A Study on Purchase Decision Making on Branded Biscuits *G.Vani **M.Ganesh Babu ***Dr.N.Panchanatham

*Asst. Professor, Acharya Institute of Technology, Bangalore, India **Research Scholar, Bharathiyar University, Coimbatore, India ***Professor & Head, MBA, Annamalai University, Chidambaram, India. Abstract

Consumer decision making comes about as an attempt to solve consumer problems. A problem refers to "a discrepancy between a desired state and an ideal state which is sufficient to arouse and activate a decision process." A decision is the selection of an action from two or more alternative choices. Consumer decision to purchase the goods from the available alternative choice is known as "consumer purchase decision". Decision making is more complex and even more important for consumers today than in the past. Consumers today are besieged by advertising, news articles, and direct mailings that provide an abundance of information, much of it with mixed messages. In addition, with an increase in the number and variety of goods, stores, and shopping malls, and the availability of multi-component products and electronic purchasing capabilities, thus broadened the sphere for consumer choice and have complicated decision making. In general, consumer educators and those involved with consumer interest studies agree that the decisions made by a consumer to purchase products or services are based on a certain process of learning. Even though one might assume that consumers' learning and decision-making are a related phenomenon, this relationship has not been systematically explored in consumer research. The main intension of this is to analyse the impact of environmental factors on consumer purchase decision towards Biscuit brands. The researchers selected 480 respondents from Bangalore city, descriptive research design was adopted in this study. The primary data collected through structured questionnaire and secondary data collected through website, journal, magazine etc. Regression test was applied to find the association between Biscuit purchase decision making and environmental factors. The result showed that age, gender, educational qualification, marital status, years of marriage, number of children, age group of children, family type, family size, community, status of respondent, family income, status of residence, payment mode credit and cash, grocery purchase influencer and native place are strongly associated with Biscuit purchase decision making.

Key words: Consumer purchase decision, Biscuit purchase decision making, Factor affecting purchase decision

Background of the study

The Indian biscuit industry is facing a turnaround in the Twenty-first century and the immense growth potential is attracting big and small players to grab a share of the bite. Over the last few years, players like Parle, Britannia and ITC have moved into the cookie and high value segment to capitalise on the high growth and higher margins. Even though glucose biscuits still sell much more in terms of volumes than any other segment, its share in the overall pie has gone down.

Consumers in India are upgrading from unbranded to low-cost branded products to higher value products today as a result of higher disposable incomes. With companies looking at selling their higher value products in smaller packs, adoption as improved and it's not just in the big cities. Small packs of high-end products are also moving well in rural markets Understanding the buying behavior of the target market is the essential task and always a big challenge. The consumer market consists of all the individuals and households who buy or acquire good and services for personal consumptions. The buying behavior tries to find out the answers for the questions, who buys? How do they buy? Where do they buy? Do they buy? There are four major factors that influence the buying behavior such as cultural factors, social factors, personal factors, and psychological factors.

The Purchase decision making is the crux of process and buying roles have major role to play in decisions such as initiator, influencer, decider and buyer. Now a days the customers are more dynamic. Their taste, needs and preference are ever changing.

Theoretical framework

Consumer decision-making process is adjusted according to the complexity of the purchased service. Decision making in more complex offerings include more information search and evaluation than decisions in simple offerings and thus process lasts longer. In an extreme situation, consumer can even feel that the service is too complicated and decides not to purchase at all. On contrary, decision making in simple services can be very straightforward. When a need is actualized, consumer might move straight to buying without searching information or evaluating alternatives. In these situations, consumer just buys the service that is familiar or reaches in for a competing service. (Kotler 2006, 157)

Consumer decision-making has become prominent research topics in the various fields of consumer science in recent years (Fullerton, 2005; Stern, 2000; Anurit et al, 1999). Generally, consumer behaviour is defined as the behaviour or activities that consumer engage in when selecting, purchasing, and using products and services so as to satisfy needs

and desires (Schiffman & Kanuk, 2004, p.8). So based on Kotler and Schiffman, consumer decision making is influenced by both mental and physical actions. For analysing physical action the environmental factors like, demographic, socioeconomic, cultural and geographical factors are selected.

