.63) across the three cities of Gujarat.
- All the five factors determining involvement were successfully tested in the three cities of Gujarat and laptop was found to be a high involvement product and detergent was a low involvement product with respect to all the factors.
- If a product is important in a person's daily life, he or she is going to find it difficult to live without it. In order to test this, respondents were asked whether their life would change without a laptop/detergent. It was found that laptop was important product in the sense that a vast majority of respondents across the cities of Gujarat were of the opinion that their life would change without a laptop (89.5%). For detergent, only 20.9% respondents felt that their life would change without it.
- One of the ways to find out whether involvement in a product is high or low is to find out how much information that person has about this product. If a person is interested and highly involved, he or she is likely to collect and read any information about that product. Against this, if the level of involvement is low, a person is not likely to have much information or is not that keen to collect and read information about that product. In this research, majority of respondents opined that they read all available information about laptop (89%), out of which 73.5% respondents in Vadodara, 95.5% in Surat and 98% in Ahmedabad agreed to this. However, for detergent, only 12.7% respondents said that they read all the available information about detergent. In this regard, 24.5% in Vadodara, 8.5% in Surat and 5% in Ahmedabad agree to this. Thus, it could be said that opinion of respondents was found to be contradictory for laptop and detergent.

- Another fact that also provides an important insight into the level of consumer involvement is the enjoyment people have in talking to other people especially experts or knowledgeable people about the product they like. In this research, 91% of the total respondents from the three selected cities said that they enjoyed talking to knowledgeable people about laptop. In Ahmedabad 99.5% respondents liked to talk to knowledgeable people while the proportion was least in Vadodara with only 77% respondents giving a favourable reply on this. In case of detergent, the results were quite opposite of what was found in case of laptop. 83.3% respondents in the three cities disagreeing with this fact. Again, just like laptop, highest number of respondents disagreed on this in Ahmedabad (94.5%), while in Vadodara 70% respondents did not enjoy talking with knowledgeable people about detergent.
- In case of high consumer involvement, a consumer always desires to have that product whether he has the capacity to pay for it or not. Thus, in this research when asked whether respondents would like to have laptop, 95.6% said that they would. In Vadodara 93.5% responded favorably, in Surat 94% and in Ahmedabad 99.5% said that they would like to have a laptop. This showed that they were very much interested in laptop. Only 25.80% respondents said that they would like to have a detergent. In Vadodara only 51.5% respondents liked to have detergent. In Ahmedabad 9.5% respondents responded favorably, while in Surat 16.5% respondents liked detergent.
- 92.3% respondents felt that laptop is important to them. In Vadodara, 82%, in Surat 97% and in Ahmedabad 98% respondents said that they found laptop to be important to them. Even though detergent is a product which is important for daily routine usage, only 32.40% found it to be important to them as compared to laptop. City wise breakup revealed that in Vadodara, 49.5% agreed to this, in Ahmedabad 28.5% and in Surat 19% respondents felt that detergent is important to them.
- It was found that 87.4% respondents tried to find out the positive and negative attributes of each brand of laptop available in the market, before buying. In Vadodara, 74% respondents said they would do that, while in Surat 91.5% and in Ahmedabad 96.5% respondents said that. Thus, it was observed that in larger cities, consumers are very particular and careful in deciding the brand of laptop

they would like to buy. Compared to this, for detergent, only 16.8% respondents across the three cities of Gujarat were of the opinion that they would study the positives and negatives of each brand of detergent before they decide to buy. Further, city wise study of opinion suggested that in Vadodara, 31%, in Surat 12% and in Ahmedabad 7.5% respondents tried to know the positive and negative attributes of each brand of detergent. Thus, it was found that the buying process adopted by respondents for laptop was far more detailed as compared to detergent.

- In order to find out consumer involvement for laptop and detergent, respondents were asked whether they become unhappy without laptop/detergent. In case of laptop, 80.9% respondents across the three selected cities said that being without a laptop makes them unhappy. Out of this, in Vadodara, 62.5%, Surat 86.5% and in Ahmedabad 93.5% opined that. In case of detergent however, the responses were different. Overall, across the three cities, only 10.1% respondents said that being without a detergent makes them unhappy. City wise data showed that in Vadodara 19%, Surat 6.5% and in Ahmedabad 5% respondents opined that being without a detergent makes them unhappy.
- In case of high consumer involvement, a consumer doesn't feel that the time spent for collecting information about the product or learning new things about the product is useless or waste of time. This logic was tested in this research and it was found that 89.7% respondents across the three selected cities of Gujarat agreed that time spent learning about a laptop was time which was well spent. In other words, they did not feel that learning about a laptop was wastage of time. City wise data revealed that in Vadodara 84%, Surat 88% and in Ahmedabad 97% respondents said that for them time spent learning about a laptop was well spent time. In case of detergent, the same respondents responded differently. Only 13% respondents across the three cities gave favorable reply to this. City wise data showed that in Vadodara 25.5%, Surat 7.5% and in Ahmedabad 6% respondents answered favorably to this. Thus, it was found that consumers like to spend time in knowing new things about a laptop. The same cannot be said for detergent.
- One of the characteristic of a high involvement product is the social status attached to its purchase. In this research, 80.8% respondents across the three selected cities said that a laptop was an important social advancement for them. In Vadodara 71% felt the same. In Surat 79% and in Ahmedabad 92.5%

respondents felt that purchasing a laptop was a social advancement for them. For detergent, the opinion was not the same as laptop. 81.5% respondents across the three cities of Gujarat did not feel that purchasing a detergent was social advancement for them. It was rather a necessity product for them which they had to purchase on a regular basis and very frequently. Overall across the three selected cities of Gujarat only 9.1% respondents gave a positive reply about this. City wise analysis of this revealed that in Vadodara 16.5%, Surat 7.5% and in Ahmedabad only 3.5% respondents felt that detergent also was an important social advancement for them.

- In case of a high involvement product, the consumer gets involved in the entire buying process in a very detailed manner. Not only that, after the product is purchased, they like to talk about the product with their friends and relatives. In this research, whether respondents showcase this behavior or not was studied. It was found that in the case of laptop, 84.6% respondents in the three cities talked about it with their relatives and friends. Out of that, in Vadodara 65.5%, Surat 94% and in Ahmedabad 94.5% respondents said that they talked about the laptop with their relatives and friends. However, in case of detergent, the response of the same respondents was not same. Only 7% respondents across the three selected cities said that they talked about detergent with their relatives and friends. In Vadodara 11%, Surat 7% and in Ahmedabad 3% respondents agreed with this.
- Another feature of a high involvement product is that after all the pains a customer takes to collect information, evaluate alternatives and then finally decide on the product, he believes in enjoying the fruits of his labour. In case of laptop, 93% respondents across the three selected cities said that they enjoy using a laptop. City wise study revealed similar facts. In Vadodara 87%, Surat 95.5% and Ahmedabad 96.5% respondents said that they enjoy using a laptop. Out of these, some of the respondents were in the process of buying a laptop and they were also of the same opinion. However, out of the same respondents, only 10.3% respondents enjoyed using a detergent in all the three cities taken overall. City wise breakup showed that in Vadodara 20%, Surat 7% and Ahmedabad 4% respondents said that they enjoyed using a detergent.
- It has been observed that while purchasing a product where consumer involvement is high, information is collected from various sources and over a

longer period of time. Also, detailed information is collected due to the perceived risk and importance of the product purchase. The information collected is then evaluated for the purpose of selection of the product. In this evaluation of alternatives, consumers seek to study experts' evaluation and comments about the product which they are intending to purchase. In this research also, respondents were asked whether they are interested in experts' evaluations and comments on laptop/detergent. It was found that when they intended to purchase a laptop, 88.4% respondents across the three cities were interested in experts' evaluations and comments. City wise study also revealed similar findings. In Vadodara 72%, Surat 96% and Ahmedabad 97% were interested in experts' evaluations and comments. However, the same respondents reacted differently for detergent. Only 12.4% respondents across the three cities said that they were interested in experts' evaluations and comments on detergent. In Vadodara 23%, Surat 10% and in Ahmedabad only 4% respondents agreed to this.

- 81.6% respondents said that after all the information search and evaluation of alternatives; they did not mind spending money on laptop. City wise study revealed that in Vadodara 65%, Surat 86.5% and in Ahmedabad 93.5% respondents didn't mind spending money on laptop. In the case of detergent, 29.9% respondents across the three cities of Gujarat said that they don't mind spending money on detergent. In Vadodara 52.5% respondents didn't mind spending money on detergent. In Surat 18.5% and in Ahmedabad also 18.5% respondents didn't mind spending money on detergent.
- Respondents were asked to recall any advertisement of laptop/detergent. It was found that in case of laptop 81% respondents across the three selected cities said that they remember some of the advertisements of laptop. City wise it was found that in Vadodara 70%, Surat 79.5% and in Ahmedabad 93.5% respondents remembered some advertisements about laptop. Same question was about detergent to the same respondents and it was found that overall, 39.7% respondents remembered advertisements on detergent. City wise it was found that in Vadodara 74.5%, Surat 23% and in Ahmedabad 21.5% respondents remembered advertisements. Thus, it was found that, of the three cities, in Vadodara, more respondents remembered advertisements of detergent as compared to laptop.

- To analyze the involvement of consumers for laptop and detergent, respondents were asked whether they are interested in laptop/detergent. It was found that 88.5% respondents across the three cities said that they were interested in laptop. City wise study of the data hinted that in Vadodara 83%, Surat 87.5% and in Ahmedabad 95% respondents were interested in laptop. Only 17% respondents across the three cities said that they were interested in detergent. In Vadodara 31%, Surat 13.5% and Ahmedabad 6.5% respondents were interested. Thus, the data suggested that since laptop was a high involvement product, the interest of respondents in it was far higher than that in detergent which was more a routine convenience product.
- Consumers are highly aware of the significant differences among various brands that offer a particular product or service. This type of behavior is seen when the product is expensive, bought infrequently, risky and highly self expressive. Typically, the consumer does not know much about the product category and has much to learn. The buyer passes through a learning process which is characterized by firstly developing beliefs about the product, then attributes and then making a thoughtful purchase choice.⁹¹ In this research, it was found that in case of laptop, across the three cities of Gujarat, 82.5% respondents said that they notice the difference between various brands of laptop. City wise study showed that in Vadodara 69%, Surat 84% and in Ahmedabad 94.5% respondents noticed difference. The same respondents had a different opinion about detergent for the same question. Only 19.1% respondents across the three cities said that they notice the difference between various brands of detergent. In Vadodara 37%, Surat 12.5% and in Ahmedabad 8% respondents said that they notice the difference. Thus, it was found that the purchasing intention and behavior of respondents for laptop was significantly different as compared to detergent.
- As satisfied consumers, people generally like to talk about the products they purchase. Especially, in case of high involvement product, this behavior is prominent as consumers go through a detailed buying process which takes a longer time than in low involvement products. Also, because high involvement

⁹¹ Kotler, Philip (1996), Marketing Management, Analysis, planning, implementation and control, Prentice Hall of India, New Delhi, Page 190-192.

products are also a symbol of social status and self expressive (Kotler 1995)⁹², people like to talk about them. In this research it was found that 87.7% respondents in the three cities said that they enjoyed talking about laptop. City wise it was found that in Vadodara 74%, Surat 93% and in Ahmedabad 96% respondents agreed to this. Against this, in the case of detergent, only 7% respondents enjoyed talking about it. City wise, in Vadodara 10%, Surat 8% and in Ahmedabad 3% respondents enjoyed talking about detergent.

- 90.5% respondents across all the three cities said that they felt good whenever they used laptop. Out this in Vadodara 82.5%, Surat 93% and in Ahmedabad 96% respondents said this. For detergent, the response was expectedly different from the same respondents. Only 11.8% respondents across the three cities said that they felt good whenever they used a detergent. Out this, in Vadodara 25%, Surat 8% and in Ahmedabad only 4% respondents said that they feel good when they use detergent.
- To analyze involvement of respondents for laptop and detergent, they were asked to give their opinion on whether they think that there is little to choose between different brands of laptop/detergent. It was found that in case of laptop, 73.8% respondents agreed to this. While for detergent, only 19.8% respondents felt that there is very little to choose between various brands of detergent. This means that respondents felt that there are differences in terms of quality, prices and other attributes of different brands of detergent. Whereas, in case of laptop, respondents felt that the product characteristics of the laptop like the processor, memory, storage, etc. are almost the same across the various brands of laptop. The only difference is the looks and the after sales service. City wise data for laptop confirmed this. 48.5% respondents in Vadodara, 89% in Ahmedabad and 84% in Surat agreeing to this fact. On the other hand, for detergent 40% in Vadodara, 10% in Ahmedabad and 8% respondents in Surat agreed to this.
- A simple and straight forward way of determining the level of consumer involvement is to ask directly whether the product is important to him or not. The same was asked in this research and it was found that 88.7% respondents across

⁹² Kotler, Philip (1996), Marketing Management, Analysis, planning, implementation and control, Prentice Hall of India, New Delhi, Page 190-192.

all the cities of Gujarat said that they find a laptop important in their daily life. City wise data showed that in Vadodara 73%, Surat 95% and in Ahmedabad 98% respondents found laptop important in their daily life. As far as detergent was concerned, 29% respondents across the three selected cities said that it was important in their daily life. Out of this, 46% in Vadodara, 15.5% in Surat and 25.5% respondents in Ahmedabad found detergent to be important in their daily life.

- A consumer who has high level of involvement would be able to talk about that product for long time without getting bored. To analyze the interest in laptop and detergent, respondents were asked whether they could talk for a while about a laptop/detergent without getting bored. It was found that 84% respondents across the three selected cities said that they could talk for a while about laptop. Within this, in Vadodara 65.5%, Surat 90.5% and in Ahmedabad 96% respondents gave a favorable response to this fact. As far as detergent was concerned, only 6.9% respondents said they could talk for quite a while about a detergent. Out of this, in Vadodara 13%, Surat 6% and in Ahmedabad 2% respondents agreed to this fact.
- In case of high involvement product, consumers are emotionally attached to the product due to the perceived risk, importance and effort they put in deciding about which product to purchase. Hence, to the study the consumer involvement in a laptop and detergent, it was thought fit to find out whether respondents feel emotionally attached to the products in question. It was found that in case of laptop, 65.5% respondents were emotionally attached. This proportion relatively less as compared to other aspects that were studied. Further, city wise study showed that in Vadodara only 33.5%, Surat 84% and Ahmedabad 79% respondents felt emotionally attached to laptop. Thus, the responses in Vadodara were contradictory to the general opinion formed across the three selected cities of Gujarat. In the case of detergent, only 4.8% respondents felt emotionally attached. Out of this, in Vadodara only 8.5%, Surat 3.5% and in Ahmedabad 2.5% respondents felt emotionally attached. Thus, overall, it was found that the emotional attachment was less.
- Not only is a person aware about his own interest in the product, but many a times for a high involvement product, he also has opinions about what others might think about that product. In this research, respondents were asked whether people

care about laptop or detergent. It was found that in case of laptop, 89.1% respondents across all the three cities believed that other people do care about laptop. Out of this, 81.5% in Vadodara, 89% in Surat and 96.5% respondents in Ahmedabad felt that people care about a laptop they have or would have. In case of detergent, 89.3% respondents across the three selected cities agreed to this fact and believed that most people do not care about a detergent. Out of this, 84% respondents in Vadodara, 87.5% in Surat and 96.5% respondents in Ahmedabad believed this. Thus, a contradictory response was found for a high involvement product as compared to a low involvement product.

- Beliefs and attitudes of respondents about laptop and detergent were checked. For this, they were provided with a negative statement that it would seem silly to have a strong interest in laptop/detergent. It was found that 90.2% respondents contradicted this in case of laptop. City wise data revealed that in Vadodara 84%, Surat 89.5% and Ahmedabad 97% respondents contradicted this statement that it would seem silly to have strong interest in laptop. For the same statement, the response of the same respondents for detergent was different. 84.1% respondents in all the three cities together believed this statement about detergent. Out of this, in Vadodara 83%, in Surat 93% and in Ahmedabad 97% respondents supported this statement. Thus, it was found that the attitude of respondents towards laptop was significantly different than detergent.
- 86.1% respondents across the three selected cities of Gujarat said that they would read an article on laptop published in a newspaper or magazine. City wise study showed that in Vadodara 69% respondents, Surat 93% and in Ahmedabad 96.5% respondents agreed to this. Thus, in a relatively small city like Vadodara, it was found that lesser people like to read such articles on laptop as compared to bigger cities like Surat and Ahmedabad. Only 9.7% respondents across the cities said that they would read an article about a detergent published in a newspaper or magazine. Out of this, 22.5% in Vadodara, 4% in Surat and only 2.5% respondents in Ahmedabad agreed to this. Thus, this information showed the interest and awareness desired by respondents for the two product categories.
- In all the three cities of Gujarat, 82.8% respondents said that they keep abreast of recent news on product development in case of laptop. Out of this, 65.5% respondents in Vadodara, 87.5% in Surat and 95.5% in Ahmedabad agreed to this.

On the other hand, with regards to detergent, only 10.5% respondents across all the selected cities said that they keep abreast of recent news on product development for detergent. City wise it was found that in Vadodara 24%, in Surat 4% and in Ahmedabad 3.5% respondents agreed to this. Thus, in a smaller city like Vadodara, relatively more people like to keep themselves updated about the latest information on product development for detergent.

- It was found that across all the selected cities of Gujarat, 95.2% respondents declined to the fact that they are not at all interested in a laptop. Interest is an important element that determines purchasing intention for a product. Interest in high involvement product is likely to be more than in low involvement product. Thus, in laptop, a vast majority of respondents showed interest in laptop. City wise study showed that in Vadodara 92.5%, Surat 93% and in Ahmedabad 100% respondents disagreed to the fact that they were not at all interested in laptop. Compared to this, in case of detergent it was found that overall across the three cities 90.3% respondents claimed that they were not at all interested in a detergent. This opinion was highly contrasting with that for laptop. Further, city wise it was found that in Vadodara 86%, Surat 91% and Ahmedabad 94% respondents agreed to this fact.
- Another finding that distinguished the consumer involvement for laptop from detergent was whether respondents had a preferred brand of laptop/detergent. “In high involvement products consumers are aware of their own self-concept and thus use brand personality as a criterion in evaluating products, rather than only using heuristics.”(Oh & Fiorito, 2002)⁹³. It was seen that in all the three cities together, 90.7% respondents had a brand preference for purchasing a laptop. In Vadodara 80.5%, Surat 94% and in Ahmedabad 97.5% respondents had a preferred brand of laptop. In case of detergent, it was found that 91% respondents said that they did not have a specific brand preference. City wise it was seen that in Vadodara 81.5%, Surat 94% and in Ahmedabad 97.5% respondents did not have preferred brand of detergent. This behavior of respondents is justified in the sense that “for low involvement products, respondents are likely to buy a particular brand repeatedly but it is only due to habitual behavior and not loyalty.

⁹³ Oh, J., & Fiorito, S. S., (2002). Korean women's clothing brand loyalty. *Journal of Fashion Marketing and Management*, 6(March), 206-222.

If they keep reaching for the same brand, it is out of habit, not strong brand loyalty”.⁹⁴

- Because of high risk, social status and infrequent purchase, a consumer works harder to learn about a product and then based on his information gathered, analysis and views of experts, he makes a decision of purchasing. Hence, in a high involvement product, a consumer is likely to put effort in gathering information and analyzing it before making purchasing decision. In this research, whether respondents show this behavior for laptop and detergent or not was studied. It was found that 93.7% respondents said that they would put in effort to get more information about laptop. City wise comparison showed that in Vadodara 89%, Surat 93% and in Ahmedabad 99% respondents confirmed that they would make effort to get more information about laptop. In case of detergent, 91% respondents said across the three cities that they would not make much effort to get more information about detergent. Out of this, in Vadodara 82%, Surat 94% and in Ahmedabad 97% respondents agreed to this.
- From the first part of the questionnaire where consumer involvement for laptop and detergent was found out, it could be said clearly that from the responses, laptop was a high involvement product and detergent was low involvement product.

As a part of the research, a study was conducted to study the purchasing intention of the respondents towards high involvement and low involvement product in terms of payment mechanism and shopping situation. Following was found out from the results-

With respect to payment mechanism, in case of laptop-

- Purchasing intention of respondents across the three cities was highest for laptop when they paid through cheque with 54.33% (326/600) respondents voting it as the most preferred payment mechanism. A breakup of this data revealed that in Vadodara, 44.5% (89/200), in Ahmedabad 64.5% (129/200) and in Surat, 54%

⁹⁴ Kotler, Philip., (1996), Marketing Management, Analysis, planning, implementation and control, Prentice Hall of India, New Delhi, Page 190-192.

(108/200) respondents voted for cheque as the highest preference in payment mechanism.

- Credit/debit card was the second most preferred payment mechanism in all the three cities with overall 37.48% (214/571) respondents choosing it as the most preferred payment mechanism. City wise data also suggested a similar pattern. In Vadodara, 37.5% (75/200) in Ahmedabad, 34.25% (62/181) and in Surat 40.53% (77/190) respondents gave highest preference to credit/debit card.
- Cash was the least preferred payment mechanism. Overall, only 10.66% (60/563) respondents preferred to purchase laptop by cash. In Vadodara, 18% (36/200), in Ahmedabad only 5.03% (9/179) and in Surat 8.15% (15/184) respondents highly preferred cash for purchasing a laptop.

In case of detergent-

- Cheque was not preferred at all by the respondents because of its low price. Cash was the most preferred payment mechanism with 75.9% (450/592) respondents in the three cities of Gujarat voting it as the most preferred payment mechanism.
- A breakup of this revealed that in Vadodara, 91.15% (175/192), in Ahmedabad 69.5% (139/200) and in Surat 68% (136/200) highly preferred cash to purchase detergent.
- Credit/debit card was the second most preferred payment mechanism with 33.6% (146/434). In Vadodara, 11.98% (23/91), in Ahmedabad 38.13% (61/160) and in Surat 34.25% (62/181) respondents highly preferred credit/debit card to purchase a detergent.

Respondents were asked to give reasons for their preferred payment mechanism for laptop and detergent. For this purpose they were asked to give ranks to the reasons for selecting a particular payment mechanism with “1” being the most important reason. Following were the important findings with respect to the reasons-

In the case of laptop -

- Overall, the most important reason for preference of cheque as payment mechanism was the price of the laptop. Since laptop is a costly product, respondents preferred to pay for it through cheque (Mean rank = 1.97).

