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### Factors Considered By Lower Middle Class People of Khulna City, Bangladesh on Buying Some Selective Consumer Products

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## Factors Considered By Lower Middle Class People of Khulna City, Bangladesh on Buying Some Selective Consumer Products

Sadia Afroj

Abstract - Bangladesh is one of the least developed countries in South-Asian region, with a per capita annual income of People's purchasing power is very low around \$ 750. compared to other South and South East Asian countries. People of urban areas are the main customers of branded consumer products in Bangladesh. People of lower middle class are very important in respect of the size to total urban population as well as total consumption in low involvement products. In dividing the total consumer sector some aspects are taken into concern to justify its effect on the buying pattern of this specific class. The consumer class can be divided on the basis of economic condition, social status, basic buying geographical orientation. aspect or some inherent reinforcement. These attributes helps not only to study the buying orientation of different class people but also act as a vibrant and vigorous sours to identify the reaction with the change in situation. Buying behavior of existing and potential customers is of strategic importance for the market success of business organizations. Proper understanding and awareness of this give manufacturers a competitive edge over others who do not have or lack proper understanding and awareness of consumers buying orientation. Standard textbook on marketing and consumer behavior generally identify purchase occasion, benefits derives, user status, usage rate, brand loyalty, buyer readiness stage etc. as the bases for behavioral basis and a pragmatic way for market segmentation. But there are some other factors that are of great importance to the customer while buying the daily necessity goods. As a result this issue inspired us to consult about those factors that are of value to the people of lower middle class of the metropolitan city Khulna, Bangladesh.

Keywords: Consumer buying behavior, Core benefit Social class, Lower middle class, Price consideration, Brand, Peer group influences, Sales promotion, Value added benefit.

#### I. OBJECTIVE OF THE STUDY

he title reveals objective of the study. Yet there are few specific objectives underlying and they are stated below:

- ✓ To know the buying practice of the lower middle class peoples on buying the chosen products
- ✓ To identify the factors which are important for the customers on buying the chosen products
- ✓ To know the level of importance of those factors to buying decision

#### a) Scope Of The Study

Every investigation or expedition must contain a specific scope and a scope discloses the working peninsula of that specific investigation. The scope of this research is to analyze the factors considered by lower middle class people of Khulna city on some selective consumer products. The low involvement consumer products are toothpaste, Soap, Shampoo and Detergent. The study has been conducted over 200 people of Khulna city who have monthly income Tk. 7000 to Tk. 10, 000 as considered them as •lower middle class on the economic perspective of the area.

#### b) Literature Review

The review of literature reveals that a great deal of research effort has been expended to investigate the basic buying behavior of different types of consumers. They also conducted factors oriented shopping pattern and find out the significance of those influential factors.

Zeithaml (1982, 1988) suggests in most purchasing decision customer's objective is to " Get the best for the money". This represent the combination of price and value orientation which is the most important consideration for most of the consumers. Crier and Ross (1997) maintains that the greater the perceived value, the greater that the customers are will be interested in purchasing. They (Crier & Ross) explained the term value orientation saying" Consumer trends to select the lowest price alternatives when the options in the choice set are perceived to have the same level of benefit. Consumers are becoming more price conscious does not mean that they always go for the lowest price, rather they will seek for affordable price range among their acceptable quality range."

Garsky et.al. (1995) proposed a shopping model that incorporates some tenets as (i) acceptable set of brands and sectors are integral parts to purchase decision (ii) low price on acceptable brand triggers purchase. Laison and Robert (1999,p.100-116) in their study told that consumers are sharply classified with respect to social and economic position. This result indicates that this two aspects world widely divide the main consumers market.

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<sup>\*</sup>The use of social class as a market determinant/variable was first suggested by Martineau (1958).

Maccilil, (1987), in his study told about the total business and household consumer market that both classes consider price, quality, convenient location as the most powerful influential factors in selecting or buying consumer goods. In the same time Winklin and Duery (1987) conducted a similar study focusing on the two groups of consumers having high income and low income in USA proved the influential forces earlier described by Maccilil.