Objectives of the study

To study the general purchase decision making by consumer towards biscuits

To find out the various reasons associated with the purchase of their current brand of biscuits

To find out the factors influence the buying decision of the consumers towards biscuits

To study the socio-economic profile of the respondents

To analyse their consumption patterns with regard to the selected brands

To suggest measure for effective marketing practices to be adopted in biscuit industry.

Indian Biscuit Industry

India Biscuits Industry came into limelight and started gaining a sound status in the bakery industry in the later part of 20th century when the urbanized society called for readymade food products at a tenable cost. Biscuits were assumed as sick-man's diet in earlier days. Now, it has become one of the most loved fast food products for every age group. Biscuits are easy to carry, tasty to eat, cholesterol free and reasonable at cost. States that have the larger intake of biscuits are Maharashtra, West Bengal, Andhra Pradesh, Karnataka, and Uttar Pradesh. Maharashtra and West Bengal, the most industrially developed states, hold the maximum amount of consumption of biscuits. Even, the rural sector consumes around 55 percent of the biscuits in the bakery products.

Biscuit industry contribute Rs 8,000 crore to the FMCG industry and provide a vast opportunity for growth, as the per capita consumption of biscuits has grown to 2.1kg per capita in comparison to 10kg per capita consumption in USA,UK and Europe.

The Federation of Biscuit Manufacturers of India (FBMI) has confirmed a bright future of India Biscuits Industry. According to FBMI, a steady growth of 15 percent per annum in the next 10 years will be achieved by the biscuit industry of India. Besides, the export of biscuits will also surpass the target and hit the global market successfully.

Review of Literature

Consumer decision-making process is adjusted according to the complexity of the purchased service. Decision making in more complex offerings include more information search and evaluation than decisions in simple offerings and thus process lasts longer. In an extreme situation, consumer can even feel that the service is too complicated and decides not to purchase at all. On contrary, decision making in simple services can be very straightforward. When a need is actualized, consumer might move straight to buying without searching information or evaluating alternatives. In these situations, consumer just buys the service that is familiar or reaches in for a competing service. (Kotler 2006, 157) Kuwan C.Y, Yeung K.W,AU K.F conducted a research on decision making behaviour towards casual wear buying: A study of young consumers in Mainland, China. This study aim to find the relationship between decision making styles and clothing choice criteria towards casual wear. The consumer style inventory (CSI), developed by Sproles and Kendall (1986) for examining different consumer decision making styles. The researchers used Sporles and Kendall CSI.A sample size of 161 University students selected from Shanghai, Beijing and Guangzhou in the Mainland. Structured questionnaire was used by the researcher for collecting information. Multiple regressions were applied for analysis. The decision making style used here was recreational and hedonistic consciousness, perfectionism consciousness, confused by over choice, habitual and brand loyalty, price and value consciousness, and brand and fashion consciousness. The result showed that decision making style was adopted by the respondents in Mailnand.

Decision-making styles are mainly viewed as a patterned, mental, and cognitive orientation towards shopping and purchasing, which constantly dominates the consumer's choice, resulting in a relatively-enduring consumer personality (Sproles &Kendall, 1986). Some claim that it is the learned habitual response pattern exhibited by an individual when confronted with a decision situation (Scott & Bruce, 1995). The consumer literature suggests that decision-making styles can be categorized into three main approaches: the consumer typology approach (Darden & Ashton, 1974; Moschis, 1976), the psychographics/lifestyle approach (Lastovicka, 1982; Wells, 1975), and the consumer characteristics approach (Sproles & Kendall, 1986; Sproles & Sproles, 1990).

