## Examining Factors Affecting Consumers' Attitude and Purchase Intention with Special Reference to Electronic Durable Goods

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## Abstract

Study of consumers' attitude and its implications to actual purchase behaviour has always been an interesting and challenging yet elusive task for academicians and researchers. It becomes very important for researchers as well as marketers to understand consumers' attitude and purchase intention especially while purchasing high involvement products like electronic durable goods. The purpose of the present study is to identify and explore the main factors that influence and determine consumers' attitude and subsequent intention to purchase electronic durable goods. A sample of 514 respondents living in urban and semi-urban areas was selected from 8 different cities in Uttar Pradesh using convenience sampling. Data was collected using a structured questionnaire with seven point Likert scale,

which was prepared from previous research studies. The findings of the study reveal that perceived price, perceived quality, perceived risk and perceived brand image were found to have a significant influence on attitude as well as purchase intention whereas advertisement was found to have no significant influence on either attitude or purchase intention. Further, the relationship of these factors with attitude and purchase intention was also found to be influenced by various demographic variables such as gender, marital status, education, etc.

*Keywords:* Consumer attitude, purchase intention, price, brand name, quality, risk, advertisement, multiple regression analysis

## **1. INTRODUCTION**

Attitude has been considered as the key to understanding behaviour. Allport (1954) has described the attitude concept as "the primary building stone in the edifice of social psychology (p. 45)". The term attitude comes from the Latin words apto (aptitude or fitness) and acto (posture of the body), meaning 'to do' or 'to act'. Herbert Spencer and Alexander Bain introduced the term "attitude" during the 1860s "when they used it to refer to an internal state of preparation for action" in psychology (Cacioppo, Petty & Crites, 1994, p.261). Attitudes are all pervasive; when we say that we like or dislike someone or something, we actually are expressing our attitude towards that person or thing (Schiffman & Kanuk, 2008, p. 256). Katz (1960, p.168) proposed that "an attitude is the predisposition of the individual to evaluate a particular object in a favourable or unfavourable manner". Hoyer and MacInnis (1997) defined attitude as a "relatively global and enduring evaluation of an object, issue, person, or action".

Understanding consumers' attitude has always been of strategic importance for marketers as well as for social psychologists and management researchers as "attitude is considered to be highly correlated with one's intentions, which in turn is a reasonable predictor of behaviour" (Ajzen and Fishbein, 1980). It is clear from the above definitions that attitude is often considered as a relatively stable and enduring predisposition for consumers to behave in a particular way (Fishbein & Ajzen, 1975). Therefore, the study of attitude may be useful to understand and predict consumer behaviour towards a particular product or service (Fishbein & Ajzen, 1975). When we speak of formation of an attitude, it means developing some attitude towards an object. Consumers usually purchase those products and brands for which they have a favourable attitude. Favourable attitude towards the brand name is frequently the result of repeated satisfaction with products produced by the

same company. So developing a favourable attitude for their product is the key strategy for all companies. From the marketers' point of view, it is very important to understand the consumers' attitude for the success of the brand. Consumers' attitude towards a particular product or service or advertisement is the result of a variety of information they receive about the product or service. According to the tri-component model, there are three primary types of information on which attitudes can be based (Breckler, 1984; Rosenberg & Hovland, 1960; Petty et al., 2003; Schiffman and Kanuk, 2008): *cognitions or beliefs* (e.g., "This car gets 10 miles per gallon"), *affect or feelings* (e.g., "Owning this car makes me happy"), and *actions or behaviour* (e.g., "I have always driven this brand of car.").

It is not necessary that people are aware about these components/bases of their attitude towards a particular product, brand or service. "They may believe that their attitudes are based primarily on cognition when they are in fact based on affect, and both metaand structural bases of attitudes influence how people respond to persuasive messages" (Petty et al., 2003). In particular, it is generally more effective to change attitudes that are actually based or perceived to be based on emotion with emotional strategies than with more cognitively rational ones, and vice versa (Edwards, 1990; Fabrigar & Petty, 1999; Petty et al., 2003). Attitudes have also been shown to have some genetic basis, and highly heritable attitudes can be more resistant to change than less heritable attitudes (Olson, Vernon, Harris, & Jang, 2001; Tesser, 1993; Petty et al., 2003).