In the theory of marketing and buyer behavior, the concept of social class is considered the basic determinant of consumption behavior. In fact, among behavioral scientists, there was a consensus that market behavior of individuals is closely related to their social class. In this context, social class was often considered more important than income in affecting buying behavior (Slocum and Mathews, 1970).

When looking at numerous theoretical disputes and postulates (from the early to the contemporary ones), one might argue that the social class concept is more complete and comprehensive than the notion of income when considering their relevance understanding and explaining consumption and buyer behavior. The reasoning behind this varies. Although social class is often associated with higher income, income still presents only one of many characteristics of social class. Individuals or families of different social classes can dispose of similar income, i.e. those in the bottom or top income group should not all be in the bottom or top social class group. Furthermore, income grows higher as we grow older, which has no bearing to social class changes. Also, families with one or more working members and subsequently a higher income are not automatically members of a higher social class. Much more so than income, social class is associated with values and life-styles of consumers, both of which significantly determine the consumption structure and behavior for numerous products. This point of view is shared by Levy (1966 according to Schaninger, 1981), Myers and Guttman (1974 according to Schaninger. 1981). Levy argued that «social class variations are variations in lifestyle», while Myers and Guttman consider social class to be a valuable segmentation base because it captures those lifestyle differences that income ignores.

It is true that the above studies were conducted about the buying tendency of different classed people of developed countries. But this basic from is also applicable for the developing countries like Bangladesh due to different economic, political or socio-cultural environment. Every where these issues are carried out with a view to analyze and identify the factors take in account by substantial consumer group of Bangladesh.

#### c) Methodology

The ways which was followed to collect, evaluate, analyze, interpret, and explain, preparation and presentation of data are presented below;

Type of the Study: I have conducted an Exploratory Research to get a clear understanding about the factors and the importance of those factors in consumer's decision making process.

**Population:** The target population for the study was the lower middle class people of Khulna city who have the income level of Tk. 7000-10000

Sample Size: Total 200 respondents not under 20, from 10 specific localities of Khulna constitute the sample. From each locality, 20 families were contacted and from each contacted family one individual respondent was selected.

**Sampling Technique:** The samples have been taken on judgment sampling method.

**Data Collection Method:** The needed data has been collected solely from primary source.

Questionnaire Development: To collect data a questionnaire has been developed which has been attached in the Appendix. Individual interviews were conducted with the structured questionnaire. 5 point Likert scale is used to measure the relative importance of the variables

**Method of Data Analysis:** Collected data has been systematically processed and analyzed by using required statistical tools. And it has been presented in terms of tables, charts, and graphs with written scripts.

#### II. BUYING BEHAVIOR ORIENTATION

Consumer's Buying behavior refers to the pattern of buying of the final consumers-individual or households who buy goods for personal consumption. In Bangladesh the main consumer market is consists of around 4.5 million of people who consumes more than 3 trillion worth of goods each year. Consumers make and change their buying decision every day. Most of the cases the consumer's buying decision highly depends upon the answer of the questions-what they buy, where they buy and how much buy. Buying behavior is influenced strongly by social, personal, psychological and economic factors. These consumers vary tremendously according to their age, income, education, and level of taste, brand preferences.

Consumers follow different trade off for their core buying. One of the important trade-off of buying orientation is quality-price trade off. Here consumers treat the attribute in several ways. One part of this is highly price sensitive and mainly interested in low price. They search for the lowest price and don't worry about what kind of quality they get from those low prices. Price gets the first priority to them and not brand loyal at all. Mainly from lower middle to lower class people are categorized in this group There are another kind of consumers who are very much quality concern. They always strive for the best quality and willing to pay whatever it takes to get the best possible quality. Brand preference gets supreme importance and they are highly brand loyal. They consider brand as a symbol of

prestige. These people may even reject those products that are priced too low.