- As compared to the overall data, different behavior was observed in Vadodara where the most important reason for preferring cheque was that cheque was least risky to pay for high priced products (Mean rank = 2.11).
- In Ahmedabad (Mean rank = 1.77) and Surat (Mean rank = 1.84), similar behaviour was found out where the most important reason was again product price.
- Cheque is very low on risk when it comes to payment for high priced products. This was noticed overall in all the three cities together (Mean rank = 2.33)
- However, a city wise study revealed difference in behaviour. In Vadodara, the second most prominent reason for cheque was the price of laptop which is high (Mean rank = 2.31). In Ahmedabad, the second most prominent reason was that cheque is least risky (Mean rank = 1.92). Whereas, in Surat, respondents gave second most importance to the reason that cheque is more convenient to pay through as compared to other payment mechanism (Mean rank = 2.52)
- Payment for a costly product like a laptop through cheque is legally also advisable. This fact was given the least importance overall as well as individually in the three selected cities. Overall, this reason had a Mean rank of 4.19.
- In Vadodara the Mean rank for the same reason was 4.16. In Ahmedabad and Surat the Mean rank for this reason was 4.26 and 4.15 respectively.
- In Vadodara the most important reason for payment through credit/debit card was that it was easy to pay through the card as compared to hard cash or a cheque (Mean rank = 2.88). In Ahmedabad, however, respondents felt that it was accepted for online payment (Mean rank = 2.39) and hence was the most prominent reason. In Surat also, respondents preferred card as it could be used for payment online (Mean rank = 2.55)
- Thus, overall, in the selected cities of Gujarat, credit/debit card's acceptability online was the most prominent reason (Mean rank = 2.62).
- The second most prominent reason for preference of credit/debit card was that it was safer as compared to cash for payment of such high price of a laptop (Mean rank = 2.75).
- In Vadodara, the second most prominent reason was found to be the fact that card is accepted for online payments (Mean rank = 2.89). In Ahmedabad (Mean rank =

2.42) and Surat (Mean rank = 2.75) the second most prominent reason was that card is safer than cash for payment.

- Respondents in the three cities gave the least importance to the reward points that they get on payment through a credit/debit card (Mean rank = 3.35).
- A city wise breakup of this fact revealed that in Vadodara, respondents gave least importance to reward points for preference of credit/debit card for payment (Mean rank = 3.37). However, in Ahmedabad (Mean rank = 3.48) and Surat (Mean rank = 3.29) the opinion was different as compared to Vadodara. In both the cities respondents gave least importance to the reason that they got credit period for purchasing through credit card especially.
- the most prominent reason for preferring cash as payment mechanism for laptop was that by paying cash, they got the laptop immediately across the counter (Mean rank = 2.14).
- Second most prominent reason for preference of cash as was that respondents felt they could get more discounts and could bargain about the price and discounts (Mean rank = 2.38).
- Out of five ranks, respondents least preferred the reason regarding the price of laptop (Mean rank = 4.13).
- In all the three cities, respondents preferred cash to pay for the laptop because they were able to get the product immediately on payment. In Vadodara, the Mean rank for this reason was 2.24, while in Ahmedabad it was 2.03 and in Surat it was 2.14
- In Vadodara (Mean rank = 2.49) and Ahmedabad (Mean rank = 2.08), the second most prominent reason for cash payment was the fact that respondents were able to get more discounts or bargain on the product. However, in Surat the second most prominent reason for cash was different. The fact that it is easy to pay cash while buying a laptop was considered the second most prominent reason (Mean rank = 2.45)
- Price of the laptop being high was the least prominent rank in all the three cities for those respondents who preferred cash to pay for purchasing a laptop. In Vadodara, the Mean rank was 3.9, while in Ahmedabad it was 4.04. In Surat, the Mean rank for this was 4.46.

In the case of detergent-

- A large majority of respondents preferred to pay for a detergent by cash (Mean rank = 2.00). In all the three cities the most prominent reason for cash was the price of the product itself. As detergent is low priced, respondents preferred to pay for it through cash. A city wise analysis of the Mean rank for the same reason also provided the same perception. In Vadodara the Mean rank for this reason was 2.05, while in Ahmedabad it was 1.89 and in Surat the Mean rank was 2.07.
- The second most important for preference of cash was that respondents found cash as very easy to pay for purchasing a low priced product like detergent (Mean rank = 2.76). City wise in was found that in Vadodara (Mean rank = 2.81), Ahmedabad (Mean rank = 2.86) and in Surat (Mean rank = 2.63) this was the second most important reason.
- The reason 'habituated to pay by cash' was the least prominent reason (Mean rank = 3.57) across the three cities. City wise study suggested that in Vadodara (Mean rank = 3.85) and Surat (Mean rank = 3.67) perceived this as the least ranked reason.
- In Ahmedabad, however, the perception was different. Respondents gave the least importance to the reason that they got more discounts and were able to bargain for price if cash was paid (Mean rank = 3.71).
- The most preferred reason for paying through credit or debit card for purchasing detergent was that respondents found it easy to pay for (Mean rank = 2.66). A further breakup of this information revealed that respondents in Vadodara (Mean rank = 2.62) and Surat (Mean rank = 2.41) also rated this as the most prominent reason.
- However, in Ahmedabad, respondents rated that credit or debit card is more safer than cash and ranked this as the most prominent reason (Mean rank = 2.57)
- Overall, in all the cities together, the second most prominent reason for credit or debit card was the fact that it is accepted online (Mean rank = 2.98). Further, respondents in Vadodara (Mean rank = 2.81) and Ahmedabad (Mean rank = 2.73) also perceived this as the second most prominent reason.
- However, in Surat, respondents preferred credit or debit card because they were able to earn reward points on purchase through it (Mean rank = 2.82)

- Credit card provides credit period on purchases through it. This was the least prominent reason overall in the three selected cities (Mean rank = 3.25). Only the respondents in Ahmedabad perceived this as the least important reason (Mean rank = 3.42)
- The reason that credit or debit card is safer than cash was perceived to be the least important factor according to respondents in Vadodara (Mean rank = 3.75).
- Thus, the purchasing intention of respondents for purchasing detergent through different payment mechanisms was found to be similar, but the reasons for that preference were highly different in all the three cities of Gujarat.

With respect to shopping situation, in case of laptop-

- In terms of preference for a shopping situation in terms of enjoyment and pleasure, it was found that physical store was preferred by 61.83% (371/600) respondents across the three cities of Gujarat. Further, in Vadodara 82.5% (165/200), Ahmedabad 53% (106/200) and in Surat 50% (100/200) respondents highly preferred it. Online shopping through the internet was given the second preference by the respondents with Vadodara, 14% (28/200), Ahmedabad 27.3% (51/187) and in Surat 44.62% (83/186) respondents preferring internet as a shopping situation. Overall, across the three cities 28.32% (162/572) respondents felt that they would derive pleasure and enjoyment in shopping for a laptop through internet. TV shopping was the least preferred by respondents with only 12.03% (67/557) respondents across the three cities preferring it. In Vadodara 3.5% (7/200), Ahmedabad 23.63% (43/182) and in Surat 9.71% (17/175) preferred shopping through the TV shopping mode in terms of pleasure and enjoyment.
- The actual purchasing intention of respondents for laptop, in the three cities was highest in physical store. 62.2% (373/600) respondents across the three selected cities highly preferred physical store to purchase laptop. A breakup of city wise data shows that in Vadodara and Ahmedabad, physical store was the most preferred shopping situation.
- However, in Surat, Internet (50%) was the most preferred shopping situation.
- In Vadodara 84.5% (169/200), Ahmedabad 53.5% (107/200) and in Surat 48.5% (97/200) respondents highly preferred physical store.

- Online shopping through the internet was given the second preference by the respondents in Vadodara and Ahmedabad. In Vadodara, 12% (24/200) and in Ahmedabad 39.8% (72/181) respondents highly preferred internet to purchase laptop. In Surat 50% (93/186) respondents highly preferred internet as a shopping situation. Thus, overall 33.3% (189/567) respondents highly preferred physical store to purchase laptop.
- TV shopping was the least preferred shopping situation by respondents. In Vadodara 4% (8/200), Ahmedabad 12.7% (21/165) and in Surat 5.9% (10/170) highly preferred shopping through the TV shopping mode. Thus, overall, in all the three cities cumulatively 7.3% (39/535) respondents gave highest preference to TV shopping for purchasing a laptop.

In case of detergent-

- With respect to enjoyment and pleasure, for detergent also, similar results were obtained. 79.97% (479/599) respondents in the three cities preferred physical store. Further, city wise data showed that in Vadodara 99% (198/200), Ahmedabad 62.5% (125/200) and in Surat 78.9% (157/200) highly preferred physical store over the other shopping situations. Only 16.67% (64/384) respondents highly preferred internet. In Vadodara, no one preferred internet as a mode, while in Ahmedabad 24.2% (38/157) respondents felt that internet gave them enjoyment and pleasure in shopping. In Surat 14.77% (26/176) highly preferred internet. TV Shopping got the least preference. Only 15.38% (56/364) respondents in the three cities highly preferred TV shopping. City wise data also suggests the same fact. In Vadodara 4% (2/50), in Ahmedabad 24.34% (37/152) and in Surat 10.43% (17/163) respondents highly preferred TV shopping.
- In Ahmedabad, in terms of enjoyment and pleasure, more people preferred TV shopping (24.34%) as compared to internet (24.20%).
- Purchasing intention with respect to actual purchasing for detergent was highest in the case of physical store. It was found that overall 92.5% (556/600) respondents gave the highest preference to physical store. A further breakup city wise also indicates the same fact. In Vadodara 99% (198/200), Ahmedabad 88% (176/200) and in Surat 91% (182/200) highly preferred physical store over the other modes of shopping situations.

- Only 5% (17/339) respondents highly preferred internet for purchasing detergent. In Vadodara, no one preferred internet as a mode, while in Ahmedabad 6.72% (8/119) respondents were of the opinion that, if given the option, they would buy detergent online. In Surat 5.36% (9/168) highly preferred internet as a shopping situation.
- TV Shopping got the second preference after physical store for purchasing detergent. Only 8.8% (27/306) respondents in the three cities highly preferred TV shopping. City wise data also suggests the same fact. In Vadodara 1% (2/49) respondents highly preferred TV shopping. 14.81% (16/108) in Ahmedabad and 6.04% (9/149) in Surat preferred TV Shopping.

Respondents were asked to give reasons for their preferred shopping situation for laptop and detergent. For this purpose they were asked to give ranks to the shopping situations with “1” being the most important reason. Following were the important findings with respect to the reasons for shopping situation-

In the case of laptop -

- It was found that respondents across the three selected cities preferred physical store for laptop because they could see the actual demonstration of the product and check it physically (Mean Rank = 2.24). In Vadodara this reason had a mean rank of 2.3, Ahmedabad 2.53 and in Surat a mean rank of 1.91.
- The second most important reason across the three selected cities for preference of a physical store was that respondents felt that they were able to get more discounts from a physical store as compared to other shopping situations (Mean rank = 3.23).
- City wise breakup of the reasons revealed some heterogeneity in the behaviour. In Vadodara, respondents gave second most prominence to the reason that they get more discounts from a physical store (Mean Rank = 2.87), in Ahmedabad respondents preferred physical store due to the reason that there is no waiting time in getting the laptop when bought from a physical store (Mean Rank = 2.55), while in Surat, respondents gave second most importance to the reason that they got more pleasure in buying a laptop from physical store (Mean Rank = 3.48).
- The least important reason across the three cities for purchasing a laptop from a physical store was that respondents were habituated to buy from a physical store

(Mean Rank =4.34). A city wise study of this revealed that in Ahmedabad (Mean rank = 5.16) and Surat (Mean rank = 4.20), respondents gave the least prominence to this reason. Against this, different behaviour was observed in Vadodara where respondents gave least prominence to the fact that the environment in a physical store is pleasant (Mean Rank = 4.51).

- Thus, it was found that even though physical store was the most preferred shopping situation for laptop, the reasons behind this preference were different in the three cities.
- For purchasing a laptop, the most prominent reason to purchase online through the internet was that respondents felt that they could get detailed product information about from the internet (Mean = 2.66). A further city wise breakup of the data revealed heterogeneity in the opinion of respondents. In Vadodara, the most prominent reason for preference of internet was that respondents felt that they would be able to get a laptop at any time i.e. 24X7 availability (Mean = 2.70). In Ahmedabad the most important reason for this preference was that respondents felt that this shopping situation offered them the least cost (Mean = 2.17) as compared to other shopping situations. In Surat, the most preferred reason was that people were able to purchase a laptop from home or office (Mean = 2.34).
- The second most prominent reason to purchase laptop through the internet was low cost (Mean = 2.76). However, city wise breakup revealed different results. In all three cities the reason that respondents were able to get detailed product information was the second most prominent reason.
- Across the three cities the reason that authentic product can be purchased online was given the last preference (Mean = 3.80). Same was the case across all the three cities individually. In Vadodara the mean value for this reason was 3.20. In case of Ahmedabad, the mean value was 4.31 and for Surat it was 3.90.
- Overall, in all the three cities of Gujarat, the most important reason for preferring TV Shopping was good quality offered by this shopping situation (Mean = 2.56). City wise breakup of this result indicated that this reason was the most prominent reason in Ahmedabad (Mean = 2.37) and Surat (Mean = 2.39). However, in Vadodara this was the second most prominent reason (Mean = 2.89). The most prominent reason being 24X7 availability (Mean = 2.75).

- Overall, in Gujarat, the second most prominent reason for preference of TV Shopping was the convenience of purchasing from home or office (Mean = 2.84). City wise breakup showed that in Surat also this was the second most prominent reason (Mean = 2.58). However, in Ahmedabad and Vadodara, the second most prominent reasons were different. In Vadodara, as suggested above, the second most prominent reason was the good quality of products offered (Mean = 2.89) and in Ahmedabad the reason was respondents were offered money back guarantee (Mean = 2.76). Thus, there was heterogeneity in the results obtained.
- The least prominent reason across the three cities was discounts and free gifts offered by these TV Shopping channels (Mean = 3.71). City wise breakup of the data confirmed this wherein in all the three cities this reason had the highest value of mean indicating the least preference to this reason.

In case of detergent -

- The most weighted reason in the three selected cities of Gujarat was 'habit' (Mean rank = 2.87). This means that for low priced product like detergent, people are habituated to buy it from a physical store. Whereas, the least preferred reason for this was 'actual demo' (Mean rank = 4.92). From the above table it can be seen that this reason got a very high mean score as compared to the other reasons meaning thereby that people nearly rejected this reason.
- City wise analysis of data showed that in Vadodara also, people are habituated to buy detergent from physical store (Mean rank = 2.27). In Ahmedabad, people preferred physical store because they were able to get the product across the counter without any waiting time (Mean rank = 2.66), While in Surat, respondents perceived that they were able to get more discounts from there (Mean rank = 2.65)
- In Vadodara (Mean rank= 4.66), Ahmedabad (Mean rank = 4.99) and Surat (Mean rank = 5.11), the respondents gave last ranking to the reason 'actual demo'.
- In the three selected cities of Gujarat, the most prominent reason for preference of internet for purchase of detergent was 'low cost' (Mean rank = 2.25). While, the least important reason for the same was that they would get 'authentic product' (Mean rank = 3.84). Respondents in Ahmedabad (Mean rank = 2.34) and Surat (Mean rank = 2.11) also preferred internet due their perception of 'low cost'. However, in Vadodara, the Mean rank for the reason '24 X 7 availability' (Mean

rank = 2.33) was the lowest indicating that this was the most prominent reason for preferring to buy detergent through the internet.

- On the other hand, respondents in all the three cities believed that authenticity of the product was the least important reason to buy detergent through the internet (Mean rank = 3.84). In Vadodara the Mean rank was 3.87, in Ahmedabad it was 3.93 and in Surat the average rank was 3.77
- In the three selected cities of Gujarat, respondents preferred to purchase a detergent through TV shopping prominently due to the reason that they get good quality products (Mean rank = 2.58). Whereas, the least prominent reason was ‘discounts and free gifts’ (Mean rank = 3.38). This meant that respondents did not give more importance to better quality of the products.
- A look at the individual cities revealed that, in Vadodara, the most important reasons for preference to buy detergent through TV shopping were ‘24 X 7 availability’ (Mean rank = 2.51) and ‘money back guarantee’ (Mean rank = 2.51),.
- In Ahmedabad (Mean rank = 2.40) and Surat (Mean rank = 2.44) the most prominent reason for TV shopping was ‘good quality products’
- The least prominent reason for this shopping situation in Vadodara (Mean rank = 3.55) and Ahmedabad (Mean rank = 3.86) was ‘discounts and free gifts’.
- In Surat (Mean rank = 3.46) respondents least preferred the reason ‘purchase from home or office’ for purchasing detergent through TV shopping.

From the testing of various hypotheses in this research, some important observations were made. These are listed below-

H.No.	STATEMENT OF HYPOTHESIS	ACCEPTED	ALTERNATE HYPOTHESIS
H1	Consumer involvement for laptop is same as that for detergent	NO	Consumer involvement for laptop is high and for detergent it is low.
H2	Purchasing intention is independent of payment mechanism	NO	Payment mechanism affects purchasing intention
H2-1	Consumers’ purchasing intention would remain same when they pay by cash or through credit/debit card for high involvement product	NO	Consumers' purchasing intention through credit/debit card is more than cash when they purchase high involvement product

H2-2	Consumers' purchasing intention would remain same when they pay by cash or through credit/debit card for low involvement product	NO	Consumers' purchasing intention through cash is more than credit/debit card when they purchase high involvement product
H2-3	Consumers' purchasing intention would remain same when they pay by cash or through cheque card for high involvement product	NO	Consumers' purchasing intention for high involvement product is more when they pay through cheque than cash.
H2-4	Consumers' purchasing intention would remain same when they pay by cash or through cheque for low involvement product	NO	Consumers' purchasing intention for low involvement product is more when they pay through cash than through cheque
H2-5	Consumers' purchasing intention would remain same when they pay by cheque or through credit/debit card for high involvement product	NO	Consumers' purchasing intention for high involvement product is more through cheque than credit/debit card.
H3	purchasing intention is independent of shopping situation	NO	Purchasing intention depends on shopping situation.
H3-1	Consumers' purchasing intention through online shopping would be same as when they shop through TV shopping for high involvement product.	NO	Consumers' purchasing intention for high involvement product is more through online shopping than TV shopping.
H3-2	Consumers' purchasing intention through online shopping would be same as when they shop through TV shopping for low involvement product.	NO	Consumers' purchasing intention for low involvement product is more through TV shopping than online shopping
H3-3	Consumers' purchase intention through physical store would be same as they shop through the internet for high involvement product	NO	Consumers' purchasing intention for high involvement product is more through physical store than online shopping (internet)
H3-4	Consumers' purchase intention through physical store would be same as they shop through the internet for low involvement product	NO	Consumers' purchasing intention for low involvement product is more through physical store than online shopping (internet).

H3-5	Consumers' purchase intention through physical store would be same as when they shop through TV shopping for high involvement product	NO	Consumers' purchasing intention for high involvement product is more through physical store than TV shopping.
H3-6	Consumers' purchase intention through physical store would be same as when they shop through TV shopping for low involvement product	NO	Consumers' purchasing intention for low involvement product is more through physical store than TV shopping.

From the above hypotheses, it was established that purchasing intention of consumers in terms of payment mechanism and shopping situation was different for high involvement and low involvement products in Gujarat. Based on the testing of hypotheses, the following emerged-

- The mean value for all the five factors was found to be significantly higher than detergent on a seven point scale with '7' as 'very strongly agree' and '1' as 'very strongly disagree'.
- In Vadodara, the highest mean for laptop was obtained for the factor 'purchase purpose' (Mean = 5.96), while the factor 'social interaction' had the least mean (Mean = 5.02). The above figures indicate that for people of Vadodara, perceived the factor 'purchase purpose' as most important of all the factors while the factor 'social interaction' was perceived to be of less importance as compared to the other factors.
- In Ahmedabad, the most important factor that determines the level of involvement was 'purchase purpose' (Mean = 6.14). As against that the factor 'social interaction' was the least important factor from among all the factors that determine consumer involvement (Mean = 6.01)
- In Surat also, like the other cities, the factor 'purchase purpose' was the most important factor (Mean = 5.97) while the factor 'social relevance' was the least important factor from among the five factors (Mean = 5.64).
- Overall, in all the three cities taken together, it was found that mean values for laptop in all the factors was above 5 indicating that laptop was high involvement product in all the three cities.

- For the factor 'affective link' the F-value obtained was 80.739 ($p = 0.000$). This indicated that a comparison of the said factor across all the three cities for laptop indicated that respondents have differing perception about the said factor even though this may be the most important factor determining involvement for laptop.
- The F-value for all the other factors except 'purchase purpose' was highly significant, indicating strongly that the perception about the factors in all the three cities was highly different.
- In case of laptop, the perception of respondents across the three cities of Gujarat was found to be insignificant (F-value = 2.46, $p = 0.086$) for the factor 'purchase purpose'. This means that the perception of the respondents in all the three cities for this factor was same.
- In case of detergent, the mean values for all the factors across the three cities were significantly less than those for laptop. Further, most of the mean values were less than 3.5 on a seven point Likert scale indicating strongly that respondents perceived detergent to be low involvement.
- Low mean values suggested that respondents did not give much importance to the five factors that determine the level of consumer involvement.
- People of Vadodara gave very high importance to the purpose for which they purchase a detergent (Mean = 4.11), while they gave the least importance to the factor 'social interaction' (Mean = 2.69), indicating that they did not like much to discuss about detergent with others.
- In Ahmedabad, the most important factor among all the factors was 'social relevance' (Mean = 2.31). This suggested that people in Ahmedabad select a detergent that is appropriate to their social status. The factor 'social interaction' was the least important factor (Mean = 1.94). The mean values clearly suggested that people in Ahmedabad did not give much importance to the factors.
- In Surat, the factor 'purchase purpose' was the most weighed factor (Mean = 2.71), while the factor 'social interaction' was the least weighed factor (Mean = 2.31). Like Ahmedabad, the mean values for all the factors were very low as compared to laptop in the same cities.
- In case of detergent, across all the three cities of Gujarat, the factor 'purchase purpose' (Mean = 2.97, F value = 87.059, $p = 0.00$) was found to be most important, while the factor 'social interaction' was the least important factor

(Mean = 2.31, F value = 27.046, $p = 0.00$). However, on the basis of F-values obtained the perception of respondents in the three cities was found to be significantly different for all the five factors.

- On a seven point scale with 1 as 'very strongly disagree' and 7 as 'very strongly agree', the mean values for all the factors for laptop were between 5.48 and 6.06. Based on the mean values, it could be said that laptop was found to be high involvement product in Gujarat. The same for detergent were in the range between 2.10 and 3.32 suggesting clearly that detergent is a low involvement product.
- From the ANOVA, it was found that the perception about all the factors except 'affective link' was same for respondents belonging to all the age groups covered in this research across the three cities.
- For laptop, the perception of respondents for the factor, 'affective link', was found to be significantly different across all the age groups (F-value = 3.048, $p = 0.017$) in the three selected cities.
- Post-hoc test revealed that the purchasing intention of all the respondents across the three cities of Gujarat were same for all the factors. A difference in the purchasing intention was observed between respondents in the age group of 20-30 years and 31-40 years ($p = 0.023$) for the factor 'affective link'.
- In case of detergent, the perception of respondents across all the age groups in the three cities was found to be significantly different as shown by the ANOVA values.
- Post-hoc tests for detergent revealed that for the factor 'affective link', the perception was found to be significantly different between respondents belonging to age 20-30 years and 31-40 years ($p = 0.001$) and also between respondents in the age 20-30 years and 41-50 years ($p = 0.037$).
- For the factor 'search and information processing' Post-hoc test showed that there was difference in the perception of respondents in the age group 20-30 years and those belonging to age group of 31-40 years ($p = 0.001$) and also in the age group of 41-50 years ($p = 0.019$). For all other age groups, the perception was found to be same.
- In case of the factor 'social interaction', it was observed that there was difference in the perception of respondents in the age group of 20-30 years and those

belonging to age group of 31-40 years ($p = 0.002$) and also in the age group of 41-50 years ($p = 0.028$).

