A STUDY OF INFLUENCE OF BELIEF AND ATTITUDE AND LEARNING ON BUYING BEHAVIOUR

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ABSTRACT

The term consumer behaviour is a very versatile and a vast term and has witnessed lot of changes in the past few years. The most unpredictable thing is consumer behaviour and the only permanent thing is change. There is a need to understand the relationship between the learning and belief and attitude of consumers and the income earned by the respondents. The current research attempts to find out the relationship between these factors by taking the response from consumers from Chandigarh and Mohali using questionnaires. The results state that the consumers earning more than 1000000 per annum are the least affected respondents by these factors.

Keywords: consumer behaviour, belief and attitude, learning, income.

INTRODUCTION:

Consumer behaviour is one of the most versatile behaivour ever witnessed by the marketers. The marketers' efforts to track the same have remained unfruitful and futile as the change in consumer behaviour is not dependent or related to any particular factor. The psychology of the consumer is affected by the beliefs and attitude a consumer has towards a particular brand or a product and the attitude which is formed by the consumers through their own experiences or experiences of the people around the buyer. The consumer behaviour is highly influenced by various factors on a whole and the future purchase by the consumer is dependent on the past experiences towards that particular brand. In the words of Schiffman and Kanuk (2004)[1], in the context of consumer behaviour, they say that "attitude is a learned predisposition to behave consistently in a favorable or unfavorable manner for a given object." Every consumer has specific belief and perception towards different products. Prominent psychologist Allport(1935)[2] described attitude as "the most distinctive and indispensable concept in contemporary social psychology." An attitude is an evaluation of an attitude, ranging from extremely negative to extremely positive. Attitude influences the attention to attitude objects, the use of categories for encoding information and the interpretation, judgment and recall of attitude-relevant information. Attitude also influences the attention to attitude objects, the use of categories for encoding information and the interpretation, judgment and recall of attitude-relevant information. Attitude is learned and not unconsciously acquired depending upon the basis of their needs and the environment they live in. Attitude is an ever changing phenomenon. Eg: when a person gets a job, he might prefer wearing Tommy Hilfiger clothes as his informal dress and peter England a his formal wear and when he gets married, he might acquire attitude for a complete family car like swift and buy durables from Samsung. There are four main

sources of influence on attitudes i.e. information, exposure, group membership and want satisfaction, i.e. exposure to information, group membership, environment and want satisfaction. The cognitive component of attitude is built upon many sources, i.e., the information collected from mass media, friends and other people with whom the consumer has a communication. But at the same time the reliability of information may vary for e.g.: an ad coming in a daily newspaper or a magazine is considered to be more reliable as compared to the information from an obscure website or anonymous hand. At the same time, a systematic change in the information can also lead to the change in attitude of the consumer. There has to be a continuous and accurate flow of information and the absence of either of them can create a void in the minds of the consumers and may even fail to develop an attitude of the consumer. Group membership also tends to influence the attitude of a consumer. The attitude of a person which is influenced by external stimuli which comes from a dynamic society is affected from development in the technology, globalization or changing lifestyle. The factors responsible for the formation of attitude like persuasion are important domain of research on change in attitude focusing on the response of communication can change the attitude. Kotleret.al. (2009)[3] defines belief as "descriptive thought that a person holds about something" and attitude as "a person's enduring favorable or unfavorable cognitive evaluations, emotional feelings, and action tendencies toward some object or idea". Change induced in behaviour that arises from experience, is known as learning. Learning theorists believe that learning is produced through the interplay of drives, stimuli, cues, responses and reinforcement. Two popular approaches to learning are classical conditioning and operant (instrumental) conditioning. A drive is a strong internal stimulus impelling action. When, where and how a person responds is known as cues. For example: a person buys HP computer, if the experience of that person is rewarding then the response of that consumer and HP will be positively reinforced. The same consumer may like to buy an HP printer, because HP makes good computers and would make good printers also. In other words, the consumer generalizes their response to similar stimuli. Discrimination means the consumer has learned to recognize differences in sets of similar stimuli and adjust their responses accordingly. It is viewed as a relatively permanent change in behaviour resulting from available information or experience. As per learning theory, marketers can build demand for a product by associating it with strong drives using motivation cues and providing positive reinforcement. In order to enter into a new market, the same drives can be appealed by the marketers as used by the competitors and by providing similar cues as the buyers are more likely to transfer the loyalty to the similar brands i.e. generalization or the appeal may be designed by the company to a different set of drives and offer strong cue inducement to switch i.e. discrimination.