## 2. LITERATURE REVIEW

Consumers' purchase behaviour towards electronic durable goods is influenced and determined by a number of factors. Coelho, Meneses & Moreira (2013) hypothesized a model with seven factors - price consciousness, quality perception, technology perception, functional risk, social risk, brand awareness and the reputation of the country of origin influencing consumers' purchase intentions. The results of the study revealed that except for the reputation of the country of origin, all the factors were found to have a significant influence on purchase intentions. Among all these factors, technology perception was found to have the greatest influence followed by price consciousness and quality perception. Wollenberg & Thuong (2014) conducted a study to understand consumer behaviour towards smart phones in Vietnam. Price, quality, advertisement, brand perception and word-of-mouth publicity were found to have a strong relationship with purchase decisions. Based on extensive literature review, the following major factors were identified as independent variables:

## 2.1. Perceived Price

Previous literature has reported 'price' as one of the important factors influencing consumers' purchase decisions while purchasing any product or service. "The issue of price has been discussed as a critical factor requiring consideration with limited budget on purchase intention" (Erickson & Johansson, 1985). As cited by Chow Yeow & Wong (2012) – "price can play a role as a monetary value whereby the consumers trade it with the services or products that are being sold by the sellers. Price will always be the key concern of consumers before making any purchasing decision (Nagle and Holden (2002))." However while making purchase decisions, consumers use reference price, which is their own internal standard of price, against which observed prices are compared (Kalyanaram & Winer, 1995). Consumers' brand choice is affected by the discrepancies between expected and observed price at the point of purchase (Winer, 1986). Consumers' acceptance or rejection of a particular brand depends on the reference price range and latitude of the price acceptance (Kalyanaram & Little, 1994). Further, this latitude of price acceptance depends on a number of factors such as type of product, frequency of purchase, brand loyalty, etc.

In a study conducted by Alfred (2013) on metropolitan consumers of Ghana regarding the purchase of mobile phones, the author found the price along with quality to have a significant influence on consumer buying decisions. Coelho, Meneses & Moreira, (2013), Choudhary & Dandwate (2011), Rizvi & Elahi (2013), Yee & San (2011), Kishore (2014), Sundar & Sharmila (2014), Rastogi & Chaudhary (2012), Dharamraj (2014), Lay-Yee, Kok Siew & Yin Fah, (2013), Das (2012) and Wollenberg & Thuong (2014) have also reported in their studies, price to be one of the important factors which influence consumers' decision to purchase electronic durable goods.

H1 (a): Perceived price significantly affects consumers' attitude towards electronic durable goods.

H1 (b): Perceived price significantly affects consumers' purchase intentions towards electronic durable goods.

## 2.2. Perceived Quality

According to Davis et al. (2003), perceived quality is directly related to the reputation of the firm that manufactures the product; however, Aaker (1991) and Zeithaml (1988) said that perceived quality is not the actual quality of the brands or products; rather, "it is the consumers' judgment about an entity's or a *service's overall excellence or superiority*". Consumers generally evaluate the quality of a product or service based on various internal and external informational cues (Yee & San, 2011). According to Zeithaml (1988), intrinsic cues include various product related characteristics such as the product's performance, features, reliability, conformance, durability, serviceability and aesthetics whereas some of the examples of extrinsic cues are price, brand name, brand image, company reputation, manufacturer's image, retail store image and the country of origin (Yee & San, 2011).

H2 (a): Perceived quality significantly affects consumers' attitude towards electronic durable goods.

H2 (b): Perceived quality significantly affects consumers' purchase intentions towards electronic durable goods.

## 2. 3. Perceived Brand Image

Singh and Singh (1981), while studying brand loyalty in India, observed that single brand loyalty is very low and dual or multi brand loyalty is in existence today. They also ranked reasons for loyalty based on importance of factors such as quality, previous usage, availability and company / brand reputation. Holbrook et al. (1982) opined that "variety seeking or exploratory purchase behaviour is to be explained by experimental or hedonic motives rather than by utilitarian aspects of consumption". Singh and Prabhakar (1989) stated that, "On the basis of consumer's perception towards a given brand, a consumer would take the purchase decision and a particular brand was getting priority over other brands". Broadbridge and Morgan (2001), in their study on consumer buying behaviour of and perception towards retail brand baby products, found that consumers need to feel confident with the product in terms of reliability and performance, and brand names provided this assurance of quality with baby products. Further, it appeared that the more distinctive a brand positioning is, the less likelihood that consumers will accept a substitute or own brands.

H3 (a): Perceived brand image significantly affects consumers' attitude towards electronic durable goods.