- With respect to the factor 'social relevance', the perception of respondents in the age group 20-30 years and those in the group 31-40 years was different ($p = 0.027$).
- Like 'social relevance', perception of respondents in the age group of 20-30 years and those in the age group of 31-40 years was found to be different ($p = 0.013$) for the factor 'purchase purpose'.
- For detergent, Post-hoc test showed that in case of detergent, the perception of respondents who were younger was significantly different for all the factors. It was found that for all the factors, there was difference in perception of respondents in the age group of 20-30 years and those in the age group of 31-40 years of age.

On comparing data pertaining to respondents belonging to different occupations it was found that for laptop-

- For the factors 'affective link' (F-value = 5.676, $p = 0.004$), 'social interaction' (F-value = 3.888, $p = 0.021$) and 'social relevance' (F-value = 3.745, $p = 0.024$), the perception regarding involvement for laptop was different across the selected cities of Gujarat. However, the perception was found to be similar for the factors 'search and information processing' (F-value = 2.305, $p = 0.101$) and 'purchase purpose' (F-value = 1.093, $p = 0.336$).
- According to Post-hoc test, there exists a real difference in the opinion about the factor 'affective link' between respondents in the service and those in profession ($p = 0.004$). However, the opinion was found to be similar for the occupations service and business ($p = 0.584$) and business and profession ($p = 0.108$).
- Similarly, there exists a real difference in the opinion about the factor 'social interaction', for the occupation service and profession ($p = 0.024$). However, that was not the case between in service and businessmen ($p = 0.263$), and businessmen and professionals ($p = 0.611$).
- For the factor 'search and information processing' the opinion was found to be similar for all the occupations across all the cities.

- For the factor ‘social relevance’ there existed a real difference between the occupation service and profession ($p = 0.028$). While no such difference was found between service and business ($p = 0.831$) and business and profession ($p = 0.165$)

In case of detergent, it was found that –

- For the factor ‘affective link’, there is a significant difference in the opinion of respondents belonging to the three occupations across all the three cities of Gujarat (F-value = 3.299, $p = 0.038$).
- Significant difference was also found in the opinion of respondents for the other factors like ‘search and information processing’ (F-value = 4.008, $p = 0.019$), ‘social relevance’ (F-value = 4.046, $p = 0.018$) and ‘purchase purpose’ (F-value = 4.600, $p = 0.010$)
- Based on the Post-hoc test, it was found that for the factor ‘affective link’ there was a real difference in the perception of the people belonging to service and profession ($p = 0.038$). However, there was no real difference between respondents in service and business ($p = 0.568$), and business and profession ($p = 0.289$)
- For the factor ‘search and information processing’, a real difference was found in the opinion of respondents belonging to service and profession ($p = 0.019$). While no significant difference was found between respondents in service and business ($p = 0.545$), and business and profession (0.289).
- For the factor ‘social interaction’ no real difference was found between the opinion of respondents belonging to service and business ($p = 0.507$), service and profession ($p = 0.114$) and business and profession (0.706).
- A real significant difference was found between the respondents belonging to service and profession ($p = 0.021$) for the factor ‘social relevance’. While no such difference was noticed between respondents belonging to service and business ($p = 0.262$), and business and profession (0.578).
- For the factor ‘purchase purpose’ a real significant difference was found in the opinion between the respondents belonging to service and profession ($p = 0.012$). Whereas, no such difference was found between respondents belonging to service and business ($p = 0.204$), and business and profession ($p = 0.563$).

With respect to the yearly earnings of the respondents it was found that in the case of laptop-

- For all the five factors, the opinion of respondents across all the three cities was significantly different.
- Post-hoc test revealed that for the factor ‘affective link’ and ‘search and information processing’, the perception was significantly different among all the income groups.
- For the factor ‘social interaction’, significant difference was found in (a) The perception between respondents having income of less than Rs.1 lac and respondents earning income between Rs.3-4 lacs per annum ($p = 0.001$), and (b) Persons earning income less than 1 lac and those earning between Rs.4-5 lacs ($p = 0.000$), and (c) Respondents earning less than 1 lac and those earning more than Rs.5 lacs per annum ($p = 0.000$).
- Significant difference was found for the factor ‘social interaction’ between (a) Respondents earning Rs.1-2 lacs per annum and respondents earning between Rs.4-5 lacs ($p = 0.000$), and (b) Respondents earning Rs.1-2 lacs per annum and those earning more than Rs.5 lacs per annum ($p = 0.035$).
- For the same factor, the perception was found to be real different for (a) Respondents earning annual income of Rs.2-3 lacs and respondents earning Rs.4-5 lacs ($p = 0.000$) and (b) Respondents earning Rs.2-3 lacs and those earning more than Rs.5 lacs per annum ($p = 0.019$).
- In case of the factor ‘social relevance’, a real significant difference was found in the perception between (a) Respondents earning less than Rs.1 lac per annum and those earning Rs.3-4 lacs ($p = 0.034$), (b) Respondents earning Rs.3-4 lacs and those earning Rs.4-5 lacs ($p = 0.003$), and (c) Respondents earning Rs.3-4 lacs and those earning more than Rs.5 lacs per year ($p = 0.017$).
- Similarly, the perception was found to be real significant for the same factor between (a) Respondents earning annual income of Rs.1-2 lacs and those earning Rs.4-5 lacs ($p = 0.001$) and (b) Respondents earning Rs.4-5 lacs and earning more than Rs.5 lacs per year ($p = 0.032$).
- For the factor ‘purchase purpose’, no real significant difference was found in perception of respondents in the different income levels except between

respondents earning Rs.1-2 lacs per annum and those earning Rs.4-5 lacs ($p = 0.004$).

In case of detergent, it was found that-

- Like in case of laptop, for all the five factors, the opinion of respondents across all the three cities was significantly different.
- Post-hoc test showed that for the factor 'affective link', significant difference was found in the perception of (a) Respondents earning less than Rs.1 lac per annum and those earning Rs.3-4 lacs ($p = 0.000$), (b) Respondents earning less than Rs.1 lac and those earning Rs.4-5 lacs ($p = 0.000$), and (c) Respondents earning less than Rs.1 lac and those earning more than Rs.5 lacs per year ($p = 0.032$).
- Also, real difference was found in the perception for this factor between (a) Respondents earning annual income of Rs.1-2 lacs and those earning Rs.3-4 lacs ($p = 0.033$), (b) Respondents earning Rs.1-2 lacs and those earning Rs.4-5 lacs ($p = 0.005$), and (c) Respondents earning Rs.1-2 lacs and the ones earning more than Rs.5 lacs per annum ($p = 0.002$).
- Further, there existed a real difference in the perception about this factor between (a) Respondents earning Rs.2-3 lacs per annum and those earning Rs.3-4 lacs ($p = 0.017$), (b) Respondents earning Rs.2-3 lacs and those earning Rs.4-5 lacs ($p = 0.001$), and (c) Respondents earning Rs.2-3 lacs and ones earning more than Rs.5 lacs ($p = 0.001$).
- For the factor 'search and information processing' significant difference in perception was observed in (a) Respondents earning less than Rs.1 lac p.a. and those earning Rs.1-2 lacs ($p = 0.032$), (b) Respondents earning less than Rs.1 lac and those earning Rs.3-4 lacs ($p = 0.000$), (c) Respondents earning less than Rs.1 lac and ones earning Rs.4-5e lacs ($p = 0.000$), and (c) Respondents earning less than Rs.1 lac and those earning more than Rs.5 lacs p.a. ($p = 0.000$).
- There was a significant difference in the perception for this factor between (a) Respondents earning Rs.1-2 lacs p.a. and those earning Rs.4-5 lacs ($p = 0.005$), and (b) Respondents earning Rs.1-2 lacs and those earning more than Rs.5 lacs p.a. ($p = 0.023$).
- For the factor 'search and information processing', a comparison between respondents earning annual income of Rs.2-3 lacs and those earning Rs.3-4 lacs

also showed significant difference in perception ($p = 0.009$). Same was the observation in case of comparison between respondents earning Rs.4-5 lacs ($p = 0.000$) and respondents earning income of more than Rs.5 lacs p.a. ($p = 0.000$).

- Post-hoc test also revealed that for the factor ‘social interaction’, there was a significant difference in the perception of (a) Respondents earning less than Rs.1 lac p.a. and those earning Rs.3-4 lacs ($p = 0.014$), (b) Respondents earning less than Rs.1 lac and those earning Rs.4-5 lacs ($p = 0.003$), and (c) Respondents earning less than Rs.1 lac and those earning more than Rs.5 lacs ($p = 0.001$).
- With respect to ‘social relevance’ a significant difference in perception was found between (a) Respondents earning less than Rs.1 lac p.a. and those earning Rs.3-4 lacs ($p = 0.012$), (b) Respondents earning less than Rs.1 lac and those earning Rs.4-5 lacs ($p = 0.050$), and (c) Respondents earning less than Rs.1 lac and those earning more than Rs.5 lacs ($p = 0.007$).
- Similarly, significant difference was found in the perception of (a) Respondents earning annual income of Rs.1-2 lacs and Rs.3-4 lacs ($p = 0.006$) and (b) Respondents earning Rs.1-2 lacs and those earning more than Rs.5 lacs per annum ($p = 0.001$).
- Comparison between respondents earning annually Rs.2-3 lacs and those earning Rs.3-4 lacs ($p = 0.014$) and also those earning more than Rs.5 ($p = 0.003$) also showed significant difference in perception for the factor ‘social relevance’ for detergent.
- For the factor ‘purchase purpose’, a significant difference in the perception was found between (a) Respondents earning less than Rs.1 lac per annum and those earning Rs.3-4 lacs per annum ($p = 0.002$), (b) Respondents earning less than Rs.1 lac and those earning Rs.4-5 ($p = 0.001$), and (c) Respondents earning less than Rs.1 lac and ones earning more than Rs.5 lacs per annum ($p = 0.001$).
- A comparison between those respondents earning Rs.1-2 and those earning Rs.3-4 lacs ($p = 0.006$), those earning Rs.4-5 ($p = 0.000$) and those earning more than Rs.5 lacs ($p = 0.000$) also revealed significant difference in perception about this factor.
- Similarly, for the same factor, on comparing the perception of (a) Respondents earning Rs.2-3 lacs per annum and ones earning Rs.4-5 lacs ($p = 0.006$), and (b) Respondents earning Rs.2-3 lacs and those earning more than Rs.5 lacs ($p =$

0.008), significant difference was found in the three selected cities of Gujarat for detergent.

- ANOVA revealed that perception of the respondents belonging to different genders in the three selected cities of Gujarat was significantly different for all the factors in case of laptop as well as detergent.

With respect to the education of the respondents it was found that in the case of laptop-

- For the factor 'affective link', a real difference existed in the perception between undergraduate respondents and post graduates ($p = 0.049$) and also between undergraduates and professionals ($p = 0.002$). Similarly, significant difference was found in the perception of graduate respondents and professionals ($p = 0.005$).
- In case of the factor 'search and information processing', a real difference was seen in the perception between undergraduate respondents and graduate respondents ($p = 0.016$), undergraduate and post graduate respondents ($p = 0.002$) and between undergraduate and professionals ($p = 0.000$).
- Significant difference in perception existed between graduate respondents and professional respondents ($p = 0.021$).
- For the factor 'social interaction' real difference existed in the perception between undergraduate respondents and post graduates ($p=0.050$) and between undergraduates and professionals ($p = 0.003$).
- In case of the factor 'social relevance' also, significant difference was found in the perception of undergraduate and professional respondents ($p = 0.012$) and between post graduate and professional respondents ($p = 0.034$).
- For the factor 'purchase purpose', no real significant difference was found in the perception of respondents for laptop.
- Thus, it can be said that the perception of highly educated respondents was different from those who were not.

In case of detergent it was found that-

- For the factor 'affective link' there was a significant difference in the perception of undergraduate respondents compared to graduates ($p = 0.026$), post graduates

($p = 0.003$) and professionals ($p = 0.000$). Similarly, difference in perception was observed between graduate respondents and professionals ($p = 0.023$).

- In case of the factor 'search and information processing', it was found that there existed a significant difference in the perception of the respondents across the three selected cities of Gujarat. A comparison between undergraduates and graduates ($p = 0.014$), undergraduates and post graduates ($p = 0.001$) and undergraduates and professionals ($p = 0.000$) justifies the difference.
- Also, difference in perception for the same factor was found between respondents who were graduates and those who were professionals ($p = 0.005$).
- For the factor 'social interaction', a real difference was found in the perception of undergraduate respondents and post graduates ($p = 0.051$), between graduates and professionals ($p = 0.018$).
- Significant difference in perception was found between graduates and professionals also for this factor ($p = 0.019$).
- There was a real significant difference in the perception of undergraduate respondents and professional respondents ($p = 0.051$) for the factor 'social relevance'. Significant difference in perception was also observed in between graduate respondents and professionals ($p = 0.011$).
- Similar analysis was conducted for the factor 'purchase purpose' and it was found that there was a significant difference in the perception between undergraduates and professional respondents ($p = 0.013$) as well as between graduates and professionals ($p = 0.013$).
- With respect to marital status, ANOVA results revealed that opinion of respondents across all three cities of Gujarat was significantly different for the factor 'affective link' (T-value = 3.070, $p=0.002$), 'social interaction' (T-value = 2.032, $p = 0.047$) and 'social relevance' (T-value = 1.995, $p = 0.047$) for laptop.
- For the other two factors, i.e. 'search and information processing' and 'purchase purpose', the opinion was not found to be significantly different..
- ANOVA showed that for detergent, there was significant difference in the opinion of respondents for all the factors as significance values for all the five factors was less than 0.05.
- In case of respondents belonging to different family types, it was found that for laptop, there was no significant difference in the opinion of respondents for all the

five factors that determine the levels of consumer involvement in a product. The confidence values for all the factors are greater than 0.05 indicating no real significance.

- The response of same respondents was different for detergent. T-test conducted for the data showed that there was a real significant difference in the opinion of respondents in all the three cities of Gujarat for the factor 'affective link' ($t = 1.997$, $p = 0.046$) and 'purchase' purpose' ($t = 2.695$, $p = 0.007$).
- For the remaining factors, i.e. 'search and information processing' ($t = 1.863$, $p = 0.063$), 'social interaction' ($t = 0.967$, $p = 0.334$) and 'social relevance' ($t = 1.463$, $p = 0.144$), there was no real difference in the opinion of respondents.
- For purchasing laptop, there was no real difference in the perception of respondents belonging to different family sizes across the three cities towards all the five factors.
- In case of detergent, ANOVA revealed that opinion of respondents was significantly different only for the factor 'purchase purpose' ($F = 4.608$, $p = 0.010$), while for all the other factors the significance values were greater than 0.05 suggesting that the opinion of respondents for those factors was similar.
- Post-hoc test for detergent showed a significant difference in the opinion of respondents having family size of between 1 to 4 and those respondents having family size of 5 to 6 members for the factor 'purchase purpose' ($p = 0.016$).

From the analysis of purchasing intention of respondents for the two product categories, following was found out with reference to payment mechanism and shopping situation in the three cities of Gujarat.

IMPACT OF PAYMENT MECHANISM ON PURCHASING INTENTION FOR SELECTED PRODUCT CATEGORIES:

- It was found that for laptop cheque was the most preferred payment mechanism (Mean = 1.58) while cash was least preferred (Mean = 2.55).
- Purchasing intention for laptop through cheque (Mean = 1.58) was greater than credit/debit card (Mean = 1.82) and cash (Mean = 2.55). Thus, cash was the least preferred payment mechanism.

- For the factor ‘affective link’ it was found that in case of all the respondents who preferred cheque, the number of respondents above mean value for the factor were more than those below it. Same was the situation for those respondents who preferred credit/debit card. However, those respondents who preferred to buy a laptop by cash; the number of them below mean was more than those above it. Post-hoc tests revealed that there was significant difference in the perception of respondents who were above the mean as compared to respondents who were below the mean (Chi square = 11.051, $p = 0.004$).
- Similar pattern of behavior was found with respect to all the other factors except ‘purchase purpose’.
- In case of the factor ‘purchase purpose’, for all the respondents preferring different payment mechanisms, the number of respondents below the mean value for this factor was more than those above it. However, from the Chi square test, no significant difference was found in the perception of respondents above and below mean (Chi square = 0.117, $p = 0.943$).
- Chi square analysis revealed that there was a significant difference across the three cities of Gujarat in the purchasing intention for laptop through various payment mechanisms (Chi square = 29.823, $p = 0.000$).
- In case of detergent, results obtained were significantly different as compared to laptop. Cash (Mean = 1.24) was the most preferred payment mechanism for detergent in all the three cities. None of the respondents in the three cities preferred cheque as they were of the opinion that detergent was a cheap and routine product.
- For all the five factors, it was found that number of respondents below the mean value of the factors were more than those above it. This was in total contradiction as compared to laptop. Further, to strengthen this argument, Chi square revealed that for all the factors, the perception of respondents below mean and those above it was significantly different.
- City wise study of purchasing intention for detergent revealed that cash was the most preferred payment mechanism across all the three cities. From that, it could be said that purchasing intention of respondents for detergent was highest through cash in all the three cities of Gujarat. However, it could be said that city wise the

perception of respondents towards all the payment mechanisms was significantly different (Chi square = 25.957, $p = 0.000$).

- With respect to the impact of payment mechanism on purchasing intention of respondents for laptop and detergent, it was found that in case of laptop majority of the respondents gave importance to the factors determining levels of involvement. While in case of detergent, majority of respondents did not give much importance to those factors.
- It could be said from the above observations that in case of a high involvement product like laptop, the purchasing intention of respondents with respect to cheque was found to be highest..
- Whereas in case of low involvement product like detergent, the purchasing intention of respondents with cash was found to be highest.

IMPACT OF SHOPPING SITUATION ON PURCHASING INTENTION FOR SELECTED PRODUCT CATEGORIES:

In terms of preference of a shopping situation for enjoyment and pleasure, following was found in case of laptop across the three selected cities of Gujarat-

- Physical store (Mean = 1.57) was the most enjoyed shopping situation for laptop in the three selected cities. Online shopping through internet was the second most enjoyed shopping situation (Mean = 1.85), while TV shopping was surprisingly the least preferred one (Mean = 2.54)
- To understand the perceptions of respondents in a better way, correlation was found between shopping situation from the perspective of enjoyment and pleasure on one hand and preference of shopping situation from the viewpoint of actual purchasing intention on the other. It was found that there was moderate correlation between the two suggesting that respondents like to purchase a product from the shopping situation they enjoy to purchase from.
- It was observed that correlation was highest in case of physical store ($r = 0.633$, $p = 0.000$), while it was lowest for TV Shopping ($r = 0.534$, $p = 0.000$).
- Factor wise analysis revealed that for all the factors except 'purchase purpose', the number of respondents above the mean value for the factors were less than those below it suggesting that more respondents gave importance to the factors.

- However, in case of the factor ‘purchase purpose’ the number of respondents below mean were more than above mean suggesting that in terms of payment mechanisms, this factor was not given importance. (Chi square = 3.643, $p = 0.162$).
- Thus, it was found that pleasure and enjoyment in shopping is an important factor in determining the preference of respondents for a particular shopping situation.
- The study of correlation also established that physical was the most preferred shopping situation for laptop.
- From the point of view of actual purchasing intention of respondents across the three cities was highest through physical store (Mean = 1.47), followed by online shopping (Mean = 1.81) and TV shopping (Mean = 2.66).
- This purchasing intention of the respondents was found to be significant across the three cities of Gujarat (Chi square = 20.873, $p = 0.000$).
- In case of factors ‘affective link’ (Chi square = 26.818, $p = 0.000$), ‘search and information processing’ (Chi square = 30.045, $p = 0.000$) and ‘social interaction’ (Chi square = 40.135, $p = 0.000$), the number of respondents above the mean values for these factors were higher than those below it. This suggested that respondents gave importance to these factors while purchasing laptop.
- In case of the factor ‘social relevance’ (Chi square = 25.004, $p = 0.000$), the number of respondents below mean value for this factor were more than those above it in case of physical store. For the remaining shopping situations however, more respondents were above mean than those below it. Thus, it was found that majority of the respondents (54.69%) who preferred physical store did not give importance to this factor.
- For the factor ‘purchase purpose’ (Chi square = 7.611, $p = 0.022$), in case of respondents who preferred physical store and those who preferred online shopping, more respondents were below the mean value of this factor as compared to those above it. This meant that people who preferred to buy laptop through physical store and online did not give much importance to this factor. However, those respondents who preferred to buy laptop through TV shopping did give importance to this factor.

Compared to laptop, in case of a low involvement product like detergent following was found –

- Physical store was the most enjoyed shopping situation (Mean = 1.33) followed by online shopping (Mean = 2.10) and TV shopping (Mean = 2.37).
- Correlation between physical store, from viewpoint of enjoyment and from viewpoint of actual purchasing was moderate ($r = 0.491$, $p = 0.000$). This was however less as compared to laptop.
- Similar type of moderate correlation was found in case of online shopping ($r = 0.498$, $p = 0.000$) and TV shopping ($r = 0.516$, $p = 0.000$).
- Compared to laptop, the correlation coefficients in case of detergent were found to be less. TV shopping had the highest correlation, while physical store had the lowest correlation which was the reverse of what was found in laptop.
- Study of respondents' perception towards shopping situation revealed that in case of detergent, from the point of view of enjoyment and pleasure, there was a significant difference in the perception of respondents across the three cities (Chi square = 85.148, $p = 0.000$).
- Factor wise study showed that for all the factors, the number of respondents below the mean value for the factors were more than those above it. This means that respondents did not give much importance to the factors when it came to purchase of a detergent.
- In case of the factor 'purchase purpose' the number of respondents above mean were more than those below mean, indicating that respondents did give importance to this factor (Chi square = 35.565, $p = 0.000$).
- From the viewpoint of actual purchasing, it was found that the number of respondent below the mean value of the factors determining involvement were more than the number of respondents above it for all the factors.
- However, there was no significant difference in the perception of respondents below mean and those above mean for all the factors except the factor 'search and information processing' (Chi square = 6.575, $p = 0.037$), where significant difference in the perception of respondents below mean as compared to those above it was observed.
- Thus, it was found that there is an impact of payment mechanism and shopping situation on the purchasing intention of consumers and further it was also established that consumer involvement also plays a major role in determining the purchasing intention.

6.2 CONCLUSION

From the research conducted in the three major cities of Gujarat, It can be concluded that purchasing intention of respondents across the three cities was found to be different for a low involvement product as compared to high involvement product. Laptop was found to be a high involvement product based on the mean values and significance levels obtained. On the other hand, detergent was found to be a low involvement product.

Further, tests conducted on the data revealed that respondents' preference for payment mechanisms was found to be significantly different in the three cities for laptop as compared to detergent. In case of laptop, cheque was the most preferred payment mechanism; while for detergent cash was found to be the most preferred payment mechanism. A study of reasons for this preference revealed that preference for payment through cheque was due to the high price of the product and preference for cash in case of detergent was due to the fact that detergent is a low priced and a quite routinely purchased product. None of the respondents across the three cities preferred cheque as a payment mechanism for purchasing detergent.