LITEREATURE SURVEY:

Many authors have studied the influence of these factors on consumer buying behaviour and various results have been found for the same. Zambardino and Goodfellow (2007)[4] studied the role of belief on the consumers and stated that they believe to buy something which potrays their image in the society. Wiedmann et. al.(2012)[5] also studied this factor and concluded that the social function of the attitude of consumers towards luxury brands is influenced by the elements of marketing mix like design of the product, advertising etc. Thagunna (2013)[6] stated that group behaved differently while purchasing items for their homes and for their offices. No influence was found for status of the consumers, religious beliefs and occupation and level of income on the consumer buying behaviour. Sriram et. al. (2015)[7] studied the impact of learning on consumer behaviour and stated that the customer learns more from his past experiences with a particular brand or a product. Luo and James (2013)[8] found that culture, government policies, marketing activities and reference groups, perception, attitudes, learning, behaviour, motivation and emotions, self-concept, lifestyle are simultaneously significant to the dependent variable i.e. the consumer house buying behaviour. Pandey and Pandey (2013)[9] studied the correlation between income of consumers and their buying behaviour and it was found that income has a

positive correlation as middle class and lower middle class people prefer purchasing Indian brands while upper middle were found preferring foreign brands. Ha et. al. (2014)[10] studied the impact of income on consumer buying behaviour and a comparative analysis between male and female consumers was made and females were found to be buying more of low priced private labels as compared to males earning low income who tend to buy more of low priced private level as compared to the male consumers earning high income.

RESEARCH METHODOLOGY:

The researcher has made efforts to collect the data and analyse the influence of belief and attitude and learning on the consumer behaviour and its relation with total household annual income of the family. A comparative analysis has been made between the respondents in Chandigarh and Mohali.

NEED OF THE STUDY:

The study focuses on the factors influencing consumer buying behaviour. There is a need to understand the influence of annual household income on the belief and attitude and learning behaviour of the consumer.

SCOPE OF THE STUDY:

The study extends to the areas of Chandigarh and Mohali. The data has been collected from the respondents of almost all age groups and having different levels of income.

DATA SOURCE:

The data has been collected from 100 respondents each from Mohali and Chandigarh using questionnaire method. Personal interview method has also been used to collect the required information.

OBJECTIVES OF THE STUDY:

1. To study if there exists any relationship between learning and consumer behaviour.
2. To analyse the influence of belief and attitude on consumer purchase behaviour.
3. To examine the relationship between the income earned by the individual and buying behaviour towards branded readymade garments.

HYPOTHESIS:

Null hypothesis has been considered for the purpose of this research. The following hypothesis has been taken into consideration for this research:

$H0_1$: There is no relation between learning and consumer behaviour.

$H0_2$: Belief and attitude does not have a significant impact on the consumer buying behaviour.

$H0_3$: Income of the respondents and their buying behaivour towards branded readymade garments are not related to each other.

RESULTS DISCUSSION:

The analysis of the data depicted in table:1.1, that the respondents from Chandigarh having income between 200001-500000 are the most influenced class by belief and attitude and learning whereas the respondents from Mohali having income less than 200000 are the most influenced category. At the same time the respondents having income level less than 1000000 in Chandigarh and Mohali are least influenced by these factors. On the whole, the respondents having income level of less than 200000 are the least influenced of all.

Table 1.1: Showing descriptive statistics of respondents from Chandigarh and Mohali

Annual income	Chandigarh		Mohali		Total	
<200000	29	29.0%	**41**	**41.0%**	70	35.0%
200001-500000	**32**	**32.0%**	30	30.0%	62	31.0%
500001-100000	27	27.0%	20	20.0%	47	23.5%
>100000	12	12.0%	9	9.0%	21	10.5%
Total	100	100.0%	100	100.0%	200	100.0%

The reason could be that the respondents having income less than 1000000 are the self-decision makers and they would hardly get influenced with what they learn from their surroundings, as they purchase the brand or a particular product as per their own choice and situation, they don't have a rigid belief or attitude on a whole, fig.:1.1.