H3 (b): Perceived brand image significantly affects consumers' purchase intentions towards electronic durable goods.

## 2.4. Perceived Risk

Perceived risk may be defined as the "consumer's perception of the uncertainty and negative consequences of making a purchase decision. Risk may be categorized as - financial risk, time risk, performance risk, social risk, psychological risk and physical risk" (Carrol, 2009). Financial risk is associated with the price and benefit related to the purchase of a given product or service. It may be defined as the "possibility that purchasing a given product/brand will not provide value for the money" (Carrol, 2009). Consumers spend a lot of time in making a rational purchase decision. Time risk may be defined as the "possibility that purchasing or spending a lot of time on the purchase of a given product/brand is a waste of time" (Carrol, 2009). A consumer's satisfaction with his/her purchase decision depends on the performance of the product purchased. Therefore, performance risk is defined as the "possibility that the purchase of a given product/brand will not deliver expected benefits or will not satisfy the consumer's need and requirements" (Carrol, 2009). A consumer's satisfaction towards a product is not only dependent on the performance of the product; rather it is highly influenced by the opinion and remarks made by the social group surrounding the consumer. "Social risk is the possibility that purchasing and owning a given product/brand will negatively affect other's opinion *about the consumer*" (Carrol, 2009). Psychological risk is defined as the "possibility that purchasing a given product/brand will damage self-image or reflect poorly on the consumer's personality" (Carrol, 2009). Finally physical risk is defined as the "possibility that purchasing a given product/brand will cause physical harm, injury or illness" (Carrol, 2009).

Carrol (2009) conducted a study to develop scale to measure perceived risk in attending a sport event. He also tested the relationship between behavioural intentions and multi-dimensional perceived risk. The study found a significant relationship between

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behavioural intentions and majority of the dimensions of perceived risk (as discussed earlier). Jaafar et al. (2012) conducted a study to investigate the consumer's perception, attitude and purchase intentions towards private label food products in Malaysia. The study found that among the intrinsic factors, perceived risk along with perceived quality was found to be the most important factors influencing consumers' purchase intentions. Yee & San (2011) also found a positive relationship between perceived risk and purchase decisions. Based on the above discussions and previous research studies, the following hypotheses may be formulated for the present study.

H4 (a): Perceived risk significantly affects consumers' attitude towards electronic durable goods.

H4 (b): Perceived risk significantly affects consumers' purchase intentions towards electronic durable goods.

## 2.5. Advertisement

Literature has supported advertisement as one of the important factors which influence consumer purchase decisions. Bhawaniprasad and Kumari (1987) found advertising to have a very positive impact on consumers' purchase of durables (Dasar et al., 2013). In another study conducted by Rout (1987), the results indicated that a majority of the respondents believed advertising to be a convenient and useful medium for providing information to consumers about products and an opportunity to compare different brands (Hemanth & Shruthi, 2013). Wollenberg & Thuong (2014) also found a significant positive relationship between advertisements and buying decisions. Nabi and Rout (1990), in their study, found television and newspapers to be the two most popular and widely used media for advertising. Therefore, the following hypotheses are proposed on the role of advertisement in shaping consumers' attitude towards a product and subsequently persuading them to buy that product.

H5 (a): Advertisement significantly affects consumers' attitude towards electronic durable goods.

H5 (b): Advertisement significantly affects consumers' purchase intentions towards electronic durable goods.

## 2.6. Demographic Factors

Consumers' attitude towards a product and purchase intentions are influenced by demographic factors such as gender, income, age, occupation, marital status, etc. Sufficient literature is available on the impact of demographic factors on consumers' attitude and purchase intention (Williams, 2002; Rastogi & Chaudhary, 2012; Ravikanth & Rao, 2015; Hemanth & Shruthi, 2013; Bhatia, Ali & Mehdi, 2014 etc.). "When the income of the consumer is low, the consumer largely tends to focus on price and performance attributes, and with the increase in income, the consumer becomes more hedonic and may start desiring goods from western nations" (Kim et al. 2002). Some studies on Indian consumers also found a relationship between income and purchase behaviour (Rastogi & Chaudhary (2012) and Kaur & Chada (2014)). Bhatia, Ali & Mehdi (2014) also tested the influence of consumers' income on consumers' perception towards various factors influencing their attitude towards durables; however, this relationship was not found significant.