It can also be concluded that the preference of shopping situation for laptop and detergent was found to be similar. Respondents across the three cities preferred physical store to purchase both, laptop as well as detergent. However, the reasons for this preference were different for both the products. In case of laptop the most prominent reason for physical store was the possibility of actual demonstration of the product instead of animations and pictures found on internet and TV Shopping. As compared to this, people preferred to purchase detergent from physical store because they are habituated to buy from a physical store.

For laptop, internet was the second most preferred shopping situation followed by TV shopping. The reason for preferring internet as a shopping situation was that people could get detailed product information about the product from the internet before deciding to purchase it. Last preference was provided to TV Shopping. The most prominent reason for preference of TV Shopping was that respondents felt that the product quality offered by them is high.

In case of detergent also, internet was the second most preferred shopping situation followed by TV Shopping. However, the reason given for this preference was different as compared to laptop. Internet was preferred because respondents believed that the cost of purchasing detergent through internet would be very low. Those who preferred TV Shopping to buy detergent felt that they would be able to get good quality products from the TV Shopping medium.

Finally, it can be concluded that all the hypothesis were rejected and alternate hypotheses were accepted. This means that, the consumer involvement for laptop is not the same as that for detergent. Along with this, the purchasing intention of consumers is different for the two products in terms of payment mechanism and shopping situation.

6.3 LIMITATIONS

- This study was conducted keeping in mind only three payment mechanisms and similarly three shopping situations. Payment mechanisms in terms of cash, credit/debit card and cheque only was considered. Other mechanisms like installment system were not considered.
- In terms of shopping situation, physical store represents all types of stores. Research was not done for different types of organized and unorganized retails stores.
- Only two representative products were used in this research in the form of laptop and detergent. Other products were not considered.
- For this study, only three cities having the largest urban population in Gujarat were considered. Other cities were not included due to resource constraints. Further, only the urban areas were brought under the study. The entire district containing rural area was not kept within the scope.

6.4 DIRECTIONS FOR FUTURE RESEARCH

- Research using different products representing high and low involvement can be carried out.
- Only two types of consumer involvement were considered in this research i.e. high and low. Further research can be conducted for medium involvement also.

- The respondents included only those people who were engaged in the occupations like service, business and professions. Research can also be conducted for housewives, students, retired, etc.

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ANNEXURE

1: QUESTIONNAIRE I

Selection of High Involvement and Low Involvement Product

CONFIDENTIAL

STRICTLY FOR ACADEMIC PURPOSES

Name :	
Address:	

Age Group : 20 - 30 ☐ 31 - 40 ☐ 41 - 50 ☐ 51 - 60 ☐ >60 ☐

Occupation: Service ☐ Business ☐ Profession ☐

Gender : ☐ Education : ☐ Income : ☐

Income (Lac Rs.) :

< 1.00	<input type="checkbox"/>	1.01-2.00	<input type="checkbox"/>	2.01-3.00	<input type="checkbox"/>
3.01-4.00	<input type="checkbox"/>	4.01-5.00	<input type="checkbox"/>	> 5.00	<input type="checkbox"/>

Please give rankings between 1 to 5 for the following products with respect to the following statements

1. I find that the product is important in my daily life

Gr.1 a. ☐ b. ☐ c. ☐ d. ☐ e. ☐
Gr.2 a. ☐ b. ☐ c. ☐ d. ☐ e. ☐

2. I am interested in this product

Gr.1 a. ☐ b. ☐ c. ☐ d. ☐ e. ☐
Gr.2 a. ☐ b. ☐ c. ☐ d. ☐ e. ☐

3. I read all available information about the product

Gr.1 a. ☐ b. ☐ c. ☐ d. ☐ e. ☐
Gr.2 a. ☐ b. ☐ c. ☐ d. ☐ e. ☐

4. I try to know the pros and cons of each brand of the product

Gr.1 a. ☐ b. ☐ c. ☐ d. ☐ e. ☐
Gr.2 a. ☐ b. ☐ c. ☐ d. ☐ e. ☐

5. I like/would like to have this product

Gr.1	a.	<input type="text"/>	b.	<input type="text"/>	c.	<input type="text"/>	d.	<input type="text"/>	e.	<input type="text"/>
Gr.2	a.	<input type="text"/>	b.	<input type="text"/>	c.	<input type="text"/>	d.	<input type="text"/>	e.	<input type="text"/>

6. enjoy talking about this product

Gr.1	a.	<input type="text"/>	b.	<input type="text"/>	c.	<input type="text"/>	d.	<input type="text"/>	e.	<input type="text"/>
Gr.2	a.	<input type="text"/>	b.	<input type="text"/>	c.	<input type="text"/>	d.	<input type="text"/>	e.	<input type="text"/>

7. I could talk for a quite a while about this product without getting bored

Gr.1	a.	<input type="text"/>	b.	<input type="text"/>	c.	<input type="text"/>	d.	<input type="text"/>	e.	<input type="text"/>
Gr.2	a.	<input type="text"/>	b.	<input type="text"/>	c.	<input type="text"/>	d.	<input type="text"/>	e.	<input type="text"/>

8. This product is important for me

Gr.1	a.	<input type="text"/>	b.	<input type="text"/>	c.	<input type="text"/>	d.	<input type="text"/>	e.	<input type="text"/>
Gr.2	a.	<input type="text"/>	b.	<input type="text"/>	c.	<input type="text"/>	d.	<input type="text"/>	e.	<input type="text"/>

9. This product is an important social advancement for me

Gr.1	a.	<input type="text"/>	b.	<input type="text"/>	c.	<input type="text"/>	d.	<input type="text"/>	e.	<input type="text"/>
Gr.2	a.	<input type="text"/>	b.	<input type="text"/>	c.	<input type="text"/>	d.	<input type="text"/>	e.	<input type="text"/>

Group 1	Group 2
a. Laptop	a. Talcum Powder
b. LCD/LED TV	b. Noodles
c. Refrigerator	c. Detergent
d. Car	d. Deodorant
e. Air conditioner	e. Tea / Coffee

2: QUESTIONNAIRE II

To Measure the involvement for Laptop and Detergent and to find out purchasing intention through payment mechanism and shopping situation

This information is strictly for RESEARCH PURPOSE (PH.D). No part of this information will be shared with anyone under any circumstances.

Name :	
Address:	

Tele Cell email

City : Vadodara Ahmedabad Surat

Age Group : 20 - 30 31 - 40 41 - 50 51 - 60 >60

Occupation: Service Business Profession Others(specify)

Income (Lac Rs.) : < 1.00 1.01-2.00 2.01-3.00
3.01-4.00 4.01-5.00 > 5.00

Gender : Male Female

Education : Undergraduate Graduate Others (Specify)
Post Graduate Professional

Family Size : _____ (No. of persons) Family Type : Joint Nuclear

Marital Status : Married Unmarried

Please indicate your agreement with each of the following statements with regards to Laptop & Detergent

7	Very Strongly Agree	6	Strongly Agree	5	Agree	4	Neutral	3	Disagree	2	Strongly Disagree	1	Very Strongly Disagree
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		Laptop	Detergent
1	My life would change without a Laptop/Detergent		
2	I read all available information about Laptop/Detergent		
3	I enjoy talking with knowledgeable about laptop/Detergent		
4	I think it is sufficient if the laptop/Detergent fulfils the purpose for which it was designed		
5	I like/ would like to have a laptop/Detergent		
6	Laptop/Detergent is important for me		
7	I try to get to know the pros and cons of each brand of laptop/Detergent		
8	Being without it makes me unhappy		
9	Time spent learning about the product is time well spent		
10	This laptop/Detergent is an important social advancement for me		
11	I talk about the laptop/Detergent with my relatives and friends		
12	I enjoy using a laptop/Detergent		
13	I am interested in experts' evaluations and comments on laptop/Detergent		
14	I don't mind spending money on laptop/Detergent		
15	I can remember some advertisements about laptop/Detergent		
16	I am interested in laptop/Detergent		
17	I notice the difference between various laptop brands		
18	I enjoy talking about the laptop/Detergent		
19	I feel good whenever I use laptop/Detergent		
20	I think there is little to choose between different brands of laptop/Detergent		
21	I find that laptop/Detergent is important in my daily life		
22	I could talk for quite a while about laptop/Detergent without getting bored		
23	I feel emotionally attached to laptop/Detergent		
24	Most people do not care about laptop/Detergent		
25	It seems silly to me to have strong interest in		

	laptop/Detergent		
26	I would read an article on laptop/Detergent published in newspaper/magazine		
27	I keep abreast of recent news on the product development		
28	I am not at all interested in a laptop/Detergent		
29	I do not have a preferred brand of laptop/Detergent		
30	I would not make much effort to get more information about laptop/Detergent		

Answer questions 31 to 33 by giving ranks of 1, 2 or 3. (1 = Most preferred, 3 = Least Preferred)

31. Which of the following method of shopping you would prefer for buying a in terms of **enjoyment** and **pleasure** for

Laptop	Physical Store	<input type="text"/>	Internet	<input type="text"/>	T.V. Shopping	<input type="text"/>
Detergent	Physical Store	<input type="text"/>	Internet	<input type="text"/>	T.V. Shopping	<input type="text"/>

Reasons for Highest Preference(Laptop) _____

(Detergent) _____

32 You would consider buying from which shopping situation for-

Laptop	Physical Store	<input type="text"/>	Internet	<input type="text"/>	T.V. Shopping	<input type="text"/>
Detergent	Physical Store	<input type="text"/>	Internet	<input type="text"/>	T.V. Shopping	<input type="text"/>

Reasons for Highest Preference(Laptop) _____

(Detergent) _____

33. You prefer which payment mechanism for-

Laptop	Cash	<input type="text"/>	Credit/Debit Card	<input type="text"/>	Cheque	<input type="text"/>
Detergent	Cash	<input type="text"/>	Credit/Debit Card	<input type="text"/>	Cheque	<input type="text"/>

34. Answer all 3 **only if you have ticked all 3 payment mechanisms**. Please provide ranks for the reasons (without repetition)

A. Reasons for Cash

- Easy to pay
- Habituated to pay by cash
- Get product immediately if cash paid
- More discounts/bargaining
- Product Price

LAPTOP	DET.
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Other reason (laptop) _____

Detergent _____

B. Reasons for Credit/Debit card

- a. Easy to pay
- b. Reward Pts.
- c. Credit period
- d. safer than cash
- e. Accepted Online

LAPTOP	DET.

Other reason (laptop)_____

Detergent_____

C. Reasons for Cheque

- a. Convenient to pay
- b. Product Price
- c. Taxation purpose
- d. Legal Point
- e. Low risk

LAPTOP	DET.

Other reason (laptop)_____

Detergent_____

Give Preference to all 3 questions only if you have given ranks to all choices in Q.32, otherwise answer only the question you have given rank in Q.32.

35. You prefer to purchase a LAPTOP / DETERGENT from a **Physical Store** because (1=**most preferred**, 6=**least preferred**)

A. Reason for Physical Store

- a. Habituated to buy from a store
- b. More discounts/Bargaining possible
- c. Environment is lively and enjoying
- d. You get the pleasure of Shopping
- e. Live demo of the product
- f. No waiting time to avail the product

LAPTOP	DET.

Other reason (laptop)_____

Detergent_____

B. Reasons for Internet

- a. Available 24 hours a day, all days
- b. Low cost because direct sales
- c. Detailed product information
- d. Purchase from home/office
- e. Authentic Product

LAPTOP	DET.

Other reason (laptop)_____

Detergent_____

C. Reason for TV Shopping

- a. Available 24 hours a day, all days
- b. Money back guarantee
- c. Good quality products
- d. Convenient (from home/office)
- e. Discounts and free gifts

LAPTOP	DET.

Other reason (laptop)_____

Detergent_____

3: Table Showing Post Hoc Analysis between the three Cities of Gujarat Showing Consumer Involvement for Laptop

Dependent Variable	(I) CITY	(J) CITY	Mean Difference (I-J)	Std. Error	Sig.
AL	Vadodara	Ahmedabad	-0.789	0.063	0.000
		Surat	-0.540	0.063	0.000
	Ahmedabad	Vadodara	0.789	0.063	0.000
		Surat	0.250	0.063	0.000
	Surat	Vadodara	0.540	0.063	0.000
		Ahmedabad	-0.250	0.063	0.000
SIP	Vadodara	Ahmedabad	-0.998	0.064	0.000
		Surat	-0.704	0.064	0.000
	Ahmedabad	Vadodara	0.998	0.064	0.000
		Surat	0.294	0.064	0.000
	Surat	Vadodara	0.704	0.064	0.000
		Ahmedabad	-0.294	0.064	0.000
SI	Vadodara	Ahmedabad	-0.990	0.081	0.000
		Surat	-0.810	0.081	0.000
	Ahmedabad	Vadodara	0.990	0.081	0.000
		Surat	0.180	0.081	0.088
	Surat	Vadodara	0.810	0.081	0.000
		Ahmedabad	-0.180	0.081	0.088
SR	Vadodara	Ahmedabad	-0.600	0.077	0.000
		Surat	-0.212	0.077	0.024
	Ahmedabad	Vadodara	0.600	0.077	0.000
		Surat	0.388	0.077	0.000
	Surat	Vadodara	0.212	0.077	0.024
		Ahmedabad	-0.388	0.077	0.000
PP	Vadodara	Ahmedabad	-0.180	0.091	0.143
		Surat	-0.010	0.091	0.994
	Ahmedabad	Vadodara	0.180	0.091	0.143
		Surat	0.170	0.091	0.176
	Surat	Vadodara	0.010	0.091	0.994
		Ahmedabad	-0.170	0.091	0.176

*The mean difference is significant at the .05 level

4: Table Showing Post Hoc Analysis between the three Cities of Gujarat Showing Consumer Involvement for Detergent

Dependent Variable	(I) CITY	(J) CITY	Mean Difference (I-J)	Std. Error	Sig.
AL	Vadodara	Ahmedabad	1.117	0.080	0.000
		Surat	0.881	0.080	0.000
	Ahmedabad	Vadodara	-1.117	0.080	0.000
		Surat	-0.236	0.080	0.014
	Surat	Vadodara	-0.881	0.080	0.000
		Ahmedabad	0.236	0.080	0.014
SIP	Vadodara	Ahmedabad	1.293	0.087	0.000
		Surat	0.939	0.087	0.000
	Ahmedabad	Vadodara	-1.293	0.087	0.000
		Surat	-0.354	0.087	0.000
	Surat	Vadodara	-0.939	0.087	0.000
		Ahmedabad	0.354	0.087	0.000
SI	Vadodara	Ahmedabad	0.753	0.102	0.000
		Surat	0.383	0.102	0.001
	Ahmedabad	Vadodara	-0.753	0.102	0.000
		Surat	-0.370	0.102	0.002
	Surat	Vadodara	-0.383	0.102	0.001
		Ahmedabad	0.370	0.102	0.002
SR	Vadodara	Ahmedabad	0.770	0.102	0.000
		Surat	0.600	0.102	0.000
	Ahmedabad	Vadodara	-0.770	0.102	0.000
		Surat	-0.170	0.102	0.252
	Surat	Vadodara	-0.600	0.102	0.000
		Ahmedabad	0.170	0.102	0.252
PP	Vadodara	Ahmedabad	2.015	0.157	0.000
		Surat	1.405	0.157	0.000
	Ahmedabad	Vadodara	-2.015	0.157	0.000
		Surat	-0.610	0.157	0.001
	Surat	Vadodara	-1.405	0.157	0.000
		Ahmedabad	0.610	0.157	0.001

*The mean difference is significant at the .05 level.

5: Post Hoc Analysis for determination of Consumer Involvement for Laptop with reference to Age Group of Respondents in Gujarat

Dependent Variable	(I) AGE GROUP	(J) AGE GROUP	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.
			Vadodara			Ahmedabad			Surat			Overall		
AL	20-30	31-40	0.07	0.15	0.99	-0.16	0.09	0.49	-0.32	0.11	0.06	-0.25	0.07	0.02
		41-50	0.07	0.16	1.00	-0.01	0.09	1.00	-0.26	0.11	0.24	-0.16	0.08	0.39
		51-60	-0.18	0.18	0.91	-0.03	0.12	1.00	-0.35	0.15	0.27	-0.21	0.10	0.40
		above 60	-0.20	0.32	0.98	-0.10	0.17	0.99	0.02	0.28	1.00	-0.18	0.17	0.89
	31-40	20-30	-0.07	0.15	0.99	0.16	0.09	0.49	0.32	0.11	0.06	0.25	0.07	0.02
		41-50	0.00	0.17	1.00	0.14	0.08	0.53	0.06	0.11	0.99	0.09	0.08	0.86
		51-60	-0.25	0.19	0.78	0.13	0.11	0.87	-0.03	0.16	1.00	0.04	0.10	1.00
		above 60	-0.26	0.32	0.95	0.06	0.17	1.00	0.34	0.28	0.82	0.07	0.17	1.00
	41-50	20-30	-0.07	0.16	1.00	0.01	0.09	1.00	0.26	0.11	0.24	0.16	0.08	0.39
		31-40	0.00	0.17	1.00	-0.14	0.08	0.53	-0.06	0.11	0.99	-0.09	0.08	0.86
		51-60	-0.25	0.20	0.81	-0.02	0.12	1.00	-0.09	0.16	0.99	-0.05	0.11	1.00
		above 60	-0.26	0.33	0.96	-0.08	0.17	0.99	0.28	0.28	0.90	-0.02	0.17	1.00
	51-60	20-30	0.18	0.18	0.91	0.03	0.12	1.00	0.35	0.15	0.27	0.21	0.10	0.40
		31-40	0.25	0.19	0.78	-0.13	0.11	0.87	0.03	0.16	1.00	-0.04	0.10	1.00
		41-50	0.25	0.20	0.81	0.02	0.12	1.00	0.09	0.16	0.99	0.05	0.11	1.00
		above 60	-0.01	0.34	1.00	-0.07	0.19	1.00	0.37	0.30	0.82	0.03	0.18	1.00
	above 60	20-30	0.20	0.32	0.98	0.10	0.17	0.99	-0.02	0.28	1.00	0.18	0.17	0.89
		31-40	0.26	0.32	0.95	-0.06	0.17	1.00	-0.34	0.28	0.82	-0.07	0.17	1.00
		41-50	0.26	0.33	0.96	0.08	0.17	0.99	-0.28	0.28	0.90	0.02	0.17	1.00
		51-60	0.01	0.34	1.00	0.07	0.19	1.00	-0.37	0.30	0.82	-0.03	0.18	1.00

SIP	20-30	31-40	0.27	0.14	0.44	-0.15	0.10	0.68	-0.23	0.10	0.32	-0.17	0.08	0.34
		41-50	0.34	0.15	0.30	-0.01	0.10	1.00	-0.08	0.11	0.96	-0.03	0.09	1.00
		51-60	0.03	0.18	1.00	0.03	0.14	1.00	-0.26	0.15	0.60	-0.07	0.11	0.98
		above 60	-0.07	0.31	1.00	0.13	0.20	0.98	0.06	0.27	1.00	-0.04	0.18	1.00
	31-40	20-30	-0.27	0.14	0.44	0.15	0.10	0.68	0.23	0.10	0.32	0.17	0.08	0.34
		41-50	0.06	0.16	1.00	0.14	0.09	0.68	0.14	0.11	0.80	0.14	0.08	0.59
		51-60	-0.25	0.18	0.77	0.17	0.13	0.77	-0.03	0.15	1.00	0.10	0.11	0.94
		above 60	-0.35	0.31	0.87	0.27	0.19	0.73	0.29	0.27	0.90	0.13	0.18	0.97
	41-50	20-30	-0.34	0.15	0.30	0.01	0.10	1.00	0.08	0.11	0.96	0.03	0.09	1.00
		31-40	-0.06	0.16	1.00	-0.14	0.09	0.68	-0.14	0.11	0.80	-0.14	0.08	0.59
		51-60	-0.31	0.19	0.63	0.03	0.14	1.00	-0.17	0.16	0.88	-0.04	0.11	1.00
		above 60	-0.41	0.32	0.80	0.13	0.20	0.98	0.14	0.28	0.99	-0.01	0.18	1.00
	51-60	20-30	-0.03	0.18	1.00	-0.03	0.14	1.00	0.26	0.15	0.60	0.07	0.11	0.98
		31-40	0.25	0.18	0.77	-0.17	0.13	0.77	0.03	0.15	1.00	-0.10	0.11	0.94
		41-50	0.31	0.19	0.63	-0.03	0.14	1.00	0.17	0.16	0.88	0.04	0.11	1.00
		above 60	-0.10	0.33	1.00	0.10	0.22	0.99	0.31	0.30	0.89	0.03	0.19	1.00
	above 60	20-30	0.07	0.31	1.00	-0.13	0.20	0.98	-0.06	0.27	1.00	0.04	0.18	1.00
		31-40	0.35	0.31	0.87	-0.27	0.19	0.73	-0.29	0.27	0.90	-0.13	0.18	0.97
		41-50	0.41	0.32	0.80	-0.13	0.20	0.98	-0.14	0.28	0.99	0.01	0.18	1.00
		51-60	0.10	0.33	1.00	-0.10	0.22	0.99	-0.31	0.30	0.89	-0.03	0.19	1.00
SI	20-30	31-40	0.08	0.20	1.00	-0.26	0.12	0.31	-0.20	0.11	0.54	-0.26	0.10	0.13
		41-50	0.13	0.21	0.99	-0.18	0.13	0.75	-0.19	0.12	0.63	-0.19	0.10	0.50
		51-60	-0.12	0.25	0.99	0.07	0.17	1.00	-0.27	0.16	0.60	-0.11	0.13	0.95
		above 60	-0.32	0.44	0.97	-0.13	0.24	0.99	-0.31	0.29	0.89	-0.30	0.22	0.75
	31-40	20-30	-0.08	0.20	1.00	0.26	0.12	0.31	0.20	0.11	0.54	0.26	0.10	0.13
		41-50	0.05	0.23	1.00	0.08	0.11	0.97	0.01	0.12	1.00	0.07	0.10	0.98