Group decision-making had a tradition of research in social psychology (Messick, Moore, & Bazerman, 1997; Samuelson, 1992; see Brandstaetter, Davis, & Stocker-Kreichgauer, 1982 for a review). Reviews have underlined the fact that small group research in social psychology has waned over the years, but has been revitalized within the domain of organization psychology (Davis, 1996; Ilgen, 1999; Levine & Moreland, 1990; Simpson & Wood, 1992), as Steiner (1986) had partially predicted. The trend is indeed to use teams in organizations more heavily (Bettenhausen, 1991; Guzzo, Salas, & Associates, 1995; Ilgen, 1999; Paulus, 2000). The current assumption is that groups make better decisions than individuals (Guzzo & Dickson, 1996; Shaw, 1981). For historical reasons, there is also probably a desire to avoid the dominance of autocratic individuals who decide for everyone else (Davis & Hinsz, 1982). Thus, teams making important strategic decisions are seen as crucial to the sustainability of organizations (Dooley & Fryxell, 1999).

Historically, emotions have had a negative reputation when it comes to their influence on people's behaviours, and namely on decision-making (Forgas, 2000). Decision-making is supposed to be a rational activity (Loewenstein & Lerner, 2003). In contrast, emotions have been associated with irrationality, disruption, or interruption (Ketelaar & Clore, 1998; Scherer, 1984b; Simon, 1987). Traditionally called "passions," emotions were perceived as a negative force for human behavior by disrupting and interfering "with the serene process of rational thought" (Ellsworth & Smith, 1988, p. 302). Three research domains can be held responsible for gradually changing the negative perceptions of the role of emotion in decision making.

First, decision-making theorists have demonstrated people's "bounded rationality" (Gigerenzer & Selten, 2001; March & Simon, 1958; Simon, 1976), and the limitations encountered by humans to exhaustively process all of the information available. Second, research on emotion has demonstrated the complex interrelations between emotion and cognition (see Dalgeish & Power, 1999; Forgas, 2000). Third, research on the relationships between affective processes and decision-making processes has demonstrated that these relationships can be beneficial or detrimented depending on the intensity and the quality of the affect considered (e.g., Loewenstein & Lerner, 2003).

Emphasis in this study will be placed on the third research stream, considering that positive and negative effect, positive and negative mood, and emotions are representing different

intensities and qualities of affect. Their respective influence on decision-making at the individual level will first be reviewed, and then their influence on group decision-making will be reviewed next.

Considerable research has demonstrated the variety of influences of affect on decision making at the individual level, which has mostly focused on mild affect or mood rather than emotion, but has also used these terms interchangeably (for reviews, see Forgas, 1995; Isen,1993; Isen, 1987; Isen & Baron, 1991; Loewenstein & Lerner, 2003; Schwarz, Bless, & Bohner, 1991; Schwarz & Bless, 1991). Research on affect and decision-making distinguishes between two main categories of emotions: expected or anticipated emotions and immediate emotions (see Loewenstein & Lerner, 2003; Schwarz, 2000, for reviews). Expected or anticipated emotions consist of predictions about the emotional consequences of decision outcomes (e.g. Baron, 1992; Janis and Mann, 1977; van Dijk & van der Pligt, 1997;

Zeelenberg, Dijk, Manstead, & Pligt, 2000). Immediate emotions consist of emotions that are experienced at the time of decision-making, which will be the focus of this section. The main findings regarding the relationship between respectively positive affect/mood, and negative affect/mood, and decision-making will first be reviewed bearing in mind that the separation is sometimes slightly artificial, given the remark made above that authors have used the terms affect, affective, mood, and emotion interchangeably. A few examples of effects of emotion and decision-making will be reviewed next.

Methodology

Description of study area

Bangalore is the fastest growing city in Karnataka. The population is heterogeneous with diverse cultural, religious and economic background. Because of the existence of various linguistic, religious and ethnic groups, it has been a very good marketing centre for targeting various groups of customers. So the researcher selected Bangalore city for studying Biscuit purchase behaviour.

Research Approach

The research strategy used in this study was quantitative. According to Bryman and Bell (2007, 28), quantitative research strategy entails a deductive approach where focus is on testing exiting theories. Lewis et al. (2009, 151) note that quantitative research focuses on data collection techniques and data analysis procedures that use or produce numerical data. They also note that quantitative data is based on meanings that have been derived from numbers and analysed by using diagrams and statistics whereas qualitative data is based on meanings expressed through words and analysed by using classification into categories and conceptualisation (Lewis et al. 2009, 482). Therefore, qualitative research method was not suitable for this study.