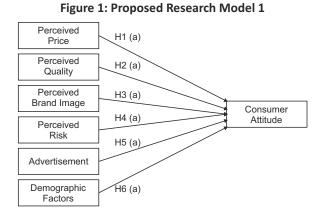
A study conducted by Siva Kumar & Kamraj (2014) provided empirical support to the influence of gender on purchase behaviour with regard to electronic products. Venkateswaralu and Rao (2000), in their study, also examined the role of gender on purchase behaviour towards durables as well as non-durables. They found that in case of durables, both husband and wife play an equal role in making purchase decisions, whereas this was not the case with non-durables. The wife takes major decisions while purchasing nondurable goods. As mentioned by Vyas (2010), SRI – IMRB (2000) attempted to test the impact of education and income levels of different clusters; the results showed that those who give higher priority to consumer electronic products are more educated and affluent. Vyas (2010), in his study, also found a relationship between occupation, income and educational level with possession of durables. Based on the above discussions, the following hypotheses may be formulated for this study:

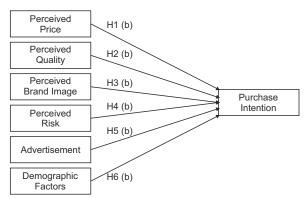
H6 (a): Relationships of perceived price, perceived quality, perceived brand image, perceived risk and advertisement with consumers' attitude towards electronic durable goods are significantly influenced by demographic factors such as gender, age, marital status, education, income, occupation, etc.

H6 (b): Relationships of perceived price, perceived quality, perceived brand image, perceived risk and advertisement with consumers' purchase intentions towards electronic durable goods are significantly influenced by demographic factors such as gender, age, marital status, education, income, occupation, etc.

## **3. RESEARCH MODELS**

Based on the review of existing literature as discussed earlier, six important factors (perceived price, perceived brand image, perceived quality, perceived risk, advertisement and demographic factors such as gender, age, income, marital status, education and occupation) have been identified to influence consumers' attitude and intention to purchase electronic durable goods. Therefore, two research models have been proposed for the present study (see Figures 1 & 2)







## 4. METHODOLOGY

The study adopted a cross sectional descriptive research design in order to accomplish the set research objectives. The population of the study comprises consumers of electronic durable goods living primarily in urban and semi-urban areas of Uttar Pradesh. According to the Census survey conducted by Government of India in 2011, the population of Uttar Pradesh is 19.98 crores. Males comprise approximately 52.29% of the population whereas 47.71% are females. Out of the total population of Uttar Pradesh, 22.27% (44,495,063) live in urban areas whereas the rest 77.73% (15, 5317, 278) live in rural areas; therefore, the population of the present study is 44,495,063. A sample of 514 respondents was taken from the population using convenience sampling; however, in order to make the sample representative of the population, data was collected from 8 different

districts - Lucknow, Kanpur, Ghaziabad, Agra, Meerut, Varanasi, Allahabad, and Gorakhpur cities. Data was collected through a structured questionnaire which was prepared from previous literature. The questionnaire consists of items related to perceived price, perceived brand image, perceived quality, perceived risk, advertisement, attitude and purchase intention along with the basic demographic information, and respondents were asked to rate these items on a seven-point Likert scale. The details of scale items are given in Table 1. Exploratory factor analysis and multiple regression analysis were employed to analyse the collected data on SPSS 20.0.

#### Table 1: Scale Items with Sources

Items	Source
Perceived Price	
Price is the most important factor when purchasing electronic durable goods.	Sinha & Batrab (1999); Cheong and Park (2005)
I compare prices of other brands and store brands before I choose one.	Grewal et al. (1998)
It's worth paying a high price to buy electronic durable goods.	Sinha & Batrab (1999)
Perceived Quality	
I think quality is an important criterion when buying electronic durable goods.	
The product which I buy should be of high quality.	Jaafar et al. (2012)
I spend sufficient time to get a quality product when I buy electronic goods.	
Perceived Brand Image	
Brand name is a major factor that will influence my decision towards buying a Smartphone.	Rio, Vazquez & Iglesias, (2001)
I prefer to buy an internationally recognized brand.	
I prefer to buy a trustworthy brand.	
Advertisement	
I think advertisement is important when I buy electronic durable goods.	
My decision to purchase a particular brand is influenced by advertisement.	Jaafar et al. (2012)
The message on the advertisement attempts to persuade me to buy electronic durable goods.	
I trust the message given by advertisements.	
Perceived Risk	
I am uncertain about which brands provide real value for money in terms of product quality.	Richardson , Jain & Dick (1996) & Jaafar et al. (2012)
The cheapness of some brands suggests to me that they may have some risks, such as low quality.	Steiner (2004) & Jaafar <i>et al.</i> (2012)