Fig. 1.1: Showing descriptive statistics of respondents from Chandigarh and Mohali
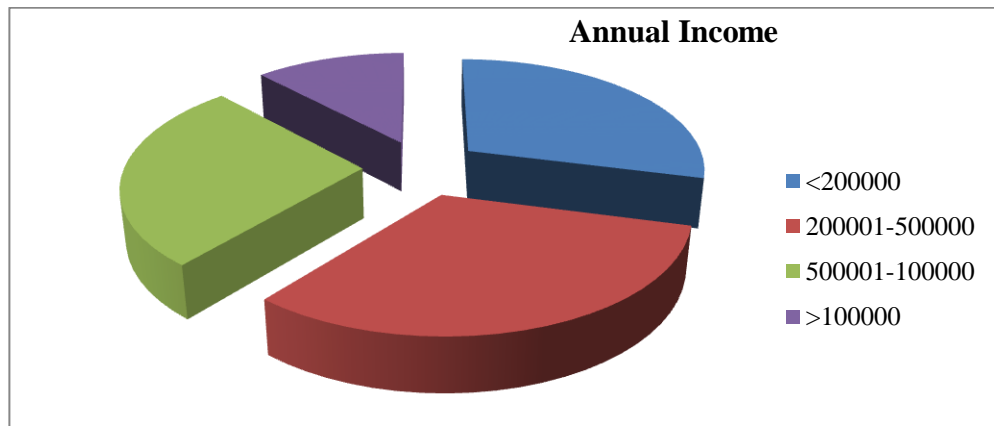
While making a comparative analysis of influence of belief and attitude and learning on the consumer behaviour in the cities under consideration, the results clearly shows that the influence of learning is found to be higher in Chandigarh as well as in Mohali which states that the respondents are influenced more by learning as a factor as compared to belief and attitude, as shown in table 1.2.

Table 1.2: Showing mean distribution of respondents with regard to belief anad attitude and learning

	Chandigarh		Mohali	
	Belief and attitude	Learning	Belief and attitude	Learning
N	100	100	100	100
Mean	24.360	**29.220**	23.520	**27.570**
SD	3.6969	4.3172	3.0764	3.7288
Skewness	-1.222	-1.105	-.147	-.100
Kurtosis	3.434	1.012	.837	-.571

Furthermore, the influence of belief and attitude is found to be more significant in Chandigarh (24.360) as compared to its influence in Mohali (23.520). The influence of belief and attitude is also found to be higher in Chandigarh (24.360) as compared to Mohali (23.520).

DESCRIPTIVE ANALYSIS FOR RESPONDENTS IN CHANDIGARH:

As stated above, the data has been collected from 100 respondents from each cities, out of which 29 respondents earn annual income of less than 200000, 32 respondents earning 200001- 500000, 27 respondents have annual household income of 500001- 100000 and 12 respondents earning more than 1000000 per annum (fig.1.2).

Fig.: 1.2 showing descriptive analysis for respondents in Chandigarh
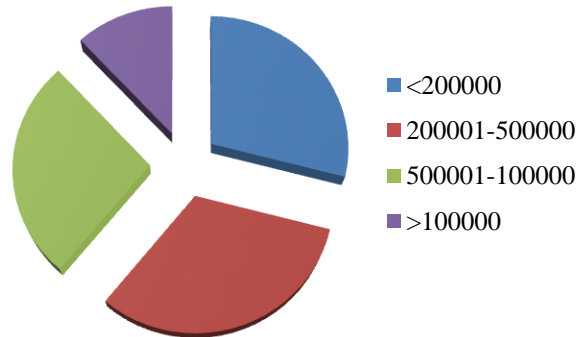
The results as shown in table:1.3 that out of 100 respondents from Chandigarh, 29 respondents earning annual income of less than 200000 are highly influenced by belief and attitude and 12 respondents having income more than 1000000 are least influenced with the same.

Table 1.3: Showing the different income group of respondents

		N	Mean	Std. Deviation
Belief and attitude	<200000	29	**24.7586**	3.40855
	200001-500000	32	24.7188	2.90977
	500001-100000	27	24.3333	3.51918
	>100000	12	**22.5000**	5.97723
	Total	**100**	**24.3600**	**3.69690**
Learning	<200000	29	29.1379	4.60376
	200001-500000	32	**30.1250**	3.44309
	500001-100000	27	29.1852	3.77275
	>100000	12	**27.0833**	6.27344
	Total	**100**	**29.2200**	**4.31717**

Table: 1.4 shows that as far as the influence of learning is concerned, 32 respondents earning income between 200001- 500000 are highly influenced by this factor whereas respondents earning more than 1000000 are least influenced by this factor. The mean results shows that the F value for learning is higher than in case of belief and attitude. The p value clearly shows that the influence of belief and attitude is higher than that of learning.

Table 1.4: Showing ANNOVA results of belief and attitude and learning

ANOVA						
		Sum of Squares	df	Mean Square	F-value	p-value
Belief and attitude	Between Groups	50.261	3	16.754	1.235	.301
	Within Groups	1302.779	96	13.571		
	Total	**1353.040**	**99**			

ANOVA						
		Sum of Squares	**df**	**Mean Square**	**F-value**	**p-value**
Learning	Between Groups	81.221	3	27.074	1.473	.227
	Within Groups	1763.939	96	18.374		
	Total	**1845.160**	**99**			

DESCRIPTIVE ANALYSIS FOR MOHALI:

Data was collected from 100 respondents from Mohali, out of which 41 respondents had annual household income of less than 2000000, 30 respondents earned between 200001- 500000, 20 respondents had income between 500001- 1000000 and 9 respondents having income of more than 1000000, as shown in table: 1.5.