		51-60	-0.19	0.26	0.97	0.33	0.16	0.36	-0.07	0.16	1.00	0.15	0.13	0.87
		above 60	-0.39	0.44	0.94	0.13	0.23	0.99	-0.11	0.29	1.00	-0.04	0.22	1.00
	41-50	20-30	-0.13	0.21	0.99	0.18	0.13	0.75	0.19	0.12	0.63	0.19	0.10	0.50
		31-40	-0.05	0.23	1.00	-0.08	0.11	0.97	-0.01	0.12	1.00	-0.07	0.10	0.98
		51-60	-0.24	0.27	0.94	0.25	0.16	0.69	-0.08	0.17	0.99	0.08	0.14	0.99
		above 60	-0.44	0.45	0.92	0.05	0.24	1.00	-0.12	0.29	1.00	-0.11	0.22	0.99
	51-60	20-30	0.12	0.25	0.99	-0.07	0.17	1.00	0.27	0.16	0.60	0.11	0.13	0.95
		31-40	0.19	0.26	0.97	-0.33	0.16	0.36	0.07	0.16	1.00	-0.15	0.13	0.87
		41-50	0.24	0.27	0.94	-0.25	0.16	0.69	0.08	0.17	0.99	-0.08	0.14	0.99
		above 60	-0.20	0.47	1.00	-0.20	0.26	0.96	-0.04	0.31	1.00	-0.19	0.23	0.95
	above 60	20-30	0.32	0.44	0.97	0.13	0.24	0.99	0.31	0.29	0.89	0.30	0.22	0.75
		31-40	0.39	0.44	0.94	-0.13	0.23	0.99	0.11	0.29	1.00	0.04	0.22	1.00
		41-50	0.44	0.45	0.92	-0.05	0.24	1.00	0.12	0.29	1.00	0.11	0.22	0.99
		51-60	0.20	0.47	1.00	0.20	0.26	0.96	0.04	0.31	1.00	0.19	0.23	0.95
SR	20-30	31-40	0.05	0.17	1.00	-0.21	0.11	0.47	-0.15	0.13	0.86	-0.20	0.08	0.25
		41-50	0.17	0.18	0.92	-0.07	0.12	0.99	-0.12	0.14	0.95	-0.08	0.09	0.95
		51-60	-0.26	0.21	0.83	0.25	0.16	0.64	-0.18	0.19	0.93	-0.10	0.12	0.94
		above 60	0.11	0.37	1.00	0.08	0.23	1.00	-0.06	0.34	1.00	-0.01	0.19	1.00
	31-40	20-30	-0.05	0.17	1.00	0.21	0.11	0.47	0.15	0.13	0.86	0.20	0.08	0.25
		41-50	0.12	0.19	0.98	0.14	0.11	0.77	0.03	0.14	1.00	0.12	0.09	0.78
		51-60	-0.31	0.22	0.74	0.47	0.15	0.05	-0.03	0.19	1.00	0.09	0.12	0.96
		above 60	0.06	0.38	1.00	0.29	0.22	0.78	0.09	0.34	1.00	0.18	0.19	0.92
	41-50	20-30	-0.17	0.18	0.92	0.07	0.12	0.99	0.12	0.14	0.95	0.08	0.09	0.95
		31-40	-0.12	0.19	0.98	-0.14	0.11	0.77	-0.03	0.14	1.00	-0.12	0.09	0.78
		51-60	-0.43	0.23	0.48	0.33	0.16	0.37	-0.06	0.20	1.00	-0.03	0.12	1.00
		above 60	-0.06	0.38	1.00	0.15	0.23	0.98	0.06	0.35	1.00	0.06	0.19	1.00

	51-60	20-30	0.26	0.21	0.83	-0.25	0.16	0.64	0.18	0.19	0.93	0.10	0.12	0.94
		31-40	0.31	0.22	0.74	-0.47	0.15	0.05	0.03	0.19	1.00	-0.09	0.12	0.96
		41-50	0.43	0.23	0.48	-0.33	0.16	0.37	0.06	0.20	1.00	0.03	0.12	1.00
		above 60	0.37	0.40	0.93	-0.18	0.25	0.97	0.12	0.37	1.00	0.09	0.21	1.00
	above 60	20-30	-0.11	0.37	1.00	-0.08	0.23	1.00	0.06	0.34	1.00	0.01	0.19	1.00
		31-40	-0.06	0.38	1.00	-0.29	0.22	0.78	-0.09	0.34	1.00	-0.18	0.19	0.92
		41-50	0.06	0.38	1.00	-0.15	0.23	0.98	-0.06	0.35	1.00	-0.06	0.19	1.00
		51-60	-0.37	0.40	0.93	0.18	0.25	0.97	-0.12	0.37	1.00	-0.09	0.21	1.00
PP	20-30	31-40	0.30	0.17	0.54	0.04	0.15	1.00	-0.33	0.17	0.43	-0.02	0.10	1.00
		41-50	0.33	0.18	0.54	-0.03	0.16	1.00	-0.36	0.18	0.39	-0.05	0.10	0.99
		51-60	-0.11	0.21	0.99	-0.16	0.22	0.97	0.32	0.25	0.79	-0.02	0.13	1.00
		above 60	0.54	0.37	0.72	0.14	0.31	1.00	-0.40	0.44	0.93	0.11	0.22	0.99
	31-40	20-30	-0.30	0.17	0.54	-0.04	0.15	1.00	0.33	0.17	0.43	0.02	0.10	1.00
		41-50	0.02	0.20	1.00	-0.08	0.14	0.99	-0.03	0.18	1.00	-0.03	0.10	1.00
		51-60	-0.41	0.22	0.49	-0.21	0.20	0.90	0.66	0.25	0.14	0.00	0.13	1.00
		above 60	0.24	0.38	0.98	0.09	0.30	1.00	-0.07	0.44	1.00	0.13	0.22	0.99
	41-50	20-30	-0.33	0.18	0.54	0.03	0.16	1.00	0.36	0.18	0.39	0.05	0.10	0.99
		31-40	-0.02	0.20	1.00	0.08	0.14	0.99	0.03	0.18	1.00	0.03	0.10	1.00
		51-60	-0.44	0.23	0.48	-0.13	0.21	0.98	0.69	0.26	0.13	0.02	0.14	1.00
		above 60	0.21	0.39	0.99	0.17	0.31	0.99	-0.04	0.45	1.00	0.16	0.22	0.97
	51-60	20-30	0.11	0.21	0.99	0.16	0.22	0.97	-0.32	0.25	0.79	0.02	0.13	1.00
		31-40	0.41	0.22	0.49	0.21	0.20	0.90	-0.66	0.25	0.14	0.00	0.13	1.00
		41-50	0.44	0.23	0.48	0.13	0.21	0.98	-0.69	0.26	0.13	-0.02	0.14	1.00
		above 60	0.65	0.40	0.62	0.30	0.34	0.94	-0.73	0.48	0.68	0.13	0.23	0.99
	above 60	20-30	-0.54	0.37	0.72	-0.14	0.31	1.00	0.40	0.44	0.93	-0.11	0.22	0.99
		31-40	-0.24	0.38	0.98	-0.09	0.30	1.00	0.07	0.44	1.00	-0.13	0.22	0.99
		41-50	-0.21	0.39	0.99	-0.17	0.31	0.99	0.04	0.45	1.00	-0.16	0.22	0.97
		51-60	-0.65	0.40	0.62	-0.30	0.34	0.94	0.73	0.48	0.68	-0.13	0.23	0.99

*The mean difference is significant at the .05 level.

6: Post Hoc Analysis for determination of Consumer Involvement for Detergent with reference to Age Group of Respondents in Gujarat

Dependent Variable	(I) AGE GROUP	(J) AGE GROUP	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.
			Vadodara			Ahmedabad			Surat			Overall		
AL	20-30	31-40	0.29	0.17	0.55	0.31	0.13	0.21	0.20	0.14	0.75	0.410	0.096	0.001
		41-50	0.28	0.18	0.65	0.23	0.14	0.59	0.12	0.15	0.96	0.330	0.103	0.037
		51-60	0.15	0.21	0.97	0.06	0.18	1.00	0.29	0.21	0.74	0.165	0.133	0.818
		above 60	0.53	0.37	0.73	-0.06	0.25	1.00	-0.08	0.37	1.00	0.216	0.218	0.912
	31-40	20-30	-0.29	0.17	0.55	-0.31	0.13	0.21	-0.20	0.14	0.75	-0.410	0.096	0.001
		41-50	-0.01	0.19	1.00	-0.08	0.12	0.98	-0.08	0.15	0.99	-0.080	0.102	0.962
		51-60	-0.15	0.22	0.98	-0.24	0.17	0.72	0.10	0.21	0.99	-0.245	0.132	0.489
		above 60	0.23	0.37	0.98	-0.36	0.25	0.71	-0.27	0.37	0.97	-0.194	0.217	0.939
	41-50	20-30	-0.28	0.18	0.65	-0.23	0.14	0.59	-0.12	0.15	0.96	-0.330	0.103	0.037
		31-40	0.01	0.19	1.00	0.08	0.12	0.98	0.08	0.15	0.99	0.080	0.102	0.962
		51-60	-0.14	0.23	0.99	-0.16	0.17	0.93	0.18	0.21	0.95	-0.165	0.137	0.836
		above 60	0.24	0.38	0.98	-0.28	0.25	0.87	-0.19	0.37	0.99	-0.114	0.220	0.992
	51-60	20-30	-0.15	0.21	0.97	-0.06	0.18	1.00	-0.29	0.21	0.74	-0.165	0.133	0.818
		31-40	0.15	0.22	0.98	0.24	0.17	0.72	-0.10	0.21	0.99	0.245	0.132	0.489
		41-50	0.14	0.23	0.99	0.16	0.17	0.93	-0.18	0.21	0.95	0.165	0.137	0.836
		above 60	0.38	0.39	0.92	-0.12	0.28	1.00	-0.37	0.40	0.93	0.051	0.236	1.000
	above 60	20-30	-0.53	0.37	0.73	0.06	0.25	1.00	0.08	0.37	1.00	-0.216	0.218	0.912
		31-40	-0.23	0.37	0.98	0.36	0.25	0.71	0.27	0.37	0.97	0.194	0.217	0.939
		41-50	-0.24	0.38	0.98	0.28	0.25	0.87	0.19	0.37	0.99	0.114	0.220	0.992
		51-60	-0.38	0.39	0.92	0.12	0.28	1.00	0.37	0.40	0.93	-0.051	0.236	1.000
SIP	20-30	31-40	0.50	0.18	0.12	0.17	0.14	0.83	0.17	0.15	0.84	0.467	0.106	0.001

		41-50	0.46	0.20	0.24	0.15	0.15	0.92	0.08	0.16	0.99	0.390	0.113	0.019
		51-60	0.67	0.23	0.08	-0.17	0.20	0.94	0.23	0.22	0.89	0.298	0.146	0.386
		above 60	0.84	0.40	0.36	-0.01	0.28	1.00	-0.01	0.38	1.00	0.404	0.239	0.582
	31-40	20-30	-0.50	0.18	0.12	-0.17	0.14	0.83	-0.17	0.15	0.84	-0.467	0.106	0.001
		41-50	-0.04	0.21	1.00	-0.02	0.13	1.00	-0.10	0.16	0.98	-0.077	0.112	0.976
		51-60	0.16	0.24	0.98	-0.34	0.18	0.49	0.06	0.22	1.00	-0.169	0.145	0.851
		above 60	0.33	0.41	0.95	-0.17	0.27	0.98	-0.19	0.38	0.99	-0.063	0.238	0.999
	41-50	20-30	-0.46	0.20	0.24	-0.15	0.15	0.92	-0.08	0.16	0.99	-0.390	0.113	0.019
		31-40	0.04	0.21	1.00	0.02	0.13	1.00	0.10	0.16	0.98	0.077	0.112	0.976
		51-60	0.21	0.25	0.95	-0.32	0.19	0.60	0.15	0.22	0.98	-0.092	0.151	0.984
		above 60	0.38	0.41	0.93	-0.15	0.28	0.99	-0.09	0.39	1.00	0.014	0.242	1.000
	51-60	20-30	-0.67	0.23	0.08	0.17	0.20	0.94	-0.23	0.22	0.89	-0.298	0.146	0.386
		31-40	-0.16	0.24	0.98	0.34	0.18	0.49	-0.06	0.22	1.00	0.169	0.145	0.851
		41-50	-0.21	0.25	0.95	0.32	0.19	0.60	-0.15	0.22	0.98	0.092	0.151	0.984
		above 60	0.17	0.43	1.00	0.17	0.31	0.99	-0.24	0.42	0.99	0.106	0.259	0.997
	above 60	20-30	-0.84	0.40	0.36	0.01	0.28	1.00	0.01	0.38	1.00	-0.404	0.239	0.582
		31-40	-0.33	0.41	0.95	0.17	0.27	0.98	0.19	0.38	0.99	0.063	0.238	0.999
		41-50	-0.38	0.41	0.93	0.15	0.28	0.99	0.09	0.39	1.00	-0.014	0.242	1.000
		51-60	-0.17	0.43	1.00	-0.17	0.31	0.99	0.24	0.42	0.99	-0.106	0.259	0.997
SI	20-30	31-40	0.50	0.23	0.31	0.27	0.14	0.47	0.26	0.17	0.70	0.450	0.110	0.002
		41-50	0.38	0.24	0.67	0.31	0.15	0.39	0.19	0.18	0.90	0.389	0.117	0.028
		51-60	0.67	0.28	0.23	0.05	0.20	1.00	0.25	0.26	0.91	0.377	0.151	0.186
		above 60	0.92	0.50	0.50	0.20	0.29	0.98	0.11	0.45	1.00	0.508	0.248	0.381
	31-40	20-30	-0.50	0.23	0.31	-0.27	0.14	0.47	-0.26	0.17	0.70	-0.450	0.110	0.002
		41-50	-0.12	0.26	0.99	0.04	0.13	1.00	-0.07	0.19	1.00	-0.060	0.116	0.992
		51-60	0.17	0.30	0.99	-0.22	0.19	0.85	0.00	0.26	1.00	-0.072	0.150	0.994

		above 60	0.42	0.51	0.95	-0.07	0.28	1.00	-0.14	0.45	1.00	0.059	0.247	1.000
	41-50	20-30	-0.38	0.24	0.67	-0.31	0.15	0.39	-0.19	0.18	0.90	-0.389	0.117	0.028
		31-40	0.12	0.26	0.99	-0.04	0.13	1.00	0.07	0.19	1.00	0.060	0.116	0.992
		51-60	0.30	0.31	0.92	-0.26	0.20	0.78	0.06	0.26	1.00	-0.012	0.156	1.000
		above 60	0.54	0.51	0.89	-0.11	0.28	1.00	-0.08	0.46	1.00	0.119	0.251	0.994
	51-60	20-30	-0.67	0.28	0.23	-0.05	0.20	1.00	-0.25	0.26	0.91	-0.377	0.151	0.186
		31-40	-0.17	0.30	0.99	0.22	0.19	0.85	0.00	0.26	1.00	0.072	0.150	0.994
		41-50	-0.30	0.31	0.92	0.26	0.20	0.78	-0.06	0.26	1.00	0.012	0.156	1.000
		above 60	0.24	0.53	0.99	0.15	0.31	0.99	-0.14	0.49	1.00	0.131	0.269	0.993
	above 60	20-30	-0.92	0.50	0.50	-0.20	0.29	0.98	-0.11	0.45	1.00	-0.508	0.248	0.381
		31-40	-0.42	0.51	0.95	0.07	0.28	1.00	0.14	0.45	1.00	-0.059	0.247	1.000
		41-50	-0.54	0.51	0.89	0.11	0.28	1.00	0.08	0.46	1.00	-0.119	0.251	0.994
		51-60	-0.24	0.53	0.99	-0.15	0.31	0.99	0.14	0.49	1.00	-0.131	0.269	0.993
SR	20-30	31-40	0.17	0.21	0.95	0.41	0.17	0.21	0.19	0.18	0.89	0.368	0.111	0.027
		41-50	0.39	0.22	0.53	0.20	0.18	0.87	0.08	0.19	1.00	0.300	0.119	0.174
		51-60	0.55	0.26	0.33	0.25	0.24	0.89	0.44	0.27	0.61	0.423	0.153	0.108
		above 60	0.93	0.45	0.37	0.30	0.34	0.94	-0.27	0.47	0.99	0.422	0.251	0.586
	31-40	20-30	-0.17	0.21	0.95	-0.41	0.17	0.21	-0.19	0.18	0.89	-0.368	0.111	0.027
		41-50	0.22	0.24	0.93	-0.21	0.16	0.79	-0.11	0.19	0.99	-0.068	0.117	0.987
		51-60	0.38	0.27	0.75	-0.15	0.22	0.98	0.25	0.27	0.93	0.055	0.152	0.998
		above 60	0.76	0.46	0.60	-0.10	0.33	1.00	-0.46	0.47	0.92	0.054	0.250	1.000
	41-50	20-30	-0.39	0.22	0.53	-0.20	0.18	0.87	-0.08	0.19	1.00	-0.300	0.119	0.174
		31-40	-0.22	0.24	0.93	0.21	0.16	0.79	0.11	0.19	0.99	0.068	0.117	0.987
		51-60	0.16	0.28	0.99	0.05	0.23	1.00	0.36	0.27	0.79	0.123	0.158	0.962
		above 60	0.54	0.46	0.85	0.10	0.33	1.00	-0.35	0.48	0.97	0.122	0.254	0.994
	51-60	20-30	-0.55	0.26	0.33	-0.25	0.24	0.89	-0.44	0.27	0.61	-0.423	0.153	0.108
		31-40	-0.38	0.27	0.75	0.15	0.22	0.98	-0.25	0.27	0.93	-0.055	0.152	0.998

PP		41-50	-0.16	0.28	0.99	-0.05	0.23	1.00	-0.36	0.27	0.79	-0.123	0.158	0.962
		above 60	0.38	0.48	0.96	0.05	0.37	1.00	-0.71	0.51	0.75	-0.001	0.271	1.000
	above 60	20-30	-0.93	0.45	0.37	-0.30	0.34	0.94	0.27	0.47	0.99	-0.422	0.251	0.586
		31-40	-0.76	0.46	0.60	0.10	0.33	1.00	0.46	0.47	0.92	-0.054	0.250	1.000
		41-50	-0.54	0.46	0.85	-0.10	0.33	1.00	0.35	0.48	0.97	-0.122	0.254	0.994
		51-60	-0.38	0.48	0.96	-0.05	0.37	1.00	0.71	0.51	0.75	0.001	0.271	1.000
	20-30	31-40	0.04	0.31	1.00	0.43	0.27	0.64	0.66	0.28	0.23	0.655	0.184	0.013
		41-50	0.49	0.33	0.69	0.20	0.29	0.97	0.00	0.29	1.00	0.434	0.197	0.303
		51-60	-0.13	0.38	1.00	-0.15	0.38	1.00	0.96	0.41	0.23	0.211	0.254	0.953
		above 60	0.07	0.67	1.00	0.05	0.54	1.00	0.62	0.72	0.95	0.367	0.416	0.941
	31-40	20-30	-0.04	0.31	1.00	-0.43	0.27	0.64	-0.66	0.28	0.23	-0.655	0.184	0.013
		41-50	0.46	0.35	0.79	-0.23	0.25	0.94	-0.67	0.30	0.28	-0.221	0.195	0.862
		51-60	-0.16	0.40	1.00	-0.58	0.36	0.61	0.30	0.41	0.97	-0.445	0.252	0.540
		above 60	0.03	0.68	1.00	-0.38	0.53	0.97	-0.05	0.72	1.00	-0.289	0.415	0.975
	41-50	20-30	-0.49	0.33	0.69	-0.20	0.29	0.97	0.00	0.29	1.00	-0.434	0.197	0.303
		31-40	-0.46	0.35	0.79	0.23	0.25	0.94	0.67	0.30	0.28	0.221	0.195	0.862
		51-60	-0.62	0.42	0.70	-0.36	0.37	0.92	0.97	0.42	0.26	-0.223	0.262	0.948
		above 60	-0.43	0.69	0.98	-0.16	0.54	1.00	0.62	0.73	0.95	-0.067	0.421	1.000
	51-60	20-30	0.13	0.38	1.00	0.15	0.38	1.00	-0.96	0.41	0.23	-0.211	0.254	0.953
		31-40	0.16	0.40	1.00	0.58	0.36	0.61	-0.30	0.41	0.97	0.445	0.252	0.540
		41-50	0.62	0.42	0.70	0.36	0.37	0.92	-0.97	0.42	0.26	0.223	0.262	0.948
		above 60	0.19	0.72	1.00	0.20	0.59	1.00	-0.35	0.78	1.00	0.156	0.450	0.998
	above 60	20-30	-0.07	0.67	1.00	-0.05	0.54	1.00	-0.62	0.72	0.95	-0.367	0.416	0.941
		31-40	-0.03	0.68	1.00	0.38	0.53	0.97	0.05	0.72	1.00	0.289	0.415	0.975
		41-50	0.43	0.69	0.98	0.16	0.54	1.00	-0.62	0.73	0.95	0.067	0.421	1.000
		51-60	-0.19	0.72	1.00	-0.20	0.59	1.00	0.35	0.78	1.00	-0.156	0.450	0.998

* The mean difference is significant at the .05 level.