Items	Source		
When I am considering an electronic durable product, I choose very carefully.	Jaafar et al. (2012)		
Attitude			
Negative/positive			
Favourable/unfavourable	Francis et al. (2004)		
Good/bad			
Unpleasant/pleasant			
Purchase Intention			
l intend to try branded electronic durable goods.	Cheong and Park (2005)		
I am interested in buying branded electronic durable goods.	Grewal et al. (1998)		
I will possibly buy branded electronic durable goods in the near future.	Lutz, MacKenzie, & Belch (1983)		
I will recommend others to buy branded electronic durable goods.	Ching – Fu, and Yu Ying (2008)		

## 5. DATA ANALYSIS

## 5.1. Sample Profile

Out of the total sample of 514 respondents, males constituted 67.7% and females 32.3%. Approximately 6.2% of the respondents are below the age of 20 years, 50.4% belong to the 21-30 years of age category, 21% to 31-40 years, 18.5% to 41-50 years and only 3.9% of the respondents are above 50 years of age. Majority of the respondents are either graduates (39.3%) or post graduates (42.8) and only 17.9% are Intermediate. 46.5% are employed, 15.6% are self-employed and the rest are either students (29.8%), homemakers/ housewives (4.9%) or un-employed (3.3%). The sample is approximately equally divided into married (47.5%) and single (52.5%) respondents. Majority of the respondents' monthly income is below Rs. 30,000 (37.5%) or between Rs. 30,000 to 60,000 (23.3%) and only 7% have monthly income exceeding Rs. 60,000. Those who are students or unemployed or dependent on family members and have no income constitute 32.3% of the total sample. Thus the demographic profile of the respondents shows that the sample represents well educated urban consumers who

basically belong to the middle class.

# 5.2. Model – 1 (Attitude as dependent variable)

The relationship between various factors (model 1) and attitude was examined using multiple regressions with attitude as a dependent variable and brand consciousness, perceived quality, advertisement, perceived risk and price consciousness as independent variables. The results are discussed below:

ANOVA (Table 2) gives the model fit of the regression model. The values of F statistics is 14.885 (p<0.05) which indicates that regression model produces a good fit (percentage of total variance explained by the regression model is not equal to zero). All the predictor variables together explain 13% (adj.  $R^2 = 12.1\%$ ) of the total variance in dependent variable (attitude).

The results (Table 2) show that perceived brand image, perceived quality, perceived risk and perceived price influence attitude significantly as the p-value < 0.05; however, advertisement is found insignificant.

Perceived quality (b=0.242) is the strongest predictor of attitude followed by perceived brand image (b=0.206), perceived risk (b=0.117) and price consciousness (b= 0.086) and these factors together explain 13% of the total variance in attitude.

	В	Std. Error	Beta	т	Sig.	Model Summary
(Constant)	5.774	.047		123.346	.000	F = 14.885 (p<0.05);
Perceived Brand Image	.236	.048	.206	4.921	.000	R <sup>2</sup> =0.130 & Adj. R <sup>2</sup> =0.121
Perceived Quality	.302	.052	.242	5.773	.000	
Advertisement	.008	.047	.007	.173	.862	
Perceived Risk	.137	.049	.117	2.802	.005	
Perceived Price	.098	.048	.086	2.045	.041	

Table 2: Results of Regression analysis (Model 1)

Source: Authors' compilation (Data Analysis)

## 5.3. Model – 2 (Purchase Intention as a dependent variable)

In order to test the influence of underlying factors in Model 2 on purchase intention, multiple regression analysis was conducted; the results are given below:

F-statistics for ANOVA test is 22.415 with p<0.005, which confirms that the regression model is a good fit.