Beside the above two categories there are another consumer group who are trying to balance the quality and price. The consumers fix their desired level of customer value they want from a particular product and then decide how much they are able to spend on that product. They may also fix their budget first and then look for the quality product within the price range. They are price sensitive as well as brand loyal but react these two attributes in different way from the extreme price and brand oriented group. This value-oriented group consists major portion of the total consumers. This group represents the major portion of the total consumers group.

#### a) Purchassing Pattern

The study was based on the buying practice and buying behavior of lower middle class people of Khulna city. Here, I have tried to find out the factors that play the vital role in a consumer's decision making process of buying some specific consumer products. The products are toothpaste, shampoo, soap and detergent. These are the low involvement item for consumption. The samples were asked about their buying pattern and the factors they value more in taking the ultimate buying decision for a particular brand.

#### i. Frequency of Purchasing

Frequency of purchasing indicant how frequently they purchase these products. Mainly users' rate, using rate are known by this purpose.

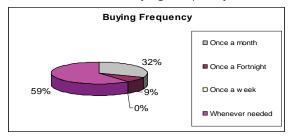
Table 2.1: Purchasing Frequency

Buying Frequency	No. of Respondent
Once a month	63
Once a Fortnight	17
Once a week	0
Whenever needed	120
Total respondents	200

Source: Field Survey

Though in daily consumer goods the buying frequency varies factor to factor, family to family but we considered those factors constant and find out a normal purchasing pattern.

Chart 2.1: Buying Frequency



Source: Buying frequency table

From the survey we have found that 32% people buy the products once a month, 9% once a week and a large 59% people purchase those products whenever needed. It can be over one month also.

#### ii. Preferred Outlet Type

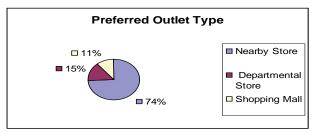
In selecting the outlet from where to buy, people prefer the nearby store of their house. But they like to go to shopping mall for some products as in buying shampoo

Table 2.2: Outlet position

Outlet Type	No. of Respondent
Nearby Store	132
Departmental Store	26
Shopping Mall	20
Total respondents	200

Source: Field survey

Chart 2.2: Preferred Outlet Type



Source: Outlet position table

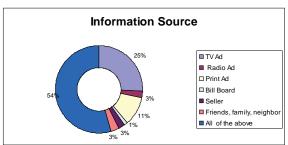
#### iii. Information Source

Table 2.3: Information Source

Information Source	No. of Respondent
TV Ad	51
Radio Ad	5
Print Ad	22
Bill Board	2
Seller	5
Friends, family, neighbor	6
All of the above	109
Respondents	200

Source: Field Survey

Chart 2.3: Information Source



Source: Information source table

From the chart and table it can be seen that more than half of the people collect information about the product type they feel like to buy is from all the existing sources they have. They use TV ad. and print ad. more to know about the existing brand in the market. But a major portion of people count on all the sources they have.

#### b) Place of taking the decision

Table 2.4: Timing of taking the decision

Timing of taking the decision	No. of Respondent
At Home	95
At the Shop	105
Total respondents	200

Source: Field survey

Most of the people take the decision of which brand is to purchase after reaching the shop. And the people, who made the decision of buying a particular brand, often change the decision after getting to the shop.

#### c) Decision Maker

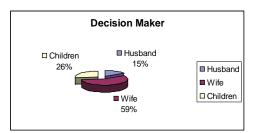
The table shows that in most of the cases, the wife of the family takes the decision which particular product is to buy. But some times children of the family ask for a particular product also. And the respondents express that it is mainly the consequence of extensive TV advertisements.

Table 2.5: Decision Maker

Decision Maker	No. of Respondent
Husband	30
Wife	118
Children	52
Respondents	52

Source: Field survey

Char 2, 4: Decision-Maker



Source: Decision making table

#### d) Tendency to stick to a single brand

From the research tat we have found most of the lower middle class people do not stick to one single brand in buying these products. Rather they like to buy some of the specific brands one by one. And except those brands the seldom try for a completely new product of the market.

