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Influences on Rural and Urban Consumer Buying

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Influences on Rural and Urban Consumer Buying

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I. INTRODUCTION

One-sixth of the world's population lives in India. Therefore, India is an attractive market (Ling and Dawn, 2004). The economy witnesses increased potential for consumption, increased competition, availability of products both in terms of quality and quantity, and increased level of awareness among consumers. A large urban middle class and upper class, which constitutes one-third of the population, is a huge market for branded goods. The market for branded goods is increasing at 8 per cent per annum and in certain consumer goods, it is increasing at even 12 per cent. The Indian economy is the third largest in Asia. It is expected to grow at 7 per cent. The decrease in import tariffs has allowed large inflow of products from the other nations. Besides this, the Indian companies are entering into strategic alliances with the foreign reputed brands (Kinra, 2006). According to Sinha (2005), rural India in which more than 74 per cent of the population of the country resides; generates one-third of country's GDP, and accounts for 38 per cent of two-wheelers sales of the country. There are several reasons to believe that rural markets in India are blossoming. The central government at the center has provided large sums of money at the hands of rural folks. The government decided to hand out compensation in cash. The government announced National Rural Employment Guarantee Scheme. It resulted into three benefits:

building rural infrastructure, plugging pilferage of funds and boosting disposable income at the hands of rural households. The government has steadily raised the minimum support price (MSP) of the key crops like wheat and paddy (Kar and Iyer, 2009). The success of a brand in the Indian rural market is as unpredictable as rain. It has always been difficult to judge the rural market. Many brands, which should have been successful elsewhere, have failed miserably in rural markets. The majority of marketers attribute luck for the success in rural market. Therefore, marketers need to understand the social dynamics and attitude variations within each village though nationally it follows a consistent pattern. While the rural market certainly offers a big attraction to marketers, it would be immature to think that any company can easily enter the market and can enjoy considerable share. Actually the market is not as simple as one thinks (Naik et al, 2007).

II. LITERATURE REVIEW

The core group of individuals called reference group provide opinions and information to the consumers aspiring to products. This group includes spouses, other family members, friends, co-workers (Kinley et al, 2000 and Moschis, 1976) and also sales people (Mallalieu and Palan, 2006). The opinions are asked in an effort to conform to norms of group and the society towards which they have tendency to belong (Kinley et al, 2000; Siegel and Siegel, 1957; and Turner, 1956). Schiffman and Kanuk (1997) describes reference group as individual frame of reference to guide the purchase behavior of consumer. Reference group does not confine only to the people with whom the consumers have direct and /or frequent contact; it rather extends to other people of the society as well who may not necessarily have the direct contact with the consumers (Hawkins et al, 1998). There are three major types of reference group of influences: informational influence, utilitarian influence, and value expressive influence (Bearden and Etzel, 1982). Informational influence improves one's knowledge and ability to cope with the environment. Utilitarian influence helps in obtaining praise or avoiding punishment from the group due to non-conformance. Value-expressive influence helps one to express oneself to the society by making oneself similar to the group one intends to belong to (Kelman, 1961).

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There is an association between price of the product and the involvement level of the consumer. The higher the price, more involvement of the consumer is likely to be (Laurant and Kapferer, 1985). The purchases of durable goods due to their longevity are generally considered high involvement purchases (Laurant and Kapferer, 1985; and Traylor and Joseph, 1984). People in a richer country tend to be more individualistic because wealth does not necessitate the assistance of others (Gronhoj, 2007). Claxton et al (1974) found educated consumers and with high income visiting stores for the procurement of information. Keil and Layton (1981) in their study on the behavior of Australian new family car buyers observed majority of people using interpersonal source of information. The study explored the positive relationship between price of the product and search behavior. Also the consumers with least self-confidence went for greater search activity. The consumers who make repeat purchases have to engage less in search activity (Newman and Staelin, 1971).

Reference group influence varies with products and consumers (Bearden et al, 1989). Hendon (1979) had explored the variation of this influence with different demographic factors such as gender, age, and marital status etc. Ostlund (1973) has added psychological factors along with demographic considerations to study the consumers' vulnerability to the reference group influence. Rural retailers play an influential role on rural consumers' buying (Halan, 2003). Mass media has not been significantly instrumental in alluring both rural and urban consumers because of lack of perceived credibility by both these habitant groups. Moreover rural consumers have further difficulty in interpreting implied advertising messages (Sun and Wu, 2004). Family too has the significance influence over the buying of the consumer. The family is both a primary group and a reference group. The influences of the family are different from any other group due to greater intensity of relationship bonds. However there are many decisions that may be made in consultation with friends or relatives than consulting only spouse (Louden and della Bitta, 2002). According to Bell (1967), people have different reactions to the influences. A consumer, who knows a lot about automobiles, has had much experience in buying and selling cars, has much confidence, is less vulnerable to the influence of the salesman irrespective of his general self-confidence. The general self-confidence leads to specific self-confidence. In buying a car, the consumers in large number ask others. The different kinds of consumers use purchase pals to the varying degrees. Consumers with high general self-confidence but with low specific self-confidence prefer to take the help of a friend or relative who knows something about car buying. Consumers with high both general and specific self-confidence rely less on others' help. The consumers with low both general and specific self-confidence may