Research design

Prior to determining which research method to use, it is imperative to decide on research design (Bryman & Bell, 2003). The research design is a framework that determines the collection and analysis of data. It details the procedures that are needed to carry out the study and the nature of the information that is to be collected is thoroughly defined (Malhotra & Birks, 2003). The researcher adopted descriptive research methodology. In descriptive research design objectives are clearly established based on that questionnaire was designed and analysed.

Sampling Design

The sampling method chosen for this study was convenience sampling which is a form of non-probability sampling. A non-probability sample is a sample that has not been selected using a random sampling method which means that in non-probability sampling some people are more likely to be chosen than others (Bryman & Bell 2007, 730).

Instrument selection & Data collection

Bryman and Bell (2003) discussed, more specifically structured interviewing, questionnaires, structured observation and content analysis. Structured observation was not chosen, because it is difficult to analyse the influencing factors lies inside a person, it can be difficult to observe what a person actually thinks. This study aims to capture the influence of defined factors at the moment of truth, i.e. how the purchase decision is taken place. Therefore this study also excludes content analysis. Structured interview method also not applied in this

study because of larger sample size. Structured questionnaire was used to collect the information from respondents in Bangalore city. Secondary data collected through website, journal, magazine, books, dissertation and database for theoretical support

Analysis

Table .1 Demographic factors influence on Purchase decision making of Biscuits

Demographic Factors	R value	R square value	F value	Constant	Unstandardized coefficient	T value	Sig
Age	0.142	.020	9.768	1.608	0.158	3.125**	0.002
Gender	0.165	.027	13.440	1.629	0.212	3.666**	0.000
Educational Qualification	.095	.009	4.313	2.423	119	095*	.038
Marital Status	0.249	.062	31.579	2.480	328	-5.620**	.000
Years of Marriage	.173	.030	5.641	1.865	.167	2.375*	.019
Number of Child	.183	.034	5.013	2.234	198	-2.239*	.027
Age group of Children	.292	.085	13.461	1.597	.225	3.669**	.000
Family Type	.112	.013	6.057	2.346	226	-2.461*	.014
Family Size	.129	.017	8.036	2.158	138	-2.835*	.005

^{*} Significant at 5 percent level ** Significant at 1 percent level

R value indicates the correlation between independent variable and dependent variable, i.e. the correlation between Age, Gender, Educational Qualification, Marital Status, Years of

Marriage, Number of Children, Age group of Children, Family Type & Family Size and Purchase decision making of Biscuit Brand. R square value indicates that percentage of relationship with purchase decision making.

Multiple regression equation Y = Constant + X(B value)

Y-----Dependent variable

X-----Independent variable

For Age of the respondent, Y=0.158, for gender Y=0.212, for Educational Qualification Y=-.119, for Marital Status Y=-.328, for Years of Marriage Y=0.167, for Number of Children Y=-.198, for Age group of Children, Y=-0.225, for family Type, Y=-0.226, for family size Y=-0.138.

The demographic factors are significant with the purchase decision making. Age, Gender, Marital Status & Age Group of Children was significant at 1% level. Rest of the factors like educational qualification, Years of marriage, number of children, family type & family size were significant at 5 % level. This indicates demographic factors influence the purchase decision making of biscuits.

Table: 2 Cultural factors influence on Purchase decision making of Biscuits

Cultural Factors	R value	R square value	F value	Constant	Unstandardized coefficient	T value	Sig
Community	.138	.019	9.243	2.103	063	-3.040**	.002
Religion	.021	.000	.206	1.980	024	453	.650
Food Habit	.061	.004	1.778	1.832	.078	1.333	.183

^{**} Significant at 1 percent level

Out of the cultural factors community holds influence over the decision making but religion and food habit of respondents is not significant with the decision making. The result indicates, as per the community the decision making & purchases of respondents differs. Irrespective of the religion and food habit whether vegetarian or Non-vegetarian there is no impact in terms of purchase decisions.