#### e) Reason of Switching Brands

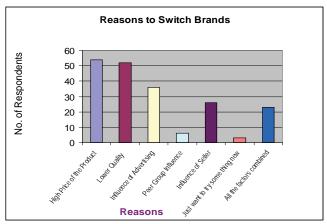
The main switching causes are given below-

Table 2.6: Reason of Switching Brands

Reason of	No. of
Switching Brands	Respondent
High Price of the Product	54
Lower Quality	52
Influence of Advertising	36
Peer Group Influence	6
Influence of Seller	26
Just want to try some	3
thing new	
All the factors combined	23

Source: Field survey

Chart 2.5 : Reason of Switching Brands



Source: Reasons of brand switching table

From the above table and graph it is evident that, most of the people switch to one brand to another when they are dissatisfied with the price or quality of the brand they were used to buy. Moreover, some of the people are greatly influenced by advertisement or by sellers' suggestion.

# III. FACTORS AFFECT THE BUYING BEHAVIOR OF LOWER-MIDDLE CLASS PEOPLE OF KHULNA, BANGLADESH

In case of lower middle class people of Khulna there are many considerable factors influencing the buying behavior. In Khulna lower middle class people always try to maintain a specific price range for purchasing a particular product. Because of low income and stumpy knowledge about the marketing pattern the people of this class provide more emphasize on price than other factors. They are more price sensitive as a significant portion of their monthly income is covered by purchasing these items. These products are daily goods and its necessities cannot be avoided anyhow by any

classes of people. People of lower middle class people of Khulna city are predominantly featured with price oriented shopping behavior, some times look for best quality with acceptable price range.

Here we have determined some fascinating array of factors that influences the buying behavior of the lower middle class people of Khulna city of some selective consumer goods. Those attributes and their level of involvement in total purchasing decision are described below:

#### a) Price Consideration

Price orientation of the consumer is the most significant attribute of the people of lower middle class and predominately featured with price oriented buying behavior for low involvement products. This factor exerts broad and deep influences on consumer behavior. From the survey it is clear that this portion always tries to maintain high price sensitive buying pattern and interested in low price. They search for lowest price and do not worry about the brand involved to those products. Because these people are care about the price, branding is little used in this market segment This aspects capture the major attention and consecration of purchasing the selected items. A large portion of the consumers leave the current brand with a slight increase of the price as well as a substantial portion reduce their consumption due to upward change in price. This trend signifies the price sensitivity. There remain majority portions that are ready to not only other brand rather than lower quality brand because of price increase. That indicates the immediate reaction to the price change.

Table 3.1: Position of price in production selection

Product Type	Mean	Mode	Frequency	(%) of mode
Tooth paste	4.68	5	131	65.5
Shampoo	4.37	5	104	52
Soap	4.16	5	111	55.5
Detergent	4.90	5	162	81

Source: Field survey

In the above table we may see the mean• importance of price among the propel where mode shows the number and percentage of people among total sample who rated price 5 that means they considered it as a very important factor. At the time of purchasing the people are ready to sacrifice some other facilities if they get price off from that product. Here in rating the degree of importance people emphasize of the price of detergent most time. Because of more frequent use of this product, they shows the heights price sensitivity in this segment

#### b) Attitude Towards Well-Known Brand Name

Lowe middle class people give relatively low importance to brand name. The mean score for this

particular attribute shows this. For the consumer goods like toothpaste, soap or shampoo, people mostly depend upon the well-known name to them. In the sense of "Share of mind" -the name first comes to their mind is the basis for purchasing. The company name and brand name are similar to them. Point of differentiation does not get much importance. There remains an interesting characteristic among this class of people. They are not brand loyal in the sense of brand loyalty but less interested to switch from the current wellknown name. Sometimes these lower middle class people are restricted to some brands. There are some consumer products which are considered for its brand where some other concern price. There also remains a trade-off in balancing the brand-price aspects. Though the people of lower middle class is less brand concern, it doesn't convey that they are not less brand concern rather we can say that they are less loyal to a particular

Table 3.2: Attitude towards well-known brand name

Brand Name	Mean	Mode	Frequency	(%) of mode
Tooth paste	3.92	5	34	17
Shampoo	3.84	5	31	15.5
Soap	4.07	5	87	43.5
Detergent	3.02	5	11	5.5

Source: Field survey

• 5=Very important to me, 4=important, I am care about it, 3=indifferent, depends on the situation, 2=unimportant, 1=Very unimportant

From the above data we see that in case of soap buying people are more responsive to the brand otherwise not so. Toothpaste and shampoo get little bit lower importance where detergent got the lowest consideration at the time of purchasing a product basing upon its brand consideration.