use pals to the moderate degrees. Rather they choose close friends or relatives who are less threatening. Consumers who have low general and high specific self-confidence often use pals and take friends to showrooms for their help in car buying rather than taking their advice. The most frequent shopping partners of urban consumers are spouses followed by friends and children whereas; these are friends followed by spouses and children for rural consumers (Sun and Wu, 2004). The prominent reasons for disliking an ad irrespective of gender were exaggeration of claims, poor use of humour, staleness of concept, use of same ad for a longer period, high emphasis on brand name, ads targeting, and lower income segment. On the other hand, the reasons were liking an ad were eye-catching, credibility, dynamism and conciseness. The study also concludes that even a bad commercial is better than neutral one as it causes the attention of the consumers. Bad commercial works better in case of well established product; line; or brand extension of an established product; a very attractive new product; or a well familiar product since their childhood (Dubey and Patel, 2004).

Interpersonal information usually sought from a spouse or peer in the purchase decision of a conspicuous and high-risk item (Midgley, 1983). In contrast to convenience or apathetic apparels, female consumers use promotional cues to buy highly involved apparels (Shim and Kotsiopulos, 1993). Similarly Braus (1990) observed younger men being influenced by advertising for their service buying. Nowak and Wahburn (1998) reported the influencing role of magazines and newspapers for the selection of plastic surgeons by cosmetic patients.

III. METHODOLOGY ADOPTED

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

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

H₁ Rural and urban consumers' buying is influenced in a different way.

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

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

IV. LIMITATIONS OF THE STUDY

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

V. DATA ANALYSIS

a) Television

In terms of influences on the buying of consumers (X1 to X7), it has been observed that both rural and urban consumers had experienced significant influence of their families for buying television sets (X1).

However the rural consumers had experienced greater influence of their families as compared to their urban counterparts. Relatives (X3), dealers (X4), advertisements (X5), ratings in magazines (X6), and manufacturer's brochures (X7) had significantly less influence on the rural consumers. The influence of friends had been found moderate on the rural consumers (X2). Friends and relatives had significantly less influence on the buying of the urban consumers while manufacturer's brochures had significantly large influence on their buying. Dealers, advertisements, and ratings in the magazines had moderate influence on the buying of urban consumers. The significant differences between the rural and urban consumers had been found for the variables X1, X4, X6 and X7 (Table T 1). Two-way ANOVA reveals interaction between income and habitat of consumers for the select variables X1, X5, X6 and X7. No significant differences could be observed among different income groups for all other select variables except variables X6 and X7. There had been significant differences between rural and urban consumers for the variables X1, X4, X6 and X7 with the highest F value for X7 (Table T 1.1). Using discriminant analysis, the structure matrix had also found the variable X7 as the most discriminating variable followed by variable X6. The classification results revealed that 66.9% of the original groups and 65.5% of the cross-validated groups had been correctly classified (Table T 1.2).

b) Refrigerator

In terms of influences on the buying of the consumers (X1 to X7), it has been observed that both rural and urban consumers had experienced significant influence of their families for buying refrigerators (X1). However the rural consumers had experienced greater influence of their families as compared to their urban counterparts. Relatives (X3), advertisements (X5), ratings in magazines (X6), and manufacturer's brochures (X7) had significantly less influence on the rural consumers. The influence of friends had been found moderate on the rural consumers (X2) whereas; the dealers had been found influencing the rural consumer to the significantly greater extent. Relatives had significantly less while friends, advertisements and ratings in magazines had moderate influence on the buying of the urban consumers. Dealers and manufacturer's brochures had significantly large influence on their buying. On comparing with urban consumers, rural consumers had experienced greater influence of (Table R 1). Two-way ANOVA reveals interaction between income and habitat of consumers for the select variables X2, X4, X5 and X7. No significant differences could be observed among different income groups for all other select variables except variables X1, X2 and X4. There had been significant differences between rural and urban consumers for the variables X1, X5, X6 and X7 with the highest F value for X7

followed by X6 (Table R 1.1). The structure matrix had found the variable X7 as the most discriminating variable. The classification results reveal correct classification of 68.4% of the original groups and 66.9% of the cross-validated groups (Table R 1.2).