	В	Std. Error	Beta	т	Sig.	Model Summary
(Constant)	5.631	.047		120.761	.000	F statistics = 22.415
Perceived Brand Image	.209	.048	.178	4.385	.000	(p<0.05); R <sup>2</sup> =0.183 &
Perceived Quality	.285	.052	.222	5.461	.000	Adj. R <sup>2</sup> =0.175
Advertisement	.066	.047	.057	1.410	.159	
Perceived Risk	.162	.049	.135	3.327	.001	
Perceived Price	.307	.048	.261	6.427	.000	

Table 3: Results of Regression Analysis (Model 2)

*Source: Authors' compilation (Data Analysis)* 

Perceived brand image, perceived quality, perceived risk and perceived price are significant whereas advertisement is found insignificant here. All the predictor variables together explain 18.3% of the total variance (adj.  $R^2 = 17.5\%$ ). Among all the predictor variables, perceived price (b= 0.261) has the strongest effect on purchase intention followed by perceived quality (b= 0.222), perceived brand image (b= 0.178) and perceived risk (b= 0.135).

## 1.4. Demographic Analysis

The results of multiple regression analysis for Models 1 and 2 on different categories of demographic variables such as gender, age, marital status, income, education and occupation, and hypotheses for the same are given below:

Table 4 gives the results of regression analysis when attitude is a dependent variable and perceived price, perceived brand image, perceived quality, perceived risk and advertisement are independent variables, whereas Table 5 gives results when purchase intention is a dependent variable.

## 5.4.1. Gender

The relationship of perceived price, perceived quality and advertisement with attitude and purchase intentions for male and female respondents are the same as for the entire sample (perceived price and perceived quality are significant whereas advertisement is not significant) whereas the relationship between perceived brand image and attitude is significant for both males as well females; however, the relationship between perceived brand image and purchase intention is significant for male respondents only. Further, the relationship between perceived risk and attitude is found significant only for males whereas the relationship between perceived risk and purchase intention is significant only for females.

## 1.4.2. Marital Status

The results (Tables 4 and 5) show that for both married as well unmarried consumers, advertisement is not significantly associated with either attitude or purchase intentions. The relationship of perceived price with attitude is significant for married respondents only whereas the relationship of perceived price with purchase intentions is significant for both categories. The relationship of perceived brand image and perceived quality is significant with both attitudes as well purchase intentions. The influence of perceived risk on attitude and purchase intentions is significant for females only.

## 1.4.3. Age

The relationship of perceived brand image and advertisement with attitude and with purchase intentions are significant and insignificant respectively (for three categories of age); this is consistent with the findings for the whole sample. The influence of perceived price on purchase intentions is significant irrespective of age of the consumers; however, the influence of perceived price on attitude is significant for consumers of age 30-39 years only. Perceived quality is found to have influence on both attitude and purchase intentions only for respondents belonging to age group 20-29 years. The relationship of perceived risk with attitude is significant for 20-29 years' age group only whereas the relationship of perceived risk with purchase intention is significant for consumers of age 40-49 years.

## 1.4.4. Education

The relationship of perceived brand image and perceived quality with attitude and purchase intention is significant while the relationship of advertisement with attitude and purchase intention is insignificant for both categories of consumers (graduates and post graduates). Further, the relationship of perceived price and perceived risk with attitude is significant only for respondents who are graduates (and not for post graduates) whereas the relationship of perceived price and perceived risk with purchase intention is significant for both graduate as well as post graduate respondents.

### 1.4.5. Occupation

Brand consciousness was found to have a significant influence on attitude only for self-employed respondents; however, perceived price, perceived brand image and perceived risk were found to influence purchase intention significantly. Further, for employed respondents, perceived brand image and perceived quality were found to influence attitude significantly whereas only advertisement was found to have no influence on purchase intention (similar to whole sample results). For students, only perceived brand image and perceived quality were found to influence attitude significantly, and price and perceived brand image were significant in influencing purchase intention.

## 1.4.6. Income

The relationship of these five factors with attitude and purchase intention for respondents with income up to Rs. 30,000 is similar to the results of the entire sample. For respondents with no income, these relationships are similar to the findings of the entire sample except the relationship of perceived risk with attitude and purchase intention, which is insignificant; additionally, the relationship between perceived price and attitude is not significant. Further, the regression model for the relationship of these factors with attitude for income group Rs. 30,000-60,000 was found not significant (F= 2.164, p= 0.063) whereas for purchase intention, it is significant (F=2.307, p=0.049). For respondents of income group Rs. 30,000-60,000, the influence of perceived price and perceived quality on purchase intention is significant whereas perceived brand image, perceived risk and advertisement is found not significant.