9 Respondents from Mohali having income of more than 1000000 were highly influenced by belief and attitude and 41 respondents having income of less than 200000 had the least significance of belief and attitude. Whereas, 30 respondents earning income between 200001- 500000 were highly influenced by learning and 41 respondents having less than 200000 were the least effected by learning.

Table1.5: Showing income earned by respondents in Mohali

		N	**Mean**	**Std. Deviation**
Belief and attitude	<200000	41	**22.537**	2.7937
	200001-500000	30	24.267	2.8879
	500001-100000	20	23.950	3.6775
	>100000	9	**24.556**	2.6510
	Total	**100**	**23.520**	**3.0764**
Learning	<200000	41	**26.732**	3.6334
	200001-500000	30	**28.467**	3.5305
	500001-100000	20	27.750	4.1023
	>100000	9	28.000	3.7417
	Total	**100**	**27.570**	**3.7288**

The ANNOVA results shown in table:1.6 that the F value for belief and attitude is found to be higher (2.573) as compared to the value in case of learning (1.338). The p value in case of belief and attitude is found at 0.059 and 0.267 in case of learning.

Table 1.6: Showing ANNOVA results for belief and attitude and learning

		Sum of Squares	**df**	**Mean Square**	**F-value**	**p-value**
Belief and attitude	Between Groups	69.726	3	23.242	2.573	.059
	Within Groups	867.234	96	9.034		
	Total	**936.960**	**99**			
Learning	Between Groups	55.245	3	18.415	1.338	.267
	Within Groups	1321.265	96	13.763		
	Total	**1376.510**	**99**			

Comparative Analysis of Influence of Belief and Attitude and Learning:

A comparative analysis is also made in order to find out the higher influencing factor on consumer buying behaviour and it is found that the influence of belief and attitude is higher in Chandigarh as compared to Mohali. At the same time, the influence of learning is also found to

be higher in case of Chandigarh than on the respondents from Mohali. T test has been used to verify the results for the same and it states that the influence of learning is higher in both the cities as compared to belief and attitude with a significant p value and a higher t value for the same, as shown in table: 1.7.

Table 1.7: Showing comparative analysis of influence of belief and attitude and learning

		Mean	Std. Deviation	t-value	p-value
Belief and attitude	Chandigarh	24.3600	3.69690	1.747	.082
	Mohali	23.5200	3.07640		
Learning	Chandigarh	29.2200	4.31717	2.892	.004**
	Mohali	27.5700	3.72883		

Correlation between belief and attitude and learning:
The table 1.8 below shows the correlation between belief and attitude and learning and it is found a high correlation is found between the two (0.686), which clearly states that belief and attitude and learning are correlated to each other and influences the buyer behavior in a positive manner.

Table 1.8: Showing correlation between belief and attitude and learning

Correlations			
		Belief and attitude	**Learning**
Belief and attitude	Pearson Correlation	1	.686**
	p-value		.000
	N	200	200
Learning	Pearson Correlation	.686**	1
	p-value	.000	
	N	200	200
**. Correlation is significant at the 0.01 level (2-tailed).			

CONCLUSION:

The buying behaviour is found to be highly influenced by the factors like belief and attitude and learning. The respondents earning less than 200000 and more than 1000000 are the ones who are most and least affected by these factors. The reason could be that the respondents earning more than 1000000 learn a lot from their accompliances, friends, family members thus due to their expected larger social circle, the influence of learning and belief and attitude is found to be higher whereas, the respondents having annual household income of less than 200000 are not much affected by these factors as they have to meet other demands too. So they don't get too much influenced by the surroundings and their belief and attitude.

FUTURE SCOPE:

The results as discussed above clearly states that the marketers need to focus on the factors which influence the buying behaviour of the consumers and belief and attitude and learning are interrelated to each other. There is a need to retain the consumers by trying to change their attitude towards the sellers' products as it is very difficult to change their beliefs. Secondly, the learning process has to be more strong, more attempts should be made by the marketers to make their product or brand remembered by the consumers, it can be done either by intensive advertisement or promotions or by giving them a good experience of using the product. In this cut throat competition, it is hard to attain as well as retain the consumers so marketers need to

be very careful in the same. The study can be further extended to other areas of Punjab and Haryana and a comparative analysis can be made for rural and urban areas.

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