7: Post Hoc Analysis for determination of Consumer Involvement for Laptop with reference to Occupation of Respondents in Gujarat

Dependent Variable	(I) OCCUPATION	(J) OCCUPATION	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.
			Vadodara			Ahmedabad			Surat			Overall		
AL	service	business	-0.17	0.13	0.42	-0.05	0.08	0.80	0.07	0.10	0.82	-0.07	0.07	0.58
		profession	-0.49	0.13	0.00	-0.07	0.08	0.64	-0.09	0.10	0.68	-0.23	0.07	0.00
	business	service	0.17	0.13	0.42	0.05	0.08	0.80	-0.07	0.10	0.82	0.07	0.07	0.58
		profession	-0.31	0.15	0.10	-0.02	0.08	0.97	-0.16	0.11	0.37	-0.16	0.08	0.11
	profession	service	0.49	0.13	0.00	0.07	0.08	0.64	0.09	0.10	0.68	0.23	0.07	0.00
		business	0.31	0.15	0.10	0.02	0.08	0.97	0.16	0.11	0.37	0.16	0.08	0.11
SIP	service	business	-0.02	0.13	0.99	-0.06	0.09	0.77	0.18	0.10	0.22	0.01	0.08	0.99
		profession	-0.35	0.13	0.03	0.00	0.09	1.00	-0.01	0.10	0.99	-0.14	0.07	0.16
	business	service	0.02	0.13	0.99	0.06	0.09	0.77	-0.18	0.10	0.22	-0.01	0.08	0.99
		profession	-0.33	0.14	0.07	0.06	0.09	0.81	-0.19	0.11	0.21	-0.15	0.08	0.18
	profession	service	0.35	0.13	0.03	0.00	0.09	1.00	0.01	0.10	0.99	0.14	0.07	0.16
		business	0.33	0.14	0.07	-0.06	0.09	0.81	0.19	0.11	0.21	0.15	0.08	0.18
SI	service	business	-0.37	0.18	0.14	-0.03	0.11	0.96	0.03	0.11	0.96	-0.15	0.09	0.26
		profession	-0.53	0.18	0.02	-0.06	0.11	0.85	-0.07	0.11	0.79	-0.25	0.09	0.02
	business	service	0.37	0.18	0.14	0.03	0.11	0.96	-0.03	0.11	0.96	0.15	0.09	0.26
		profession	-0.16	0.20	0.72	-0.03	0.12	0.97	-0.10	0.11	0.67	-0.10	0.10	0.61
	profession	service	0.53	0.18	0.02	0.06	0.11	0.85	0.07	0.11	0.79	0.25	0.09	0.02
		business	0.16	0.20	0.72	0.03	0.12	0.97	0.10	0.11	0.67	0.10	0.10	0.61
SR	service	business	-0.23	0.16	0.35	-0.02	0.10	0.98	0.14	0.13	0.53	-0.05	0.08	0.83
		profession	-0.50	0.16	0.01	-0.04	0.10	0.94	-0.08	0.12	0.83	-0.21	0.08	0.03

	business	service	0.23	0.16	0.35	0.02	0.10	0.98	-0.14	0.13	0.53	0.05	0.08	0.83
		profession	-0.27	0.17	0.30	-0.02	0.11	0.99	-0.22	0.13	0.26	-0.16	0.09	0.17
	profession	service	0.50	0.16	0.01	0.04	0.10	0.94	0.08	0.12	0.83	0.21	0.08	0.03
		business	0.27	0.17	0.30	0.02	0.11	0.99	0.22	0.13	0.26	0.16	0.09	0.17
PP	service	business	0.05	0.16	0.95	0.06	0.14	0.90	-0.02	0.17	1.00	0.03	0.09	0.95
		profession	-0.23	0.16	0.36	-0.04	0.14	0.97	-0.05	0.16	0.95	-0.11	0.09	0.50
	business	service	-0.05	0.16	0.95	-0.06	0.14	0.90	0.02	0.17	1.00	-0.03	0.09	0.95
		profession	-0.28	0.18	0.29	-0.10	0.15	0.80	-0.03	0.18	0.98	-0.13	0.10	0.38
	profession	service	0.23	0.16	0.36	0.04	0.14	0.97	0.05	0.16	0.95	0.11	0.09	0.50
		business	0.28	0.18	0.29	0.10	0.15	0.80	0.03	0.18	0.98	0.13	0.10	0.38

8: Post Hoc Analysis for determination of Consumer Involvement for Detergent with reference to Occupation of Respondents in Gujarat

Dependent Variable	(I) OCCUPATION	(J) OCCUPATION	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.
			Vadodara			Ahmedabad			Surat			Overall		
AL	service	business	0.25	0.16	0.28	0.06	0.12	0.89	-0.09	0.14	0.79	0.10	0.09	0.57
		profession	0.50	0.15	0.01	0.03	0.11	0.97	0.10	0.13	0.75	0.23	0.09	0.04
	business	service	-0.25	0.16	0.28	-0.06	0.12	0.89	0.09	0.14	0.79	-0.10	0.09	0.57
		profession	0.25	0.17	0.35	-0.03	0.12	0.98	0.19	0.14	0.41	0.14	0.10	0.39
	profession	service	-0.50	0.15	0.01	-0.03	0.11	0.97	-0.10	0.13	0.75	-0.23	0.09	0.04
		business	-0.25	0.17	0.35	0.03	0.12	0.98	-0.19	0.14	0.41	-0.14	0.10	0.39
SIP	service	business	0.37	0.17	0.10	0.05	0.13	0.92	-0.18	0.14	0.45	0.11	0.10	0.54
		profession	0.73	0.17	0.00	-0.05	0.13	0.93	0.09	0.14	0.83	0.28	0.10	0.02
	business	service	-0.37	0.17	0.10	-0.05	0.13	0.92	0.18	0.14	0.45	-0.11	0.10	0.54
		profession	0.37	0.19	0.15	-0.10	0.14	0.76	0.26	0.15	0.21	0.17	0.11	0.29
	profession	service	-0.73	0.17	0.00	0.05	0.13	0.93	-0.09	0.14	0.83	-0.28	0.10	0.02
		business	-0.37	0.19	0.15	0.10	0.14	0.76	-0.26	0.15	0.21	-0.17	0.11	0.29
SI	service	business	0.08	0.22	0.94	0.17	0.13	0.41	0.06	0.17	0.93	0.12	0.11	0.51
		profession	0.54	0.21	0.04	0.04	0.13	0.95	0.04	0.17	0.97	0.22	0.10	0.11
	business	service	-0.08	0.22	0.94	-0.17	0.13	0.41	-0.06	0.17	0.93	-0.12	0.11	0.51
		profession	0.47	0.24	0.14	-0.13	0.14	0.63	-0.03	0.18	0.99	0.09	0.11	0.71
	profession	service	-0.54	0.21	0.04	-0.04	0.13	0.95	-0.04	0.17	0.97	-0.22	0.10	0.11

		business	-0.47	0.24	0.14	0.13	0.14	0.63	0.03	0.18	0.99	-0.09	0.11	0.71
SR	service	business	0.35	0.19	0.18	0.27	0.15	0.20	-0.17	0.18	0.62	0.17	0.11	0.26
		profession	0.80	0.19	0.00	0.10	0.15	0.81	-0.07	0.17	0.92	0.29	0.10	0.02
	business	service	-0.35	0.19	0.18	-0.27	0.15	0.20	0.17	0.18	0.62	-0.17	0.11	0.26
		profession	0.45	0.21	0.10	-0.18	0.16	0.56	0.10	0.19	0.86	0.12	0.11	0.58
	profession	service	-0.80	0.19	0.00	-0.10	0.15	0.81	0.07	0.17	0.92	-0.29	0.10	0.02
		business	-0.45	0.21	0.10	0.18	0.16	0.56	-0.10	0.19	0.86	-0.12	0.11	0.58
PP	service	business	0.64	0.28	0.08	0.32	0.24	0.42	-0.17	0.27	0.83	0.31	0.18	0.20
		profession	1.09	0.28	0.00	0.32	0.24	0.42	0.02	0.27	1.00	0.51	0.17	0.01
	business	service	-0.64	0.28	0.08	-0.32	0.24	0.42	0.17	0.27	0.83	-0.31	0.18	0.20
		profession	0.45	0.31	0.35	0.00	0.26	1.00	0.18	0.29	0.82	0.20	0.19	0.56
	profession	service	-1.09	0.28	0.00	-0.32	0.24	0.42	-0.02	0.27	1.00	-0.51	0.17	0.01
		business	-0.45	0.31	0.35	0.00	0.26	1.00	-0.18	0.29	0.82	-0.20	0.19	0.56

**9: Post Hoc Analysis for determination of Consumer Involvement for Laptop
with reference to Income of Respondents in Gujarat**

Dependent Variable	(I) INCOME income in lacs	(J) INCOME income in lacs	Mean Difference (I-J)	Std. Error	Sig.
AL	< 1.00	1.01-2.00	-0.822	0.204	0.007
		2.01-3.00	-0.916	0.199	0.001
		3.01-4.00	-1.208	0.198	0.000
		4.01-5.00	-1.297	0.194	0.000
		above 5.00	-1.265	0.196	0.000
	1.01-2.00	< 1.00	0.822	0.204	0.007
		2.01-3.00	-0.093	0.107	0.979
		3.01-4.00	-0.386	0.105	0.019
		4.01-5.00	-0.475	0.096	0.000
		above 5.00	-0.442	0.100	0.002
	2.01-3.00	< 1.00	0.916	0.199	0.001
		1.01-2.00	0.093	0.107	0.979
		3.01-4.00	-0.292	0.095	0.091
		4.01-5.00	-0.382	0.085	0.001
		above 5.00	-0.349	0.089	0.010
	3.01-4.00	< 1.00	1.208	0.198	0.000
		1.01-2.00	0.386	0.105	0.019
		2.01-3.00	0.292	0.095	0.091
		4.01-5.00	-0.089	0.082	0.947
		above 5.00	-0.057	0.087	0.995
	4.01-5.00	< 1.00	1.297	0.194	0.000
		1.01-2.00	0.475	0.096	0.000
		2.01-3.00	0.382	0.085	0.001
		3.01-4.00	0.089	0.082	0.947
		above 5.00	0.032	0.077	0.999
	above 5.00	< 1.00	1.265	0.196	0.000
		1.01-2.00	0.442	0.100	0.002
		2.01-3.00	0.349	0.089	0.010
		3.01-4.00	0.057	0.087	0.995
		4.01-5.00	-0.032	0.077	0.999

SIP	< 1.00	1.01-2.00	-0.698	0.221	0.078
		2.01-3.00	-0.809	0.216	0.016
		3.01-4.00	-1.076	0.215	0.000
		4.01-5.00	-1.214	0.210	0.000
		above 5.00	-1.122	0.212	0.000
	1.01-2.00	< 1.00	0.698	0.221	0.078
		2.01-3.00	-0.111	0.116	0.969
		3.01-4.00	-0.378	0.113	0.050
		4.01-5.00	-0.516	0.104	0.000
		above 5.00	-0.424	0.108	0.010
	2.01-3.00	< 1.00	0.809	0.216	0.016
		1.01-2.00	0.111	0.116	0.969
		3.01-4.00	-0.268	0.102	0.235
		4.01-5.00	-0.405	0.092	0.002
		above 5.00	-0.314	0.097	0.064
	3.01-4.00	< 1.00	1.076	0.215	0.000
		1.01-2.00	0.378	0.113	0.050
		2.01-3.00	0.268	0.102	0.235
		4.01-5.00	-0.138	0.089	0.795
		above 5.00	-0.046	0.094	0.999
	4.01-5.00	< 1.00	1.214	0.210	0.000
		1.01-2.00	0.516	0.104	0.000
		2.01-3.00	0.405	0.092	0.002
		3.01-4.00	0.138	0.089	0.795
		above 5.00	0.092	0.083	0.943
	above 5.00	< 1.00	1.122	0.212	0.000
		1.01-2.00	0.424	0.108	0.010
		2.01-3.00	0.314	0.097	0.064
		3.01-4.00	0.046	0.094	0.999
		4.01-5.00	-0.092	0.083	0.943

SI	< 1.00	1.01-2.00	-0.790	0.267	0.120
		2.01-3.00	-0.812	0.260	0.085
		3.01-4.00	-1.215	0.259	0.001
		4.01-5.00	-1.351	0.253	0.000
		above 5.00	-1.245	0.256	0.000
	1.01-2.00	< 1.00	0.790	0.267	0.120
		2.01-3.00	-0.021	0.139	1.000
		3.01-4.00	-0.425	0.137	0.088
		4.01-5.00	-0.561	0.126	0.001
		above 5.00	-0.454	0.131	0.035
	2.01-3.00	< 1.00	0.812	0.260	0.085
		1.01-2.00	0.021	0.139	1.000
		3.01-4.00	-0.403	0.124	0.060
		4.01-5.00	-0.539	0.111	0.000
		above 5.00	-0.433	0.117	0.019
	3.01-4.00	< 1.00	1.215	0.259	0.001
		1.01-2.00	0.425	0.137	0.088
		2.01-3.00	0.403	0.124	0.060
		4.01-5.00	-0.136	0.108	0.902
		above 5.00	-0.030	0.114	1.000
	4.01-5.00	< 1.00	1.351	0.253	0.000
		1.01-2.00	0.561	0.126	0.001
		2.01-3.00	0.539	0.111	0.000
		3.01-4.00	0.136	0.108	0.902
		above 5.00	0.107	0.100	0.951
	above 5.00	< 1.00	1.245	0.256	0.000
		1.01-2.00	0.454	0.131	0.035
		2.01-3.00	0.433	0.117	0.019
		3.01-4.00	0.030	0.114	1.000
		4.01-5.00	-0.107	0.100	0.951

SR	< 1.00	1.01-2.00	-0.446	0.239	0.627
		2.01-3.00	-0.762	0.233	0.060
		3.01-4.00	-0.810	0.232	0.034
		4.01-5.00	-0.958	0.227	0.003
		above 5.00	-0.857	0.229	0.017
	1.01-2.00	< 1.00	0.446	0.239	0.627
		2.01-3.00	-0.317	0.125	0.268
		3.01-4.00	-0.364	0.122	0.118
		4.01-5.00	-0.513	0.113	0.001
		above 5.00	-0.411	0.117	0.032
	2.01-3.00	< 1.00	0.762	0.233	0.060
		1.01-2.00	0.317	0.125	0.268
		3.01-4.00	-0.047	0.111	0.999
		4.01-5.00	-0.196	0.100	0.569
		above 5.00	-0.094	0.105	0.976
	3.01-4.00	< 1.00	0.810	0.232	0.034
		1.01-2.00	0.364	0.122	0.118
		2.01-3.00	0.047	0.111	0.999
		4.01-5.00	-0.149	0.097	0.796
		above 5.00	-0.047	0.102	0.999
	4.01-5.00	< 1.00	0.958	0.227	0.003
		1.01-2.00	0.513	0.113	0.001
		2.01-3.00	0.196	0.100	0.569
		3.01-4.00	0.149	0.097	0.796
		above 5.00	0.102	0.090	0.937
	above 5.00	< 1.00	0.857	0.229	0.017
		1.01-2.00	0.411	0.117	0.032
		2.01-3.00	0.094	0.105	0.976
		3.01-4.00	0.047	0.102	0.999
		4.01-5.00	-0.102	0.090	0.937

PP	< 1.00	1.01-2.00	-0.153	0.272	0.997
		2.01-3.00	-0.441	0.266	0.737
		3.01-4.00	-0.396	0.264	0.813
		4.01-5.00	-0.692	0.258	0.210
		above 5.00	-0.527	0.261	0.538
	1.01-2.00	< 1.00	0.153	0.272	0.997
		2.01-3.00	-0.288	0.142	0.535
		3.01-4.00	-0.243	0.139	0.693
		4.01-5.00	-0.539	0.128	0.004
		above 5.00	-0.375	0.133	0.165
	2.01-3.00	< 1.00	0.441	0.266	0.737
		1.01-2.00	0.288	0.142	0.535
		3.01-4.00	0.045	0.126	1.000
		4.01-5.00	-0.251	0.113	0.430
		above 5.00	-0.086	0.119	0.991
	3.01-4.00	< 1.00	0.396	0.264	0.813
		1.01-2.00	0.243	0.139	0.693
		2.01-3.00	-0.045	0.126	1.000
		4.01-5.00	-0.296	0.110	0.206
		above 5.00	-0.131	0.116	0.937
	4.01-5.00	< 1.00	0.692	0.258	0.210
		1.01-2.00	0.539	0.128	0.004
		2.01-3.00	0.251	0.113	0.430
		3.01-4.00	0.296	0.110	0.206
		above 5.00	0.165	0.102	0.762
	above 5.00	< 1.00	0.527	0.261	0.538
		1.01-2.00	0.375	0.133	0.165
		2.01-3.00	0.086	0.119	0.991
		3.01-4.00	0.131	0.116	0.937
		4.01-5.00	-0.165	0.102	0.762

*

The mean difference is significant at the .05 level.

10: City Wise Post Hoc Analysis for determination of Consumer Involvement for Laptop with reference to Income of Respondents in Gujarat

Dependent Variable	(I) INCOME in lacs	(J) INCOME in lacs	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.
			Vadodara			Ahmedabad			Surat			Overall		
AL	< 1.00	1.01-2.00	-0.69	0.26	0.23							-0.82	0.20	0.01
		2.01-3.00	-0.86	0.25	0.04							-0.92	0.20	0.00
		3.01-4.00	-0.80	0.27	0.11							-1.21	0.20	0.00
		4.01-5.00	-0.85	0.26	0.06							-1.30	0.19	0.00
		above 5.00	-0.98	0.26	0.01							-1.26	0.20	0.00
	1.01-2.00	< 1.00	0.69	0.26	0.23							0.82	0.20	0.01
		2.01-3.00	-0.17	0.18	0.96				-0.29	0.18	0.62	-0.09	0.11	0.98
		3.01-4.00	-0.11	0.20	1.00				-0.64	0.17	0.01	-0.39	0.10	0.02
		4.01-5.00	-0.16	0.19	0.98				-0.69	0.17	0.00	-0.47	0.10	0.00
		above 5.00	-0.29	0.18	0.78				-0.69	0.17	0.00	-0.44	0.10	0.00
	2.01-3.00	< 1.00	0.86	0.25	0.04							0.92	0.20	0.00
		1.01-2.00	0.17	0.18	0.96				0.29	0.18	0.62	0.09	0.11	0.98
		3.01-4.00	0.06	0.18	1.00				-0.34	0.13	0.17	-0.29	0.09	0.09
		4.01-5.00	0.02	0.17	1.00				-0.39	0.13	0.06	-0.38	0.09	0.00
		above 5.00	-0.12	0.17	0.99				-0.40	0.14	0.07	-0.35	0.09	0.01
	3.01-4.00	< 1.00	0.80	0.27	0.11							1.21	0.20	0.00
		1.01-2.00	0.11	0.20	1.00				0.64	0.17	0.01	0.39	0.10	0.02
		2.01-3.00	-0.06	0.18	1.00				0.34	0.13	0.17	0.29	0.09	0.09
		4.01-5.00	-0.05	0.19	1.00				-0.05	0.11	1.00	-0.09	0.08	0.95

		above 5.00	-0.18	0.19	0.97				-0.06	0.12	0.99	-0.06	0.09	0.99
	4.01-5.00	< 1.00	0.85	0.26	0.06							1.30	0.19	0.00
		1.01-2.00	0.16	0.19	0.98				0.69	0.17	0.00	0.47	0.10	0.00
		2.01-3.00	-0.02	0.17	1.00				0.39	0.13	0.06	0.38	0.09	0.00
		3.01-4.00	0.05	0.19	1.00				0.05	0.11	1.00	0.09	0.08	0.95
		above 5.00	-0.13	0.18	0.99				-0.01	0.11	1.00	0.03	0.08	1.00
	above 5.00	< 1.00	0.98	0.26	0.01							1.26	0.20	0.00
		1.01-2.00	0.29	0.18	0.78				0.69	0.17	0.00	0.44	0.10	0.00
		2.01-3.00	0.12	0.17	0.99				0.40	0.14	0.07	0.35	0.09	0.01
		3.01-4.00	0.18	0.19	0.97				0.06	0.12	0.99	0.06	0.09	0.99
		4.01-5.00	0.13	0.18	0.99				0.01	0.11	1.00	-0.03	0.08	1.00
SIP	< 1.00	1.01-2.00	-0.46	0.26	0.69							-0.70	0.22	0.08
		2.01-3.00	-0.68	0.25	0.21							-0.81	0.22	0.02
		3.01-4.00	-0.45	0.27	0.72							-1.08	0.21	0.00
		4.01-5.00	-0.64	0.26	0.30							-1.21	0.21	0.00
		above 5.00	-0.61	0.26	0.35							-1.12	0.21	0.00
	1.01-2.00	< 1.00	0.46	0.26	0.69							0.70	0.22	0.08
		2.01-3.00	-0.22	0.18	0.90				-0.20	0.18	0.88	-0.11	0.12	0.97
		3.01-4.00	0.01	0.20	1.00				-0.53	0.17	0.05	-0.38	0.11	0.05
		4.01-5.00	-0.18	0.18	0.96				-0.50	0.17	0.06	-0.52	0.10	0.00
		above 5.00	-0.15	0.18	0.98				-0.52	0.17	0.06	-0.42	0.11	0.01
	2.01-3.00	< 1.00	0.68	0.25	0.21							0.81	0.22	0.02
		1.01-2.00	0.22	0.18	0.90				0.20	0.18	0.88	0.11	0.12	0.97
		3.01-4.00	0.23	0.18	0.90				-0.33	0.13	0.21	-0.27	0.10	0.23
		4.01-5.00	0.04	0.17	1.00				-0.30	0.13	0.25	-0.41	0.09	0.00
		above 5.00	0.07	0.17	1.00				-0.32	0.14	0.23	-0.31	0.10	0.06

	3.01-4.00	< 1.00	0.45	0.27	0.72							1.08	0.21	0.00
		1.01-2.00	-0.01	0.20	1.00				0.53	0.17	0.05	0.38	0.11	0.05
		2.01-3.00	-0.23	0.18	0.90				0.33	0.13	0.21	0.27	0.10	0.23
		4.01-5.00	-0.19	0.19	0.96				0.03	0.11	1.00	-0.14	0.09	0.79
		above 5.00	-0.16	0.19	0.98				0.00	0.12	1.00	-0.05	0.09	1.00
	4.01-5.00	< 1.00	0.64	0.26	0.30							1.21	0.21	0.00
		1.01-2.00	0.18	0.18	0.96				0.50	0.17	0.06	0.52	0.10	0.00
		2.01-3.00	-0.04	0.17	1.00				0.30	0.13	0.25	0.41	0.09	0.00
		3.01-4.00	0.19	0.19	0.96				-0.03	0.11	1.00	0.14	0.09	0.79
		above 5.00	0.03	0.18	1.00				-0.02	0.11	1.00	0.09	0.08	0.94
	above 5.00	< 1.00	0.61	0.26	0.35							1.12	0.21	0.00
		1.01-2.00	0.15	0.18	0.98				0.52	0.17	0.06	0.42	0.11	0.01
		2.01-3.00	-0.07	0.17	1.00				0.32	0.14	0.23	0.31	0.10	0.06
		3.01-4.00	0.16	0.19	0.98				0.00	0.12	1.00	0.05	0.09	1.00
		4.01-5.00	-0.03	0.18	1.00				0.02	0.11	1.00	-0.09	0.08	0.94
SI	< 1.00	1.01-2.00	-0.38	0.37	0.95							-0.79	0.27	0.12
		2.01-3.00	-0.67	0.35	0.60							-0.81	0.26	0.09
		3.01-4.00	-0.54	0.37	0.83							-1.21	0.26	0.00
		4.01-5.00	-0.87	0.36	0.32							-1.35	0.25	0.00
		above 5.00	-0.80	0.36	0.42							-1.24	0.26	0.00
	1.01-2.00	< 1.00	0.38	0.37	0.95							0.79	0.27	0.12
		2.01-3.00	-0.28	0.25	0.93				0.07	0.19	1.00	-0.02	0.14	1.00
		3.01-4.00	-0.15	0.27	1.00				-0.31	0.18	0.57	-0.42	0.14	0.09
		4.01-5.00	-0.49	0.26	0.61				-0.29	0.18	0.62	-0.56	0.13	0.00
		above 5.00	-0.42	0.26	0.75				-0.35	0.18	0.45	-0.45	0.13	0.04
	2.01-3.00	< 1.00	0.67	0.35	0.60							0.81	0.26	0.09

		1.01-2.00	0.28	0.25	0.93				-0.07	0.19	1.00	0.02	0.14	1.00
		3.01-4.00	0.13	0.25	1.00				-0.38	0.14	0.13	-0.40	0.12	0.06
		4.01-5.00	-0.21	0.24	0.98				-0.36	0.14	0.15	-0.54	0.11	0.00
		above 5.00	-0.14	0.23	1.00				-0.43	0.14	0.08	-0.43	0.12	0.02
	3.01-4.00	< 1.00	0.54	0.37	0.83							1.21	0.26	0.00
		1.01-2.00	0.15	0.27	1.00				0.31	0.18	0.57	0.42	0.14	0.09
		2.01-3.00	-0.13	0.25	1.00				0.38	0.14	0.13	0.40	0.12	0.06
		4.01-5.00	-0.34	0.26	0.90				0.02	0.12	1.00	-0.14	0.11	0.90
		above 5.00	-0.27	0.26	0.96				-0.04	0.13	1.00	-0.03	0.11	1.00
	4.01-5.00	< 1.00	0.87	0.36	0.32							1.35	0.25	0.00
		1.01-2.00	0.49	0.26	0.61				0.29	0.18	0.62	0.56	0.13	0.00
		2.01-3.00	0.21	0.24	0.98				0.36	0.14	0.15	0.54	0.11	0.00
		3.01-4.00	0.34	0.26	0.90				-0.02	0.12	1.00	0.14	0.11	0.90
		above 5.00	0.07	0.25	1.00				-0.07	0.12	0.99	0.11	0.10	0.95
	above 5.00	< 1.00	0.80	0.36	0.42							1.24	0.26	0.00
		1.01-2.00	0.42	0.26	0.75				0.35	0.18	0.45	0.45	0.13	0.04
		2.01-3.00	0.14	0.23	1.00				0.43	0.14	0.08	0.43	0.12	0.02
		3.01-4.00	0.27	0.26	0.96				0.04	0.13	1.00	0.03	0.11	1.00
		4.01-5.00	-0.07	0.25	1.00				0.07	0.12	0.99	-0.11	0.10	0.95
SR	< 1.00	1.01-2.00	-0.45	0.31	0.83							-0.45	0.24	0.63
		2.01-3.00	-0.82	0.30	0.19							-0.76	0.23	0.06
		3.01-4.00	-0.77	0.32	0.31							-0.81	0.23	0.03
		4.01-5.00	-0.79	0.31	0.26							-0.96	0.23	0.00
		above 5.00	-0.71	0.31	0.37							-0.86	0.23	0.02
	1.01-2.00	< 1.00	0.45	0.31	0.83							0.45	0.24	0.63
		2.01-3.00	-0.37	0.21	0.69				-0.57	0.23	0.20	-0.32	0.12	0.27