#### c) Quality Consideration

Quality is such an attribute that varies with person's expectation towards that particular product. The lower middle class people of Khulna rated quality as an above average important aspects. It is true that it is not more than the price but people are concern about maintaining a quality level to the extend of their affordability

Table 3.3: Quality consideration in buying

Brand Name	Mean	Mode	Frequency	Percentage (%)
Tooth paste	4.20	5	72	36
Shampoo	4.22	5	105	52.5
Soap	4.22	5	88	44
Detergent	4.37	5	59	29.5

Source: Field survey

The mean position above four within five-point rating indicates whether this class can maintain or not but quality always gets considerable importance to them. In case of the quality of shampoo heights 105 among 200 put the heights importance on quality. In the total sample it covers 52.5%. Quality level is also important for the purpose of serving the basic of the product. These class of people are very much price sensitive but for these low involvement product we cannot overlook their high quality preference. More over price-quality comparison is also paid importance.

#### d) Core Benefit

In the mean score of core benefit it gives us the picture indicating it high importance. Some times the people rated core benefit as a second important variable to them. Sometimes quality and core benefit is jointly effecting the purchasing decision. When the product serves its core benefit properly, they don't consider or ignore its supplementary purpose.

Table 3.4: Effect of core benefit

Brand Name	Mean	Mode	Frequency	Percentage (%)
Tooth paste	4.30	5	71	35.5
Shampoo	4.51	5	101	50.5
Soap	4.71	5	143	71.5
Detergent	4.79	5	166	83

Source: Field survey

In case of these above selective items people evaluate the quality and core benefit more or less equally. The core purpose of detergent is washing cloth. This basic is taken into the account of lower middle class people in the way-it is serving the core benefit properly, so it's quality is high. The most frequent purchasing of detergent rated 5 as mode. Because it became maximum number (166) in the data analysis table

#### e) Value Added Benefit

Value added benefit does not bear so much importance up to that point to which it cannot create significance differentiation. As these products are of low involvement, lower middle class people pay less attention on value added services at the time of making their purchase. In case of planned buying the term value added service is strongly ignored by these people. But in case of on the spot decision making value0added service effects their buying decision.

Table 3.5: Value-added benefits

Brand Name	Mean	Mode	Frequency	(%) of mode
Tooth paste	2.92	3	101	50.10
Shampoo	2.94	3	94	47
Soap	2.98	3	99	49.5
Detergent	2.02	2	76	39

Source: Field survey

In purchasing decision making value-added service is considered as a factor of below average. Most of the case people categorize it in the indifferent area and some times they consider it as a very unimportant factor. As these are daily consumer product whatever extra value the marketers are paying, it cannot attain much attention of this consumer group. In the above table (2.5) we can see that value-added benefit failed to bring any extra attention or consideration for lower middle class people in any of the product group. Height number of people (101) ranked it as a neutral issue in their purchasing decision-making. Effective media advertisement some times connivance the people about value added services. But it has no long term effect. For a short-run it may increase the selling but ultimately it cannot bring change in the buying behavior of lower middle class people.

#### f) Seller's Influences On Buying

Seller always try to build up long term relationship with the consumer and want to make most frequent purchase from their own shop. As a result they influence the buyers in different ways. One of the most common ways to make it is to convey different message about product. It is also true that the lower middle class people get most of the information from nearest retail store. People used to get the information from the seller and make their purchase decision when they do not have much information at their hand.