c) *Automobile*

In terms of influences on the buying of the consumers (X1 to X7), it had been observed that both rural and urban consumers had experienced significant influence of their families (X1) and friends (X2) for buying automobiles. However the rural consumers had experienced greater influence of their families as compared to their urban counterparts. Relatives (X3), dealers (X4), advertisements (X5) and manufacturer's brochures (X7) had significantly less influence on the buying of both the rural and urban consumers. The urban consumers as compared to their rural counterparts had been found less influenced by their relatives; whereas; the rural consumers as compared to their urban counterparts had been found less influenced by advertisements. The ratings in the magazines (X6) had been found moderately and significantly less influencing the urban and rural consumer respectively. The significant differences between the rural and urban consumers had been found for the variables X1, X3, X5 and X6 (Table A 1).

Two-way ANOVA reveals interaction between income and habitat of consumers for the select variables X3, X5 and X7. There had been significant differences between different income groups for the select variables X2, X5, X6 and X7. There had been significant differences between rural and urban consumers for the select variables X1, X3, and X5, with the highest F value for X3 (Table A 1.1). Using discriminant analysis, the structure matrix had found the variable X1 as the most discriminating variable. The classification results revealed that 71.8% of the original groups and 70.8% of the cross-validated groups had been correctly classified (Table A 1.2). In terms of influences on the buying of the consumers, two-way ANOVA reveals interaction between habitat and the product categories for the variables X3, X4 and X7 with the highest F value for X7. There had been significant differences between rural and urban consumers for the select variables X1, X5, X6 and X7 with the highest F value for X6 followed by X1. There had been significant differences between the behaviour of these consumers for the three different select products in terms of the select variables X2, X4, X5, X6 and X7 with the highest F value for X4 followed by X7 (Table 2).

VI. DISCUSSION

Both rural and urban consumers experience significant influence of their families for buying the select products. However the rural consumers experience greater influence of their families as compared to their

urban counterparts. In case of television, the differences between rural and urban consumers further vary among their different levels of income. There are also differences between different income levels of habitants in terms of the influence of the family on the purchase of the refrigerator. The influence of friends is moderate among both the rural and urban consumers in case of buying the refrigerators. It is significant among both the groups while buying an automobile. According to Bell (1967), the consumers with low both general and specific self-confidence may use pals to the moderate degrees. The consumers with high general self-confidence but with low specific self-confidence prefer to take the help of a friend who knows something about the buying of the product. The study therefore, reveals that both rural and urban consumers probably have low both general and specific self-confidence in refrigerator buying, and high general but low specific self-confidence in automobile buying. The influence of friends is less and moderate for the urban and rural buying of a television set respectively. There are differences between different income groups as regards to the influence of the friends on the purchase of refrigerator and an automobile. But in case of refrigerator, these differences differ among habitant groups.

There has been less influence of the relatives of any of the consumers groups on the buying of any of the select products. This influence is comparatively lesser on the urban consumers than their rural counterparts in the buying of an automobile. Also the differences vary among different income levels of these habitant groups in case of automobiles. Dealers, advertisements and manufacturer's pamphlets / brochures have less influence over the purchase of an automobile by any of the consumers groups. Dealers have significant influence over the buying of refrigerator by both the consumers groups probably due to lesser product knowledge among select consumers groups. However this effect is relatively greater on the rural consumers. This influence also varies among different income groups as well. But this difference differs between rural and urban consumers. In case of televisions, the dealers have moderate influence over the urban consumer and less influence over the rural consumer. Advertisements have moderate influence over the urban consumer and less influence over the rural consumer in terms of their buying of television and refrigerator. Advertisements have little influence over the buying of automobile by either rural or urban consumer. The influence in this case is further significantly less among rural consumers as compared to urban consumers. This is probably due to less ability of rural consumers to comprehend the implied messages made in the advertisements (Sun and Wu, 2004). In case of automobiles and refrigerators, the differences in the influences of advertisements between rural and urban

consumers differ among their income levels. Manufacturer's pamphlets / brochures have considerable influence over the urban consumer and less influence over the rural consumer in terms of their buying of television and refrigerator. These differences between rural and urban consumers vary among different income groups in case of buying of a television and refrigerator. In case of automobiles, different income groups experience different influences of brochures / pamphlets. However these differences between income groups vary among habitant groups. Ratings in the magazines have moderate influence over the urban consumers and less influence over the rural consumers for the buying of all the select products. There is also a difference in their influence among different income groups in terms of buying a television and automobile. However in the former case, the differences between rural and urban consumers differ among different income groups or vice-versa. Considering all the select products, there have been differences between rural and urban consumers for all other select variables except the influences of friends, relatives, and dealers on the select products. Product based differences do exist for all other select variables except the influence of family and relatives. However the differences relating to influence of dealers and manufacturer's brochures / pamphlets differ between rural and urban consumers. *Overall there are insignificant differences between rural and urban consumers for television and refrigerator. However there are considerable differences in case of automobiles.*