		3.01-4.00	-0.32	0.23	0.86				-0.53	0.21	0.20	-0.36	0.12	0.12
		4.01-5.00	-0.33	0.22	0.81				-0.55	0.21	0.15	-0.51	0.11	0.00
		above 5.00	-0.26	0.22	0.92				-0.64	0.22	0.07	-0.41	0.12	0.03
	2.01-3.00	< 1.00	0.82	0.30	0.19							0.76	0.23	0.06
		1.01-2.00	0.37	0.21	0.69				0.57	0.23	0.20	0.32	0.12	0.27
		3.01-4.00	0.05	0.22	1.00				0.04	0.17	1.00	-0.05	0.11	1.00
		4.01-5.00	0.03	0.20	1.00				0.02	0.16	1.00	-0.20	0.10	0.57
		above 5.00	0.11	0.20	1.00				-0.07	0.17	1.00	-0.09	0.10	0.98
	3.01-4.00	< 1.00	0.77	0.32	0.31							0.81	0.23	0.03
		1.01-2.00	0.32	0.23	0.86				0.53	0.21	0.20	0.36	0.12	0.12
		2.01-3.00	-0.05	0.22	1.00				-0.04	0.17	1.00	0.05	0.11	1.00
		4.01-5.00	-0.01	0.23	1.00				-0.02	0.14	1.00	-0.15	0.10	0.80
		above 5.00	0.06	0.22	1.00				-0.11	0.15	0.97	-0.05	0.10	1.00
	4.01-5.00	< 1.00	0.79	0.31	0.26							0.96	0.23	0.00
		1.01-2.00	0.33	0.22	0.81				0.55	0.21	0.15	0.51	0.11	0.00
		2.01-3.00	-0.03	0.20	1.00				-0.02	0.16	1.00	0.20	0.10	0.57
		3.01-4.00	0.01	0.23	1.00				0.02	0.14	1.00	0.15	0.10	0.80
		above 5.00	0.07	0.21	1.00				-0.09	0.14	0.99	0.10	0.09	0.94
	above 5.00	< 1.00	0.71	0.31	0.37							0.86	0.23	0.02
		1.01-2.00	0.26	0.22	0.92				0.64	0.22	0.07	0.41	0.12	0.03
		2.01-3.00	-0.11	0.20	1.00				0.07	0.17	1.00	0.09	0.10	0.98
		3.01-4.00	-0.06	0.22	1.00				0.11	0.15	0.97	0.05	0.10	1.00
		4.01-5.00	-0.07	0.21	1.00				0.09	0.14	0.99	-0.10	0.09	0.94
PP	< 1.00	1.01-2.00	-0.13	0.31	1.00							-0.15	0.27	1.00
		2.01-3.00	-0.65	0.30	0.47							-0.44	0.27	0.74
		3.01-4.00	-0.65	0.32	0.53							-0.40	0.26	0.81

		4.01-5.00	-0.61	0.31	0.57							-0.69	0.26	0.21
		above 5.00	-0.79	0.31	0.26							-0.53	0.26	0.54
	1.01-2.00	< 1.00	0.13	0.31	1.00							0.15	0.27	1.00
		2.01-3.00	-0.52	0.21	0.31				-0.02	0.30	1.00	-0.29	0.14	0.53
		3.01-4.00	-0.52	0.24	0.43				-0.25	0.28	0.94	-0.24	0.14	0.69
		4.01-5.00	-0.48	0.22	0.46				-0.60	0.27	0.32	-0.54	0.13	0.00
		above 5.00	-0.66	0.22	0.12				-0.25	0.28	0.94	-0.37	0.13	0.16
	2.01-3.00	< 1.00	0.65	0.30	0.47							0.44	0.27	0.74
		1.01-2.00	0.52	0.21	0.31				0.02	0.30	1.00	0.29	0.14	0.53
		3.01-4.00	0.00	0.22	1.00				-0.23	0.22	0.90	0.04	0.13	1.00
		4.01-5.00	0.04	0.20	1.00				-0.57	0.21	0.13	-0.25	0.11	0.43
		above 5.00	-0.14	0.20	0.99				-0.22	0.23	0.91	-0.09	0.12	0.99
	3.01-4.00	< 1.00	0.65	0.32	0.53							0.40	0.26	0.81
		1.01-2.00	0.52	0.24	0.43				0.25	0.28	0.94	0.24	0.14	0.69
		2.01-3.00	0.00	0.22	1.00				0.23	0.22	0.90	-0.04	0.13	1.00
		4.01-5.00	0.04	0.23	1.00				-0.34	0.18	0.47	-0.30	0.11	0.21
		above 5.00	-0.14	0.23	1.00				0.01	0.20	1.00	-0.13	0.12	0.94
	4.01-5.00	< 1.00	0.61	0.31	0.57							0.69	0.26	0.21
		1.01-2.00	0.48	0.22	0.46				0.60	0.27	0.32	0.54	0.13	0.00
		2.01-3.00	-0.04	0.20	1.00				0.57	0.21	0.13	0.25	0.11	0.43
		3.01-4.00	-0.04	0.23	1.00				0.34	0.18	0.47	0.30	0.11	0.21
		above 5.00	-0.18	0.21	0.98				0.35	0.19	0.48	0.16	0.10	0.76
	above 5.00	< 1.00	0.79	0.31	0.26							0.53	0.26	0.54
		1.01-2.00	0.66	0.22	0.12				0.25	0.28	0.94	0.37	0.13	0.16
		2.01-3.00	0.14	0.20	0.99				0.22	0.23	0.91	0.09	0.12	0.99
		3.01-4.00	0.14	0.23	1.00				-0.01	0.20	1.00	0.13	0.12	0.94
		4.01-5.00	0.18	0.21	0.98				-0.35	0.19	0.48	-0.16	0.10	0.76

**11: Post Hoc Analysis for determination of Consumer Involvement for Detergent
with reference to Income of Respondents in Gujarat**

Dependent Variable	(I) INCOME in lacs	(J) INCOME in lacs	Mean Difference (I-J)	Std. Error	Sig.
AL	< 1.00	1.01-2.00	0.821	0.270	0.103
		2.01-3.00	0.839	0.264	0.074
		3.01-4.00	1.306	0.262	0.000
		4.01-5.00	1.345	0.257	0.000
		above 5.00	1.395	0.259	0.000
	1.01-2.00	< 1.00	-0.821	0.270	0.103
		2.01-3.00	0.018	0.141	1.000
		3.01-4.00	0.485	0.139	0.033
		4.01-5.00	0.524	0.127	0.005
		above 5.00	0.574	0.133	0.002
	2.01-3.00	< 1.00	-0.839	0.264	0.074
		1.01-2.00	-0.018	0.141	1.000
		3.01-4.00	0.467	0.125	0.017
		4.01-5.00	0.506	0.113	0.001
		above 5.00	0.556	0.119	0.001
	3.01-4.00	< 1.00	-1.306	0.262	0.000
		1.01-2.00	-0.485	0.139	0.033
		2.01-3.00	-0.467	0.125	0.017
		4.01-5.00	0.039	0.109	1.000
		above 5.00	0.089	0.115	0.988
	4.01-5.00	< 1.00	-1.345	0.257	0.000
		1.01-2.00	-0.524	0.127	0.005
		2.01-3.00	-0.506	0.113	0.001
		3.01-4.00	-0.039	0.109	1.000
		above 5.00	0.050	0.102	0.999
	above 5.00	< 1.00	-1.395	0.259	0.000
		1.01-2.00	-0.574	0.133	0.002
		2.01-3.00	-0.556	0.119	0.001
		3.01-4.00	-0.089	0.115	0.988
		4.01-5.00	-0.050	0.102	0.999

SIP	< 1.00	1.01-2.00	1.039	0.296	0.032
		2.01-3.00	0.919	0.288	0.073
		3.01-4.00	1.460	0.287	0.000
		4.01-5.00	1.609	0.281	0.000
		above 5.00	1.565	0.283	0.000
	1.01-2.00	< 1.00	-1.039	0.296	0.032
		2.01-3.00	-0.120	0.154	0.988
		3.01-4.00	0.421	0.151	0.173
		4.01-5.00	0.570	0.139	0.005
		above 5.00	0.526	0.145	0.023
	2.01-3.00	< 1.00	-0.919	0.288	0.073
		1.01-2.00	0.120	0.154	0.988
		3.01-4.00	0.541	0.137	0.009
		4.01-5.00	0.690	0.123	0.000
		above 5.00	0.646	0.130	0.000
	3.01-4.00	< 1.00	-1.460	0.287	0.000
		1.01-2.00	-0.421	0.151	0.173
		2.01-3.00	-0.541	0.137	0.009
		4.01-5.00	0.149	0.119	0.907
		above 5.00	0.105	0.126	0.983
	4.01-5.00	< 1.00	-1.609	0.281	0.000
		1.01-2.00	-0.570	0.139	0.005
		2.01-3.00	-0.690	0.123	0.000
		3.01-4.00	-0.149	0.119	0.907
		above 5.00	-0.044	0.111	0.999
	above 5.00	< 1.00	-1.565	0.283	0.000
		1.01-2.00	-0.526	0.145	0.023
		2.01-3.00	-0.646	0.130	0.000
		3.01-4.00	-0.105	0.126	0.983
		4.01-5.00	0.044	0.111	0.999

SI	< 1.00	1.01-2.00	0.992	0.316	0.081
		2.01-3.00	0.924	0.308	0.112
		3.01-4.00	1.165	0.307	0.014
		4.01-5.00	1.293	0.300	0.003
		above 5.00	1.373	0.303	0.001
	1.01-2.00	< 1.00	-0.992	0.316	0.081
		2.01-3.00	-0.068	0.165	0.999
		3.01-4.00	0.174	0.162	0.950
		4.01-5.00	0.301	0.149	0.538
		above 5.00	0.381	0.155	0.302
	2.01-3.00	< 1.00	-0.924	0.308	0.112
		1.01-2.00	0.068	0.165	0.999
		3.01-4.00	0.241	0.146	0.743
		4.01-5.00	0.368	0.132	0.168
		above 5.00	0.449	0.139	0.064
	3.01-4.00	< 1.00	-1.165	0.307	0.014
		1.01-2.00	-0.174	0.162	0.950
		2.01-3.00	-0.241	0.146	0.743
		4.01-5.00	0.127	0.128	0.963
		above 5.00	0.208	0.135	0.794
	4.01-5.00	< 1.00	-1.293	0.300	0.003
		1.01-2.00	-0.301	0.149	0.538
		2.01-3.00	-0.368	0.132	0.168
		3.01-4.00	-0.127	0.128	0.963
		above 5.00	0.081	0.119	0.993
	above 5.00	< 1.00	-1.373	0.303	0.001
		1.01-2.00	-0.381	0.155	0.302
		2.01-3.00	-0.449	0.139	0.064
		3.01-4.00	-0.208	0.135	0.794
		4.01-5.00	-0.081	0.119	0.993

SR	< 1.00	1.01-2.00	0.520	0.314	0.740
		2.01-3.00	0.623	0.307	0.532
		3.01-4.00	1.175	0.305	0.012
		4.01-5.00	0.993	0.298	0.050
		above 5.00	1.214	0.301	0.007
	1.01-2.00	< 1.00	-0.520	0.314	0.740
		2.01-3.00	0.103	0.164	0.996
		3.01-4.00	0.655	0.161	0.006
		4.01-5.00	0.473	0.148	0.071
		above 5.00	0.694	0.154	0.001
	2.01-3.00	< 1.00	-0.623	0.307	0.532
		1.01-2.00	-0.103	0.164	0.996
		3.01-4.00	0.552	0.146	0.014
		4.01-5.00	0.370	0.131	0.158
		above 5.00	0.591	0.138	0.003
	3.01-4.00	< 1.00	-1.175	0.305	0.012
		1.01-2.00	-0.655	0.161	0.006
		2.01-3.00	-0.552	0.146	0.014
		4.01-5.00	-0.182	0.127	0.842
		above 5.00	0.039	0.134	1.000
	4.01-5.00	< 1.00	-0.993	0.298	0.051
		1.01-2.00	-0.473	0.148	0.071
		2.01-3.00	-0.370	0.131	0.158
		3.01-4.00	0.182	0.127	0.842
		above 5.00	0.221	0.118	0.623
	above 5.00	< 1.00	-1.214	0.301	0.007
		1.01-2.00	-0.694	0.154	0.001
		2.01-3.00	-0.591	0.138	0.003
		3.01-4.00	-0.039	0.134	1.000
		4.01-5.00	-0.221	0.118	0.623

PP	< 1.00	1.01-2.00	1.114	0.515	0.458
		2.01-3.00	1.418	0.503	0.161
		3.01-4.00	2.185	0.500	0.002
		4.01-5.00	2.288	0.489	0.001
		above 5.00	2.317	0.494	0.001
	1.01-2.00	< 1.00	-1.114	0.515	0.458
		2.01-3.00	0.304	0.269	0.938
		3.01-4.00	1.071	0.264	0.006
		4.01-5.00	1.174	0.243	0.000
		above 5.00	1.203	0.253	0.000
	2.01-3.00	< 1.00	-1.418	0.503	0.161
		1.01-2.00	-0.304	0.269	0.938
		3.01-4.00	0.767	0.239	0.068
		4.01-5.00	0.870	0.215	0.006
		above 5.00	0.899	0.226	0.008
	3.01-4.00	< 1.00	-2.185	0.500	0.002
		1.01-2.00	-1.071	0.264	0.006
		2.01-3.00	-0.767	0.239	0.068
		4.01-5.00	0.103	0.208	0.999
		above 5.00	0.132	0.220	0.996
	4.01-5.00	< 1.00	-2.288	0.489	0.001
		1.01-2.00	-1.174	0.243	0.000
		2.01-3.00	-0.870	0.215	0.006
		3.01-4.00	-0.103	0.208	0.999
		above 5.00	0.029	0.194	1.000
	above 5.00	< 1.00	-2.317	0.494	0.001
		1.01-2.00	-1.203	0.253	0.000
		2.01-3.00	-0.899	0.226	0.008
		3.01-4.00	-0.132	0.220	0.996
		4.01-5.00	-0.029	0.194	1.000

* The mean difference is significant at the .05 level.

12: City Wise Post Hoc Analysis for determination of Consumer Involvement for Detergent with reference to Income of Respondents in Gujarat

Dependent Variable	(I) INCOME in lacs	(J) INCOME in lacs	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.
			Vadodara			Ahmedabad			Surat			Overall		
AL	< 1.00	1.01-2.00	0.40	0.31	0.89							0.82	0.27	0.10
		2.01-3.00	0.57	0.29	0.58							0.84	0.26	0.07
		3.01-4.00	0.35	0.31	0.94							1.31	0.26	0.00
		4.01-5.00	0.51	0.30	0.72							1.35	0.26	0.00
		above 5.00	0.90	0.30	0.12							1.40	0.26	0.00
	1.01-2.00	< 1.00	-0.40	0.31	0.89							-0.82	0.27	0.10
		2.01-3.00	0.17	0.21	0.98				0.17	0.25	0.97	0.02	0.14	1.00
		3.01-4.00	-0.06	0.23	1.00				0.65	0.23	0.09	0.49	0.14	0.03
		4.01-5.00	0.11	0.22	1.00				0.53	0.22	0.24	0.52	0.13	0.00
		above 5.00	0.50	0.22	0.38				0.58	0.23	0.17	0.57	0.13	0.00
	2.01-3.00	< 1.00	-0.57	0.29	0.58							-0.84	0.26	0.07
		1.01-2.00	-0.17	0.21	0.98				-0.17	0.25	0.97	-0.02	0.14	1.00
		3.01-4.00	-0.23	0.21	0.95				0.48	0.18	0.14	0.47	0.13	0.02
		4.01-5.00	-0.06	0.20	1.00				0.35	0.17	0.40	0.51	0.11	0.00
		above 5.00	0.32	0.20	0.75				0.41	0.18	0.29	0.56	0.12	0.00
	3.01-4.00	< 1.00	-0.35	0.31	0.94							-1.31	0.26	0.00
		1.01-2.00	0.06	0.23	1.00				-0.65	0.23	0.09	-0.49	0.14	0.03
		2.01-3.00	0.23	0.21	0.95				-0.48	0.18	0.14	-0.47	0.13	0.02

		4.01-5.00	0.17	0.22	0.99				-0.13	0.15	0.94	0.04	0.11	1.00
		above 5.00	0.55	0.22	0.29				-0.07	0.16	1.00	0.09	0.12	0.99
	4.01-5.00	< 1.00	-0.51	0.30	0.72							-1.35	0.26	0.00
		1.01-2.00	-0.11	0.22	1.00				-0.53	0.22	0.24	-0.52	0.13	0.00
		2.01-3.00	0.06	0.20	1.00				-0.35	0.17	0.40	-0.51	0.11	0.00
		3.01-4.00	-0.17	0.22	0.99				0.13	0.15	0.94	-0.04	0.11	1.00
		above 5.00	0.39	0.21	0.64				0.06	0.15	1.00	0.05	0.10	1.00
	above 5.00	< 1.00	-0.90	0.30	0.12							-1.40	0.26	0.00
		1.01-2.00	-0.50	0.22	0.38				-0.58	0.23	0.17	-0.57	0.13	0.00
		2.01-3.00	-0.32	0.20	0.75				-0.41	0.18	0.29	-0.56	0.12	0.00
		3.01-4.00	-0.55	0.22	0.29				0.07	0.16	1.00	-0.09	0.12	0.99
		4.01-5.00	-0.39	0.21	0.64				-0.06	0.15	1.00	-0.05	0.10	1.00
SIP	< 1.00	1.01-2.00	0.48	0.34	0.85							1.04	0.30	0.03
		2.01-3.00	0.55	0.33	0.73							0.92	0.29	0.07
		3.01-4.00	0.33	0.34	0.97							1.46	0.29	0.00
		4.01-5.00	0.83	0.33	0.30							1.61	0.28	0.00
		above 5.00	1.02	0.33	0.10							1.56	0.28	0.00
	1.01-2.00	< 1.00	-0.48	0.34	0.85							-1.04	0.30	0.03
		2.01-3.00	0.07	0.23	1.00				0.08	0.25	1.00	-0.12	0.15	0.99
		3.01-4.00	-0.15	0.25	1.00				0.67	0.24	0.10	0.42	0.15	0.17
		4.01-5.00	0.35	0.24	0.83				0.54	0.23	0.25	0.57	0.14	0.01
		above 5.00	0.54	0.24	0.40				0.50	0.24	0.35	0.53	0.14	0.02
	2.01-3.00	< 1.00	-0.55	0.33	0.73							-0.92	0.29	0.07
		1.01-2.00	-0.07	0.23	1.00				-0.08	0.25	1.00	0.12	0.15	0.99
		3.01-4.00	-0.22	0.23	0.97				0.59	0.19	0.04	0.54	0.14	0.01
		4.01-5.00	0.28	0.22	0.89				0.46	0.18	0.16	0.69	0.12	0.00

		above 5.00	0.48	0.22	0.45				0.43	0.19	0.28	0.65	0.13	0.00
	3.01-4.00	< 1.00	-0.33	0.34	0.97							-1.46	0.29	0.00
		1.01-2.00	0.15	0.25	1.00				-0.67	0.24	0.10	-0.42	0.15	0.17
		2.01-3.00	0.22	0.23	0.97				-0.59	0.19	0.04	-0.54	0.14	0.01
		4.01-5.00	0.50	0.25	0.54				-0.13	0.15	0.95	0.15	0.12	0.91
		above 5.00	0.69	0.25	0.16				-0.16	0.16	0.91	0.10	0.13	0.98
	4.01-5.00	< 1.00	-0.83	0.33	0.30							-1.61	0.28	0.00
		1.01-2.00	-0.35	0.24	0.83				-0.54	0.23	0.25	-0.57	0.14	0.01
		2.01-3.00	-0.28	0.22	0.89				-0.46	0.18	0.16	-0.69	0.12	0.00
		3.01-4.00	-0.50	0.25	0.54				0.13	0.15	0.95	-0.15	0.12	0.91
		above 5.00	0.19	0.23	0.98				-0.03	0.16	1.00	-0.04	0.11	1.00
	above 5.00	< 1.00	-1.02	0.33	0.10							-1.56	0.28	0.00
		1.01-2.00	-0.54	0.24	0.40				-0.50	0.24	0.35	-0.53	0.14	0.02
		2.01-3.00	-0.48	0.22	0.45				-0.43	0.19	0.28	-0.65	0.13	0.00
		3.01-4.00	-0.69	0.25	0.16				0.16	0.16	0.91	-0.10	0.13	0.98
		4.01-5.00	-0.19	0.23	0.98				0.03	0.16	1.00	0.04	0.11	1.00
SI	< 1.00	1.01-2.00	0.75	0.42	0.68							0.99	0.32	0.08
		2.01-3.00	0.85	0.41	0.50							0.92	0.31	0.11
		3.01-4.00	0.54	0.43	0.90							1.17	0.31	0.01
		4.01-5.00	0.87	0.42	0.50							1.29	0.30	0.00
		above 5.00	1.20	0.42	0.14							1.37	0.30	0.00
	1.01-2.00	< 1.00	-0.75	0.42	0.68							-0.99	0.32	0.08
		2.01-3.00	0.10	0.28	1.00				0.17	0.31	0.99	-0.07	0.17	1.00
		3.01-4.00	-0.21	0.32	0.99				0.46	0.29	0.62	0.17	0.16	0.95
		4.01-5.00	0.12	0.30	1.00				0.43	0.28	0.67	0.30	0.15	0.54
		above 5.00	0.45	0.30	0.81				0.45	0.29	0.66	0.38	0.15	0.30