Table.3 Socio Economic factors influence on Purchase decision making of Biscuits

Socio Economic Factors	R value	R square value	F value	Constant	Unstandardized coefficient	T value	Significanc
Status of Responden t	0.097	.010	4.588	2.104	-0.044	-2.142*	0.033
Earning Members	0.008	.000	.034	1.934	.013	.183	.855
Total Monthly Income	.125	.016	7.616	1.915	.077	2.760**	.006
Residence Status	.131	.017	8.287	1.674	.220	2.879**	.004
Extra Income	.075	.006	2.736	1.744	.116	1.654	.099
Mode of Travel	.068	.005	.675	1.646	.063	.822	.413
Payment Mode - Credit	.105	.011	5.280	2.724	098	-2.298*	.022
Payment Mode - Cash	.112	.012	6.027	1.089	.067	2.455*	.014
Grocery Purchase Influencer	.098	.010	4.600	2.214	068	098*	.032
Spouse working	.138	.019	3.538	1.548	086	-1.881	.062

^{*} Significant at 5 percent level ** Significant at 1 percent level

As like the demographic factors all the socio economic factors are not influencing the purchase decision making of biscuits. The status of the respondent, payment mode (cash & credit) & purchase influencer of the family are significant at 1% level, where residential status & Monthly income is significant at 5% level.

Earning Members which is more or less in the family doesn't influence the decision making. In the same way Mode of Travel, Extra Income & Spouse working status doesn't affect the

purchase decisions. Even though the mode of travel, extra income and spouse working indicates the economic status it doesn't influence the purchases. This indicates more of influence is exerted by demographic factors than the socio economic factors.

Table: 4 Geographic factors influence on Purchase decision making of Biscuits

Geographic Factors	R value	R square value	F value	Constant	Unstandardized coefficient	T value	Sig
Native Place	0.055	.003	1.475	2.353	.070	1.215*	0.225

^{*} Significant at 1 percent level

No significance exists between the native place of respondents and decision making. This states that purchase decisions does not rely on the place where respondents reside but it mostly depends upon the demographic factors.

Findings

Demographic factors influence on Purchase decision making of Biscuits

Regression analysis was done for finding the influence of demographic factors over purchase decision making of Biscuits. The results are,

For Age of the respondent, Y=0.158, for gender Y=0.212, for Educational Qualification Y=-.119, for Marital Status Y=-.328, for Years of Marriage Y=0.167, for Number of Children Y=-.198, for Age group of Children, Y=-0.225, for family Type, Y=-0.226, for family size Y=-0.138.

The demographic factors are significant with the purchase decision making. Age, Gender, Marital Status & Age Group of Children was significant at 1% level. Rest of the factors Like educational qualification, Years of marriage, number of children, family type & family size

were significant at 5 % level. This indicates demographic factors influence the purchase decision making of biscuits.

Cultural factors influence on Purchase decision making of Biscuits

Based on the analysis of regression for cultural factors influence on purchase decision making of Biscuits the results are as follows:

Out of the cultural factors community holds influence over the decision making but religion and food habit of respondents is not significant with the decision making. The result indicates, as per the community the decision making & purchases of respondents differs. Irrespective of the religion and food habit whether vegetarian or Non-vegetarian there is no impact in terms of purchase decisions.

Geographic factors influence on Purchase decision making of Biscuits

As a result of regression analysis no significance exists between the native place of respondents and decision making. This states that purchase decisions does not rely on the place where respondents reside but it mostly depends upon the demographic factors.

Socio Economic factors influence on Purchase decision making of Biscuits

Regression analysis was done and as like the demographic factors all the socio economic factors are not influencing the purchase decision making of biscuits. The status of the respondent, payment mode (cash & credit) & purchase influencer of the family are significant at 1% level, where residential status & Monthly income is significant at 5% level. Earning Members which is more or less in the family doesn't influence the decision making. In the same way Mode of Travel, Extra Income & Spouse working status doesn't affect the purchase decisions. Even though the mode of travel, extra income and spouse working indicates the economic status it doesn't influence the purchases. This indicates more of influence is exerted by demographic factors than the socio economic factors.