Table 3.6: Seller's influence on buying

Brand Name	Mean	Mode	Frequency	Percentage (%)
Tooth paste	2.18	2	156	82.5
Shampoo	3.16	3	144	72
Soap	2.80	2	98	49
Detergent	2.05	1	96	48

Source: Field survey

Except shampoo, most of the time seller's influences do not change the pre-planned buying of a consumer. Because of information availability of the seller's hand the sellers effect some times the shampoo purchasers. But it happens very little number of time.

#### g) Container Size/Packaging

When people buy for self or family they emphasize on container size change. The necessities the product depends up on number of family members. When they wane to buy a mini/ sauce pack container size valued nothing to them. They just purchase it based on a common name or requirement. But when people consider to buy for their family, container

Table 3.7: Influence of container size/package on buying

Brand Name	Mean	Mode	Frequency of mode	Percentage (%)
Tooth paste	3.79	4	105	52.5
Shampoo	3.92	4	111	55.5
Soap	3.80	4	109	54.5
Detergent	3.90	4	113	56.5

Source: Field survey

size drastically influence buying decision. For every product container size affects the purchasing decision. Most of the cases over 100 people for all these product told that container or packet size is very important. Not only in term of size but outlook, safety, transferability these issues are also considered.

#### h) Product Color

Color influences the purchaser when people take the purchase decision instantly. Their perception does not effect the buying so much because of color. When new product introduced in the market, people give importance on color that time mostly.

Table 3.8: Effect of product color on buying

Brand Name	Mean	Mode	Frequency	Percentage (%)
Tooth paste	3.05	3	89	44.5
Shampoo	2.59	2	121	60.5
Soap	3.22	3	123	61.5
Detergent	1.05	1	178	83

Source: Field survey

In case of toothpaste or soap color may have little contribution of in buying but detergent and shampoo does not affected by the color at all. People know the product and buy to meet their basic purpose. Container or package color even has more influence than product color.

#### i) Aroma

Aroma is considered as an important variable at the time of purchasing toothpaste and soap but it has lesser influence on customer when they purchase detergent and shampoo. When consumer group involved into purchasing most of the cases they know about the aroma of the well-known product.

Table 3.9: Aroma considerations in buying

Brand Name	Mean	Mode	Frequency	Percentage (%)
Tooth paste	3.75	4	101	50.5
Shampoo	2.59	3	92	46
Soap	3.81	4	127	63.5
Detergent	2.06	2	162	81

Source: Field survey

In promotion the marketers highlights the aroma. As a result in soap it get little bit higher importance. But for other product its significance level is too low. Either it is not a considerable factor for purchasing or totally unimportant to them.

#### i) Sales Promotion

Sales promotion includes a wide assertion of selling consumer goods like different types of incentives to convene to purchase. From the marketer's viewpoint they want to dramatize the product offers and boosting sagging sales. In the point of consumer attraction lower middle class people are deeply involved with such strategy. As sales promotion tells –"Buy it now" –lower middle class people also react strongly to this approach.

Table 3.10: Sales promotions

Product	Mean	Mode	Frequency	Percentage (%)
Tooth paste	3.40	4	105	52. 5
Shampoo	3.59	4	112	55
Soap	3.53	3	88	44
Detergent	4.06	4	139	69.5

Source: Field survey

Trail amount, extra or free, coupon, price off such types of short-term offering affects the purchasing of lower middle class people in the following pattern-

- ✓ Increase short-lived purchasing significantly
- ✓ Sometimes motivate to switch from a well-known product name to another
- ✓ Influence impulse buying strongly

In detergent major portion of money is spending among these four categories. As a result little sales promotion affects the purchasing by increasing buying. But for the other three factors it remains just above in indifferent point.

#### k) Label Information

Label information gets least consideration for the lower middle class people. Even they are not at all concern about the label information. They just know the name (brand) and buy it.

Table 3.11: Label information

Brand Name	Mean	Mode	Frequency	Percentage (%)
Tooth paste	1.96	1	102	51
Shampoo	2.12	2	107	53.5
Soap	1.03	1	152	75
Detergent	1.36	1	117	58.5

Source: Field survey

So by reading the label information, purchasing the product is not a well-practiced factor among the lower middle class people of Khulna city.