	2.01-3.00	< 1.00	-0.85	0.41	0.50							-0.92	0.31	0.11
		1.01-2.00	-0.10	0.28	1.00				-0.17	0.31	0.99	0.07	0.17	1.00
		3.01-4.00	-0.31	0.29	0.95				0.29	0.23	0.81	0.24	0.15	0.74
		4.01-5.00	0.02	0.27	1.00				0.25	0.22	0.85	0.37	0.13	0.17
		above 5.00	0.35	0.27	0.89				0.27	0.23	0.84	0.45	0.14	0.06
	3.01-4.00	< 1.00	-0.54	0.43	0.90							-1.17	0.31	0.01
		1.01-2.00	0.21	0.32	0.99				-0.46	0.29	0.62	-0.17	0.16	0.95
		2.01-3.00	0.31	0.29	0.95				-0.29	0.23	0.81	-0.24	0.15	0.74
		4.01-5.00	0.33	0.31	0.95				-0.03	0.19	1.00	0.13	0.13	0.96
		above 5.00	0.66	0.31	0.47				-0.01	0.20	1.00	0.21	0.13	0.79
	4.01-5.00	< 1.00	-0.87	0.42	0.50							-1.29	0.30	0.00
		1.01-2.00	-0.12	0.30	1.00				-0.43	0.28	0.67	-0.30	0.15	0.54
		2.01-3.00	-0.02	0.27	1.00				-0.25	0.22	0.85	-0.37	0.13	0.17
		3.01-4.00	-0.33	0.31	0.95				0.03	0.19	1.00	-0.13	0.13	0.96
		above 5.00	0.33	0.29	0.93				0.02	0.19	1.00	0.08	0.12	0.99
	above 5.00	< 1.00	-1.20	0.42	0.14							-1.37	0.30	0.00
		1.01-2.00	-0.45	0.30	0.81				-0.45	0.29	0.66	-0.38	0.15	0.30
		2.01-3.00	-0.35	0.27	0.89				-0.27	0.23	0.84	-0.45	0.14	0.06
		3.01-4.00	-0.66	0.31	0.47				0.01	0.20	1.00	-0.21	0.13	0.79
		4.01-5.00	-0.33	0.29	0.93				-0.02	0.19	1.00	-0.08	0.12	0.99
SR	< 1.00	1.01-2.00	0.22	0.38	1.00							0.52	0.31	0.74
		2.01-3.00	0.50	0.36	0.86							0.62	0.31	0.53
		3.01-4.00	0.25	0.38	0.99							1.17	0.30	0.01
		4.01-5.00	0.51	0.37	0.86							0.99	0.30	0.05
		above 5.00	1.09	0.37	0.13							1.21	0.30	0.01
	1.01-2.00	< 1.00	-0.22	0.38	1.00							-0.52	0.31	0.74

		2.01-3.00	0.28	0.25	0.94				0.36	0.31	0.85	0.10	0.16	1.00
		3.01-4.00	0.03	0.28	1.00				1.02	0.29	0.02	0.65	0.16	0.01
		4.01-5.00	0.29	0.27	0.94				0.59	0.28	0.36	0.47	0.15	0.07
		above 5.00	0.87	0.26	0.06				0.73	0.29	0.18	0.69	0.15	0.00
	2.01-3.00	< 1.00	-0.50	0.36	0.86							-0.62	0.31	0.53
		1.01-2.00	-0.28	0.25	0.94				-0.36	0.31	0.85	-0.10	0.16	1.00
		3.01-4.00	-0.25	0.26	0.97				0.66	0.23	0.09	0.55	0.15	0.01
		4.01-5.00	0.01	0.24	1.00				0.23	0.22	0.90	0.37	0.13	0.16
		above 5.00	0.59	0.24	0.31				0.37	0.23	0.64	0.59	0.14	0.00
	3.01-4.00	< 1.00	-0.25	0.38	0.99							-1.17	0.30	0.01
		1.01-2.00	-0.03	0.28	1.00				-1.02	0.29	0.02	-0.65	0.16	0.01
		2.01-3.00	0.25	0.26	0.97				-0.66	0.23	0.09	-0.55	0.15	0.01
		4.01-5.00	0.26	0.27	0.97				-0.43	0.19	0.27	-0.18	0.13	0.84
		above 5.00	0.84	0.27	0.09				-0.29	0.20	0.73	0.04	0.13	1.00
	4.01-5.00	< 1.00	-0.51	0.37	0.86							-0.99	0.30	0.05
		1.01-2.00	-0.29	0.27	0.94				-0.59	0.28	0.36	-0.47	0.15	0.07
		2.01-3.00	-0.01	0.24	1.00				-0.23	0.22	0.90	-0.37	0.13	0.16
		3.01-4.00	-0.26	0.27	0.97				0.43	0.19	0.27	0.18	0.13	0.84
		above 5.00	0.57	0.25	0.41				0.14	0.19	0.97	0.22	0.12	0.62
	above 5.00	< 1.00	-1.09	0.37	0.13							-1.21	0.30	0.01
		1.01-2.00	-0.87	0.26	0.06				-0.73	0.29	0.18	-0.69	0.15	0.00
		2.01-3.00	-0.59	0.24	0.31				-0.37	0.23	0.64	-0.59	0.14	0.00
		3.01-4.00	-0.84	0.27	0.09				0.29	0.20	0.73	-0.04	0.13	1.00
		4.01-5.00	-0.57	0.25	0.41				-0.14	0.19	0.97	-0.22	0.12	0.62
PP	< 1.00	1.01-2.00	0.13	0.56	1.00							1.11	0.52	0.46
		2.01-3.00	0.98	0.54	0.65							1.42	0.50	0.16
		3.01-4.00	0.65	0.57	0.93							2.18	0.50	0.00

		4.01-5.00	1.13	0.55	0.52							2.29	0.49	0.00
		above 5.00	1.22	0.55	0.42							2.32	0.49	0.00
	1.01-2.00	< 1.00	-0.13	0.56	1.00							-1.11	0.52	0.46
		2.01-3.00	0.85	0.38	0.40				0.12	0.50	1.00	0.30	0.27	0.94
		3.01-4.00	0.52	0.42	0.91				0.95	0.46	0.37	1.07	0.26	0.01
		4.01-5.00	1.00	0.39	0.27				0.68	0.45	0.68	1.17	0.24	0.00
		above 5.00	1.10	0.39	0.17				1.03	0.46	0.30	1.20	0.25	0.00
	2.01-3.00	< 1.00	-0.98	0.54	0.65							-1.42	0.50	0.16
		1.01-2.00	-0.85	0.38	0.40				-0.12	0.50	1.00	-0.30	0.27	0.94
		3.01-4.00	-0.33	0.39	0.98				0.83	0.36	0.28	0.77	0.24	0.07
		4.01-5.00	0.15	0.36	1.00				0.55	0.35	0.65	0.87	0.21	0.01
		above 5.00	0.25	0.36	0.99				0.91	0.37	0.20	0.90	0.23	0.01
	3.01-4.00	< 1.00	-0.65	0.57	0.93							-2.18	0.50	0.00
		1.01-2.00	-0.52	0.42	0.91				-0.95	0.46	0.37	-1.07	0.26	0.01
		2.01-3.00	0.33	0.39	0.98				-0.83	0.36	0.28	-0.77	0.24	0.07
		4.01-5.00	0.48	0.41	0.93				-0.27	0.30	0.93	0.10	0.21	1.00
		above 5.00	0.57	0.40	0.84				0.08	0.32	1.00	0.13	0.22	1.00
	4.01-5.00	< 1.00	-1.13	0.55	0.52							-2.29	0.49	0.00
		1.01-2.00	-1.00	0.39	0.27				-0.68	0.45	0.68	-1.17	0.24	0.00
		2.01-3.00	-0.15	0.36	1.00				-0.55	0.35	0.65	-0.87	0.21	0.01
		3.01-4.00	-0.48	0.41	0.93				0.27	0.30	0.93	-0.10	0.21	1.00
		above 5.00	0.10	0.38	1.00				0.35	0.30	0.85	0.03	0.19	1.00
	above 5.00	< 1.00	-1.22	0.55	0.42							-2.32	0.49	0.00
		1.01-2.00	-1.10	0.39	0.17				-1.03	0.46	0.30	-1.20	0.25	0.00
		2.01-3.00	-0.25	0.36	0.99				-0.91	0.37	0.20	-0.90	0.23	0.01
		3.01-4.00	-0.57	0.40	0.84				-0.08	0.32	1.00	-0.13	0.22	1.00
		4.01-5.00	-0.10	0.38	1.00				-0.35	0.30	0.85	-0.03	0.19	1.00

**13: Post Hoc Analysis for determination of Consumer Involvement for Laptop
with reference to Education of Respondents in Gujarat**

Dependent Variable	(I) EDUCATION education	(J) EDUCATION education	Mean Difference (I-J)	Std. Error	Sig.
AL	undergraduate	graduate	-0.487	0.189	0.159
		post graduate	-0.575	0.186	0.049
		professional	-0.781	0.187	0.002
	graduate	undergraduate	0.487	0.189	0.159
		post graduate	-0.089	0.073	0.831
		professional	-0.295	0.076	0.005
	post graduate	undergraduate	0.575	0.186	0.049
		graduate	0.089	0.073	0.831
		professional	-0.206	0.067	0.054
	professional	undergraduate	0.781	0.187	0.002
		graduate	0.295	0.076	0.005
		post graduate	0.206	0.067	0.054
SIP	undergraduate	graduate	-0.707	0.201	0.016
		post graduate	-0.822	0.198	0.002
		professional	-0.982	0.199	0.000
	graduate	undergraduate	0.707	0.201	0.016
		post graduate	-0.115	0.078	0.702
		professional	-0.275	0.080	0.021
	post graduate	undergraduate	0.822	0.198	0.002
		graduate	0.115	0.078	0.702
		professional	-0.160	0.072	0.291
	professional	undergraduate	0.982	0.199	0.000
		graduate	0.275	0.080	0.021
		post graduate	0.160	0.072	0.291
SI	undergraduate	graduate	-0.672	0.244	0.108
		post graduate	-0.740	0.239	0.050
		professional	-0.964	0.241	0.003
	graduate	undergraduate	0.672	0.244	0.108
		post graduate	-0.068	0.094	0.971
		professional	-0.292	0.097	0.062
	post graduate	undergraduate	0.740	0.239	0.050
		graduate	0.068	0.094	0.971
		professional	-0.224	0.087	0.154
	professional	undergraduate	0.964	0.241	0.003
		graduate	0.292	0.097	0.062
		post graduate	0.224	0.087	0.154

SR	undergraduate	graduate	-0.430	0.215	0.405
		post graduate	-0.518	0.211	0.200
		professional	-0.765	0.212	0.012
	graduate	undergraduate	0.430	0.215	0.405
		post graduate	-0.087	0.083	0.894
		professional	-0.335	0.086	0.005
	post graduate	undergraduate	0.518	0.211	0.200
		graduate	0.087	0.083	0.894
		professional	-0.247	0.076	0.034
	professional	undergraduate	0.765	0.212	0.012
		graduate	0.335	0.086	0.005
		post graduate	0.247	0.076	0.034
PP	undergraduate	graduate	-0.313	0.245	0.804
		post graduate	-0.447	0.241	0.489
		professional	-0.525	0.243	0.322
	graduate	undergraduate	0.313	0.245	0.804
		post graduate	-0.134	0.095	0.736
		professional	-0.212	0.098	0.322
	post graduate	undergraduate	0.447	0.241	0.489
		graduate	0.134	0.095	0.736
		professional	-0.078	0.087	0.938
	professional	undergraduate	0.525	0.243	0.322
		graduate	0.212	0.098	0.322
		post graduate	0.078	0.087	0.938

* The mean difference is significant at the .05 level.

14: Post Hoc Analysis for determination of Consumer Involvement for Detergent with reference to Education of Respondents in Gujarat

Dependent Variable	(I) EDUCATION	(J) EDUCATION	Mean Difference (I-J)	Std. Error	Sig.
AL	undergraduate	graduate	0.826	0.247	0.026
		post graduate	0.978	0.243	0.003
		professional	1.159	0.244	0.000
	graduate	undergraduate	-0.826	0.247	0.026
		post graduate	0.152	0.096	0.640
		professional	0.333	0.099	0.023
	post graduate	undergraduate	-0.978	0.243	0.003
		graduate	-0.152	0.096	0.640
		professional	0.181	0.088	0.374
	professional	undergraduate	-1.159	0.244	0.000
		graduate	-0.333	0.099	0.023
		post graduate	-0.181	0.088	0.374

SIP	undergraduate	graduate	0.962	0.271	0.014
		post graduate	1.183	0.266	0.001
		professional	1.383	0.267	0.000
	graduate	undergraduate	-0.962	0.271	0.014
		post graduate	0.221	0.105	0.349
		professional	0.421	0.108	0.005
	post graduate	undergraduate	-1.183	0.266	0.001
		graduate	-0.221	0.105	0.349
		professional	0.200	0.096	0.363
	professional	undergraduate	-1.383	0.267	0.000
		graduate	-0.421	0.108	0.005
		post graduate	-0.200	0.096	0.363
SI	undergraduate	graduate	0.580	0.284	0.386
		post graduate	0.861	0.280	0.051
		professional	0.972	0.281	0.018
	graduate	undergraduate	-0.580	0.284	0.386
		post graduate	0.282	0.110	0.163
		professional	0.392	0.114	0.019
	post graduate	undergraduate	-0.861	0.280	0.051
		graduate	-0.282	0.110	0.163
		professional	0.110	0.101	0.879
	professional	undergraduate	-0.972	0.281	0.018
		graduate	-0.392	0.114	0.019
		post graduate	-0.110	0.101	0.879
SR	undergraduate	graduate	0.459	0.286	0.632
		post graduate	0.676	0.281	0.217
		professional	0.872	0.283	0.050
	graduate	undergraduate	-0.459	0.286	0.632
		post graduate	0.217	0.111	0.426
		professional	0.413	0.114	0.011
	post graduate	undergraduate	-0.676	0.281	0.217
		graduate	-0.217	0.111	0.426
		professional	0.196	0.102	0.447
	professional	undergraduate	-0.872	0.283	0.051
		graduate	-0.413	0.114	0.011
		post graduate	-0.196	0.102	0.447

PP	undergraduate	graduate	1.072	0.473	0.275
		post graduate	1.325	0.465	0.089
		professional	1.748	0.467	0.008
	graduate	undergraduate	-1.072	0.473	0.275
		post graduate	0.253	0.183	0.751
		professional	0.677	0.189	0.013
	post graduate	undergraduate	-1.325	0.465	0.089
		graduate	-0.253	0.183	0.751
		professional	0.424	0.168	0.176
	professional	undergraduate	-1.748	0.467	0.008
		graduate	-0.677	0.189	0.013
		post graduate	-0.424	0.168	0.176

* The mean difference is significant at the .05 level.

15: Post Hoc Analysis for determination of Consumer Involvement for Laptop with reference to Family Size of Respondents in Gujarat

Dependent Variable	(I) size	(J) size	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.
			Vadodara			Ahmedabad			Surat			Overall		
AL	1-4	5-6	-0.03	0.12	0.97	-0.03	0.07	0.89	0.04	0.09	0.91	-0.06	0.06	0.60
		>6	0.15	0.19	0.73	-0.09	0.10	0.68	-0.13	0.14	0.65	-0.11	0.09	0.53
	5-6	1-4	0.03	0.12	0.97	0.03	0.07	0.89	-0.04	0.09	0.91	0.06	0.06	0.60
		>6	0.18	0.20	0.66	-0.05	0.10	0.86	-0.17	0.14	0.50	-0.04	0.10	0.91
	>6	1-4	-0.15	0.19	0.73	0.09	0.10	0.68	0.13	0.14	0.65	0.11	0.09	0.53
		5-6	-0.18	0.20	0.66	0.05	0.10	0.86	0.17	0.14	0.50	0.04	0.10	0.91
SIP	1-4	5-6	0.01	0.12	1.00	0.01	0.08	1.00	0.07	0.09	0.71	-0.04	0.07	0.82
		>6	0.10	0.19	0.88	-0.08	0.11	0.76	0.09	0.14	0.78	-0.07	0.10	0.80
	5-6	1-4	-0.01	0.12	1.00	-0.01	0.08	1.00	-0.07	0.09	0.71	0.04	0.07	0.82
		>6	0.09	0.20	0.91	-0.09	0.11	0.73	0.02	0.14	0.99	-0.03	0.10	0.97
	>6	1-4	-0.10	0.19	0.88	0.08	0.11	0.76	-0.09	0.14	0.78	0.07	0.10	0.80
		5-6	-0.09	0.20	0.91	0.09	0.11	0.73	-0.02	0.14	0.99	0.03	0.10	0.97
SI	1-4	5-6	-0.13	0.17	0.73	0.02	0.10	0.98	-0.01	0.09	1.00	-0.11	0.08	0.37
		>6	0.10	0.27	0.93	-0.12	0.14	0.67	-0.07	0.14	0.87	-0.14	0.12	0.50
	5-6	1-4	0.13	0.17	0.73	-0.02	0.10	0.98	0.01	0.09	1.00	0.11	0.08	0.37
		>6	0.23	0.28	0.70	-0.14	0.14	0.60	-0.07	0.15	0.89	-0.03	0.12	0.97
	>6	1-4	-0.10	0.27	0.93	0.12	0.14	0.67	0.07	0.14	0.87	0.14	0.12	0.50
		5-6	-0.23	0.28	0.70	0.14	0.14	0.60	0.07	0.15	0.89	0.03	0.12	0.97
SR	1-4	5-6	-0.14	0.14	0.64	-0.07	0.09	0.74	0.05	0.11	0.92	-0.09	0.07	0.45
		>6	0.05	0.23	0.98	-0.05	0.13	0.94	0.10	0.17	0.85	-0.03	0.11	0.97
	5-6	1-4	0.14	0.14	0.64	0.07	0.09	0.74	-0.05	0.11	0.92	0.09	0.07	0.45
		>6	0.19	0.24	0.74	0.03	0.13	0.98	0.05	0.17	0.96	0.06	0.11	0.85

	>6	1-4	-0.05	0.23	0.98	0.05	0.13	0.94	-0.10	0.17	0.85	0.03	0.11	0.97
		5-6	-0.19	0.24	0.74	-0.03	0.13	0.98	-0.05	0.17	0.96	-0.06	0.11	0.85
PP	1-4	5-6	0.02	0.15	0.99	0.12	0.12	0.60	0.10	0.15	0.80	0.07	0.08	0.67
		>6	0.24	0.23	0.58	0.22	0.17	0.44	0.01	0.22	1.00	0.14	0.12	0.52
	5-6	1-4	-0.02	0.15	0.99	-0.12	0.12	0.60	-0.10	0.15	0.80	-0.07	0.08	0.67
		>6	0.22	0.24	0.66	0.10	0.18	0.86	-0.09	0.23	0.93	0.07	0.12	0.87
	>6	1-4	-0.24	0.23	0.58	-0.22	0.17	0.44	-0.01	0.22	1.00	-0.14	0.12	0.52
		5-6	-0.22	0.24	0.66	-0.10	0.18	0.86	0.09	0.23	0.93	-0.07	0.12	0.87

16: Post Hoc Analysis for determination of Consumer Involvement for Detergent with reference to Family Size of Respondents in Gujarat

Dependent Variable	(I) size	(J) size	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.	Mean Difference (I-J)	Std. Error	Sig.
			Vadodara			Ahmedabad			Surat			Overall		
AL	1-4	5-6	0.17	0.14	0.48	0.16	0.10	0.29	-0.05	0.12	0.90	0.174	0.082	0.107
		>6	-0.08	0.23	0.94	0.31	0.14	0.10	-0.12	0.18	0.80	0.163	0.123	0.416
	5-6	1-4	-0.17	0.14	0.48	-0.16	0.10	0.29	0.05	0.12	0.90	-0.174	0.082	0.107
		>6	-0.25	0.24	0.56	0.15	0.15	0.58	-0.07	0.18	0.94	-0.011	0.126	0.996
	>6	1-4	0.08	0.23	0.94	-0.31	0.14	0.10	0.12	0.18	0.80	-0.163	0.123	0.416
		5-6	0.25	0.24	0.56	-0.15	0.15	0.58	0.07	0.18	0.94	0.011	0.126	0.996
SIP	1-4	5-6	0.13	0.16	0.72	0.14	0.11	0.48	-0.10	0.12	0.74	0.146	0.09	0.27
		>6	-0.34	0.25	0.40	0.24	0.16	0.31	-0.16	0.19	0.71	0.066	0.135	0.886
	5-6	1-4	-0.13	0.16	0.72	-0.14	0.11	0.48	0.10	0.12	0.74	-0.146	0.09	0.27
		>6	-0.47	0.26	0.21	0.11	0.16	0.80	-0.06	0.19	0.95	-0.08	0.139	0.847
	>6	1-4	0.34	0.25	0.40	-0.24	0.16	0.31	0.16	0.19	0.71	-0.066	0.135	0.886
		5-6	0.47	0.26	0.21	-0.11	0.16	0.80	0.06	0.19	0.95	0.08	0.139	0.847
SI	1-4	5-6	0.11	0.20	0.85	0.16	0.12	0.39	-0.06	0.15	0.91	0.118	0.094	0.454
		>6	-0.19	0.31	0.83	0.14	0.16	0.69	-0.27	0.22	0.49	-0.022	0.14	0.988
	5-6	1-4	-0.11	0.20	0.85	-0.16	0.12	0.39	0.06	0.15	0.91	-0.118	0.094	0.454
		>6	-0.30	0.33	0.65	-0.02	0.17	0.99	-0.21	0.23	0.66	-0.139	0.144	0.627
	>6	1-4	0.19	0.31	0.83	-0.14	0.16	0.69	0.27	0.22	0.49	0.022	0.14	0.988
		5-6	0.30	0.33	0.65	0.02	0.17	0.99	0.21	0.23	0.66	0.139	0.144	0.627

SR	1-4	5-6	0.16	0.18	0.67	0.30	0.13	0.09	-0.12	0.15	0.74	0.163	0.094	0.221
		>6	-0.06	0.28	0.98	0.49	0.19	0.04	0.03	0.23	0.99	0.248	0.141	0.211
	5-6	1-4	-0.16	0.18	0.67	-0.30	0.13	0.09	0.12	0.15	0.74	-0.163	0.094	0.221
		>6	-0.21	0.29	0.77	0.19	0.19	0.60	0.15	0.24	0.81	0.085	0.145	0.841
	>6	1-4	0.06	0.28	0.98	-0.49	0.19	0.04	-0.03	0.23	0.99	-0.248	0.141	0.211
		5-6	0.21	0.29	0.77	-0.19	0.19	0.60	-0.15	0.24	0.81	-0.085	0.145	0.841
PP	1-4	5-6	0.41	0.26	0.29	0.23	0.21	0.57	-0.24	0.24	0.61	0.272	0.155	0.216
		>6	0.55	0.41	0.40	0.88	0.30	0.01	-0.07	0.36	0.98	.66877*	0.232	0.016
	5-6	1-4	-0.41	0.26	0.29	-0.23	0.21	0.57	0.24	0.24	0.61	-0.272	0.155	0.216
		>6	0.15	0.43	0.94	0.66	0.30	0.10	0.17	0.37	0.90	0.397	0.238	0.251
	>6	1-4	-0.55	0.41	0.40	-0.88	0.30	0.01	0.07	0.36	0.98	-.66877*	0.232	0.016
		5-6	-0.15	0.43	0.94	-0.66	0.30	0.10	-0.17	0.37	0.90	-0.397	0.238	0.251