The high influence of both family and friends on the purchase of automobile is the testimony he revelation of Midgley, 1983 that spouse or peer are consulted in the purchase decision of conspicuous and high-risk items. The influence of family and friends is probably experienced in terms of informational or utilitarian or value expressive or all in all forms (Kelman, 1961). It has also been noticed that the influence of friends changes with change in income levels on the purchase of automobile and refrigerator whereas; the influence of family changes with change in income level on the purchase of refrigerator. This happened probably due to relationship between wealth accumulated and individualistic behaviour as revealed by Gronhoj, 2007. The results show conformity with the revelations of Sun and Wu, 2004 that the most frequent shopping partners of urban consumers are spouses (family) whereas; it did not show conformity with another revelation that these are friends followed by family for rural consumers.

VII. MANAGERIAL IMPLICATIONS

The marketers must understand the role of family in influencing the buying of consumer durables more particularly in the rural areas. The marketers must design their advertising messages as well as visuals in

such a way that these penetrate well into the minds of the family members. Only then they can have positive endorsements of their products in a highly competitive environment. Marketers must take significant steps in crafting and presenting credible and persuasive advertisements. It seems that people are consistently losing faith and confidence in the mass media advertising of consumer durables. It would be more appropriate if marketers make best use of social media that can be used as an interactive advertising through authentic story-telling.

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Table T 1 : Influences on Buying (Mean Values).

S. No.	Variables	U	p (1 t) U	R	p (1 t) R	U-R	p (2 t)
X1	Influence of Family	3.67	<0.0001	4.07	<0.0001	-0.40	0.0005
X2	Influence of Friends	2.69	0.0003	2.85	0.0669	-0.16	0.2270
X3	Influence of Relatives	2.53	<0.0001	2.43	<0.0001	0.10	0.4358
X4	Influence of Dealers	3.01	0.4540	2.62	<0.0001	0.39	0.0003
X5	Influence of Advertisements	2.90	0.1377	2.57	<0.0001	0.32	0.0151
X6	Influence of ratings in the magazines	3.03	0.3784	2.29	<0.0001	0.74	<0.0001
X7	Influence of Manufacturer's brochures/pamphlets	3.38	<0.0001	2.36	<0.0001	1.02	<0.0001

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

Table T 1.1 : Influences on Buying (F ratio).

S.No.	Variables	R/U (df =1)	F ratio IG (df =4)	R/U*IG (df =4)
X1	Influence of Family	8.272*	0.413	2.935*
X2	Influence of Friends	1.150	1.134	1.528
X3	Influence of Relatives	0.000	0.863	0.122
X4	Influence of Dealers	5.664*	0.881	1.009
X5	Influence of Advertisements	0.003	1.598	3.673*
X6	Influence of ratings in the magazines	7.248*	2.870*	5.474*
X7	Influence of Manufacturer's brochures/pamphlets	19.200*	2.368*	4.819*

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

Table T 1.2 : Buying Influences (Discriminant Analysis).

S. No.	Variables	Standardized Canonical Discriminant Function Coefficients	Unstandardized Canonical Discriminant Function Coefficients	Structure Matrix	
1	X1	-0.324	-0.281	X7	0.776
2	X2	-0.447	-0.326	X6	0.607
3	X3	0.014	0.011	X4	0.398
4	X4	0.371	0.340	X1	-0.382
5	X5	-0.262	-0.195	X5	0.267
6	X6	0.395	0.290	X2	-0.133
7	X7	0.642	0.440	X3	0.086
	Constant		-0.489		

Table R 1 : Influences on Buying (Mean Values).

S. No.	Variables	U	p (1 t)	R	p (1 t)	U-R	p (2 t)
		U		R			
X1	Influence of Family	3.52	<0.0001	4.03	<0.0001	-0.50	<0.0001
X2	Influence of Friends	2.98	0.4108	3.05	0.3070	-0.07	0.5964
X3	Influence of Relatives	2.50	<0.0001	2.38	<0.0001	0.13	0.3036
X4	Influence of Dealers	3.28	0.0003	3.72	<0.0001	-0.44	<0.0001
X5	Influence of Advertisements	2.86	0.0690	2.54	<0.0001	0.33	0.0128
X6	Influence of ratings in the magazines	2.98	0.4148	2.24	<0.0001	0.74	<0.0001
X7	Influence of Manufacturer's brochures/pamphlets	3.34	0.0003	2.32	<0.0001	1.01	<0.0001

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

Table R 1.1 : Influences on Buying (F ratio).