Recommendations

Marketers can segment the target market as per age and they can provide suitable variants of biscuits. Age influences the consumption to a greater extent, and the purchase decision is influenced by the factor Age.

Family food decision making is often a joint activity, and children's active participation, among other things, determines the influence they gain. Parents and children do not always agree on how much influence children have in the various stages of the process, indicating the importance of listening to both parties in research into the family dynamics and processes involved in everyday food buying. Marketers can benefit from the findings when promoting biscuit products to adults as well as to children.

The marketers can try to attract the attention of the children who are coming to shops for purchases. The possibility is to utilize the media for which children are most exposed and the children can be targeted with unique selling proposition of the products.

Marketers need to reassess their assumptions regarding the *family*. Too many ads exhibit one kind of *family* which is typical of only part of the advertisement's audience, thus leaving important portions of the market uninterested or annoyed. Product design and market research must become aware of different functions of goods and different ways of *making decisions* in different familial situations. Otherwise, marketers may fail in the effort to fit the marketing mix to a substantial portion of their intended markets.

The biscuit as a low involvement product, minimal life expiry and lasting crispness it is not stored. Also the biscuits once taken out of pack has to be consumed fully, marketers can try for packaging up gradation which helps the biscuit to store enabling the consumers to purchase and store more quantity.

The influence of usage situation is greater for activating needs than for other stages in the decision making process. The influence of usage situation on the need perception styles provides information on market segmentation and positioning strategies. In addition, this information can be used in developing marketing mix strategies.

The product category need creates the need to buy a specific brand. The product category need could be discussed as a binomial decision situation with category need present versus not present. The presence of a product category need has the potential to get a consumer to go through the rest of the buying process. Marketers have to concentrate on even distribution of the product categories across the outlets.

In general, biscuits are perceived to be nourishing and healthier than other snack products such as chocolate confectionery, ice cream and sweet and savoury snacks and considered to be consumed at any time of the day. Marketers have to emphasize their brands with the usage situation and it has to be communicated with appropriate designated campaign.

The sensory characteristics, (the appearance, aroma, taste and texture) of a food will influence purchase decision to a greater or lesser extent. If biscuit producers can optimize the perceived sensory attributes of a product, this will help to increase its perceived value among consumers

Conclusion

The consumers are influenced by the demographic factors and socio economic factors in purchase decision making of biscuits. Various factors such as price, brand, product category and flavour influences the biscuit purchases.

The biscuit sector of India is amongst those few, which are representative of a monopolistic competition put up by a troika of three large companies competing not only against others, but also amongst each other. The companies are Britannia, Parle & ITC.

"The biscuits market is a large national market. And, the foods segment is one of the largest categories. The distribution strength is a huge factor that keeps companies in the pace.

Product offerings from regional and national brands are often quite similar though they differ in market penetration. Penetration of branded biscuits has been intensifying, the share of the unorganised biscuits sector is fast being eroded by the national brands. It goes without saying that the national brands have invested in plenty of groundwork to make the cookie crumble their way.

"The growth in biscuits stems from both the economy and the premium segments, with plain biscuits and savoury biscuits being consumed by consumers in the lower-middle income

segments, and sandwich biscuits and cookies being increasingly consumed by middle- and upper-middle-income consumers."

Keeping in mind the fact that a substantial percentage of Indian population stays in rural and semi-urban areas, biscuits, because of their economic pricing, become the most affordable snacks for this segment. For the high-end segment also, the affordability factor and the hygiene and convenience that biscuits offer, become a driving force,"

The biscuit market in India is also extremely fragmented with a substantial proportion of sales accounted for by the unorganised sector. In such a competitive scenario, biscuits become highly price sensitive. There is a fairly high possibility of the demand for a particular brand dipping, if it attempts to move up the price ladder in its biscuits portfolio. This is also because brand loyalty in biscuits sector happens to be frail.

A greater concentration on innovation in products targeting appropriate segments with wide product mix, suitable pricing and availability is the key to success and need of companies to excel.

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