#### *I)* Convenient Location

For daily consumer product people are reluctant to go apart from their residence to far apart if it remain available in the nearby retailer/grocery shop. If there is no vast price change most of the people want to get their desired product from the most convenient location.

Table 3.12: Consideration of convenient location

Brand	Mean	Mode	Frequency	Percentage
Name				(%)
Tooth	3.85	4	170	85
paste				
Shampoo	3.58	3	152	75
Soap	4.06	4	169	84.5
Detergent	4.02	4	161	80.5

Source: Field survey

But if there remain high price consideration, people of lower middle class people are ready to go far from their nearest one. Better quality and core benefit supply may also act as influential factor in purchasing. People then rate theses more importantly than convenient location.

#### IV. RANKING

As a influential factor that control the buying behavior of the direct consumers, some importance factors are rated. On the basis of mean position that means, which factors achieved highest position from one to five is identified. These factors are ranked according to their mean value. Higher mane get higher ranks and lower gets lower

Table 4.1: Factors ranking (5 highly ranked factors from 1-5)

Rank (S)	Toothpaste	Shampoo	Soap	Detergent
1	Price	Core benefit	Core Benefit	Price
2	Core Benefit	Price	Quality	Core benefit
3	Quality	Quality	Price	Quality
4	Brand Name	Container Size	Brand Name	Sales promotion
5	Convenient location	Brand Name	Convenient location	Convenient location

Source: Factor analysis table(s)

Here in case of toothpaste and detergent price gets the heights priority to the lower middle class people whether core benefit is situated at the top position for shampoo and soap

#### a) Findings

The factors that the lower middle class people consider when they purchase some consumer products or how they react towards some issues are identified in this paper. The following matters represent the key effecting factors, location and demographic profile in buying nature of the surveyed people for the study purpose.

#### Profile of the surveyed respondents

The total number of the respondents for this paper purpose is 200. From different areas of Khulna city their opinion was collected. As it is difficult to properly identify the status of lower middle class, the income rang of Tk. 7000-10, 000 is taken as standard lower middle class. As judgement sampling method is used for the study purpose, people out of these income rang have just avoided. It is also very much interesting that social and economic class conflicts strongly to define a class. For example a person with a university degree, a teacher or lawyer may have the same or lower income than a car mechanic. So the economic position just considered for our study purpose. In case there remain more than earning members, all of them are treated as individual respondents.

#### Price sensitivity of lower middle class people

The people of lower middle class showed some typical characteristics like –high price sensitivity. As these are low involvement products, price does not matter so much in their monthly income. But they are always price conscious. Even more they change their user rate as an immediate reaction to price change. They also try to balance in this trend-Core benefit-Price-Quality.

#### Lesser brand loyalty

Lower middle class people are comparatively less brand loyal. They consider company and brand as a single identity. Sales promotion and some other reinforcements derive them to switch them from one brand to another.

#### Quality -core benefit consideration

Lower middle class people of Khulna treat core benefit and quality synonymously. The strong the presence of core benefit, the higher rating of quality as an influential attribute to them.

#### b) Conclusion

Buying behavior of consumer goods has a strategic importance for the business market analysis. It is more important when it cover a big portion of the total locality. For the urban areas like Khulna-lower middle class people is covered with a larger portion of its total population. Their buying behavior is closely affected by some attributes-like convenience, promotion, perceived and achieved value and some other core benefits. Theses classed people consider price as the most important aspects for choosing theses low involvement products. Even they are ready to sacrifice the facilities of convenience of the products when they get price-off facilities from any particular brand. They are less concern about the brand preference, and consider the core benefit level of different company same when they purchase a consumer goods like -soap or toothpaste. It is clear that the urban lower middle class people are mostly depends upon the local brand as it is well known to them. They also frequently change brands when they get some facilities through sales promotion or other via. This phenomenon tells about the most price orientation tendency of the people of this class. Most of the cases these people depends o the nearby retail shop for their product.

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