S.No.	Variables	R/U (df =1)	F ratio IG (df=4)	R/U*IG (df =4)
X1	Influence of Family	4.991*	3.589*	1.333
X2	Influence of Friends	0.251	2.598*	3.493*
X3	Influence of Relatives	0.360	0.059	1.537
X4	Influence of Dealers	2.962	2.472*	3.582*
X5	Influence of Advertisements	7.180*	1.831	3.299*
X6	Influence of ratings in the magazines	19.065*	0.758	1.265
X7	Influence of Manufacturer's brochures/pamphlets	36.836*	0.300	2.586*

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

Table R 1.2 : Influences on Buying (Discriminant Analysis).

S. No.	Variables	Standardized Canonical Discriminant Function Coefficients	Unstandardized Canonical Discriminant Function Coefficients	Structure Matrix	
1	X1	-0.309	-0.273	X7	0.751
2	X2	-0.149	-0.114	X6	0.591
3	X3	-0.011	-0.009	X1	-0.470
4	X4	-0.393	-0.340	X4	-0.401
5	X5	-0.189	-0.143	X5	0.260
6	X6	0.477	0.363	X3	0.107
7	X7	0.610	0.429	X2	-0.055
	Constant		0.816		

Table A 1 : Influence on Buying (Mean Values).

S. No.	Variables	U	p (1 t) U	R	p (1 t) R	U-R	p (2 t)
X1	Influence of Family	3.63	<0.0001	4.09	<0.0001	-0.46	<0.0001
X2	Influence of Friends	3.49	<0.0001	3.55	<0.0001	-0.06	0.5964
X3	Influence of Relatives	2.13	<0.0001	2.61	<0.0001	-0.48	<0.0001
X4	Influence of Dealers	2.04	<0.0001	2.07	<0.0001	-0.02	0.8416
X5	Influence of Advertisements	2.32	<0.0001	1.93	<0.0001	0.39	0.0003
X6	Influence of ratings in the magazines	3.05	0.2769	2.63	<0.0001	0.43	0.0008
X7	Influence of Manufacturer's brochures/pamphlets	1.71	<0.0001	1.71	<0.0001	0.00	0.9920

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

Table A 1.1 : Influence on Buying (F ratio).

S.No.	Variables	R/U (df =1)	F ratio IG (df =4)	R/U*IG (df =4)
X1	Influence of Family	11.208*	1.761	1.437
X2	Influence of Friends	0.013	5.991*	2.034
X3	Influence of Relatives	25.776*	2.044	2.071*
X4	Influence of Dealers	1.964	2.062	2.165
X5	Influence of Advertisements	5.285*	4.214*	4.940*
X6	Influence of ratings in the magazines	1.172	5.235*	0.135
X7	Influence of Manufacturer's brochures/pamphlets	1.430	3.819*	3.328*

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

Table A 1.2 : Influence on Buying (Discriminant Analysis).

S. No.	Variables	Standardized Canonical Discriminant Function Coefficients	Unstandardized Canonical Discriminant Function Coefficients	Structure Matrix
1	X1	0.515	0.454	X1 0.450
2	X2	0.028	0.024	X3 0.447
3	X3	0.792	0.662	X5 -0.404
4	X4	0.008	0.007	X6 -0.371
5	X5	-0.416	-0.392	X2 0.058
6	X6	-0.658	-0.516	X4 0.022
7	X7	0.228	0.199	X7 -0.001
	Constant		-1.466	

Table 2 : Two-Way ANOVA (Habitat and Product Categories)

S. No.	Variables	R/U (df =1)	F ratio PC (df =2)	R/U* PC (df =2)
X1	Influence of Family	48.921*	0.807	0.235
X2	Influence of Friends	1.775	36.647*	0.207
X3	Influence of Relatives	1.413	0.769	7.786*
X4	Influence of Dealers	0.137	162.813*	13.501*
X5	Influence of Advertisements	23.561*	30.948*	0.085
X6	Influence of ratings in the magazines	71.887*	3.503*	1.966
X7	Influence of Manufacturer's brochures/pamphlets	19.430*	98.017*	19.430*

*R/U = Rural-Urban, PC = Product Category, and R/U*PC= Two-way interaction between R/U and PC.*