		Perce Pri			Perceived Brand Image				Perceived Quality		ed Risk	Advertisement	
		b	Sig.	b	Sig.	b	Sig.	b	Sig.	b	Sig.		
Gender	Male	0.118	0.02	0.219	0.00	0.13	0.01	0.107	.040	.028	0.59		
	Female	0.061	0.38	0.171	0.01	0.36	0.00	0.139	.053	013	0.85		
Marital	Married	.110	.077	.248	.000	.133	.034	.044	.474	054	0.39		
Status	Unmarried	.084	.141	.190	.001	.286	.000	.195	.001	.026	.645		
Age	21-30	.081	.173	.205	.001	.179	.003	.170	.005	084	.156		
(years)	31-40	.277	.003	.254	.006	.154	.097	.103	.262	024	.792		
	41-50	.000	.998	.286	.006	.143	.177	.065	.535	.004	.974		
Education	Graduation	.245	.000	.329	.000	.208	.002	.229	.000	.038	.553		
	Post graduate	.064	.333	.142	.032	.228	.001	.087	.186	007	.910		
	Self-employed	.195	.079	.251	.027	.199	.084	.038	.736	092	.435		
Occupation	Job	.118	.063	.174	.006	.197	.002	.126	.044	013	.838		
	Student	.028	.723	.223	.006	.234	.003	.125	.110	.018	.825		
Income (Rs.)	None	.052	.501	.196	.012	.179	.021	.076	.329	.042	.592		
	>30,000	.156	.020	.328	.000	.213	.002	.175	.010	031	.640		
	30,000-60,000	-	-	-	-	-	-	-	-	-			

Table 4: Relationships of Perceived Price, Perceived Brand Image, Perceived Quality, Perceived Risk and Advertisement with Attitude - Demographic Perspective

Note: Dependent Variable: Attitude

Source: Authors' compilation (Data Analysis)

		Perceiv Price			Perceived Quality		Perceived Risk		Advertiseme nt		
		b	Sig.	b	Sig.	b	Sig.	b	Sig.	b	Sig.
Gender	Male	.316	.000	.214	.000	.124	.013	.144	.004	.052	.293
	Female	.171	.018	.108	.140	.329	.000	.111	.129	.077	.291
Marital	Married	.367	.000	.166	.005	.143	.015	.113	.055	001	.983
Status	Unmarried	.186	.001	.196	.001	.231	.000	.163	.005	.070	.222
Age	21-30	.182	.003	.166	.006	.163	.007	.113	.061	.016	.791
(years)	31-40	.439	.000	.189	.031	.133	.131	.144	.100	032	.711
	41-50	.242	.012	.315	.001	.144	.143	.248	.012	.061	.542
Education	Graduation	.400	.000	.336	.000	.201	.001	.198	.001	.084	.167
	Post graduate	.159	.016	.134	.042	.164	.013	.129	.049	.068	.300
Occupation	Self-employed	.375	.000	.256	.014	.195	.066	.208	.046	066	.544
	Job	.319	.000	.154	.010	.224	.000	.129	.031	.017	.773
	Student	.257	.001	.203	.011	.147	.060	.072	.350	.095	.228
Income	None	.244	.001	.201	.009	.174	.020	008	.914	.187	.016
(Rs.)	>30,000	.317	.000	.274	.000	.200	.002	.217	.001	.041	.525
	30,000-60,000	.227	.015	008	.925	.208	.026	.057	.528	113	.215

 Table 5: Relationships of Perceived Price, Perceived Brand Image, Perceived Quality,

 Perceived Risk and Advertisement with Purchase Intentions - Demographic Perspective

Note: Dependent Variable: Purchase Intention Source: Authors' compilation (Data Analysis)

## 6. DISCUSSIONS

The objective of the study was to test the influence of various factors on consumer attitude and purchase intentions. The results of multiple regression analyses showed that perceived quality, perceived price, perceived brand image and perceived risk were found to be the significant factors affecting consumers' attitude towards electronic durable goods and purchase intentions; however, advertisement was not found significant in influencing either the attitude or purchase intentions. The study reported that the most important factor affecting attitude was perceived quality followed by perceived brand image, perceived risk and perceived price. Further, the results showed that perceived price was the strongest predictor of purchase intentions followed by perceived quality, perceived brand image and perceived risk. Price was

reported as one of the important factors that affect attitude and purchase intentions by Kaur & Chada (2014); Coelho, Meneses & Moreira, (2013); Bhatia, Ali & Mehdi (2014); Wollenberg & Thuong (2014); Choudhary & Dandwate (2011); Rizvi & Elahi (2013); Yee & San (2011); Kishore (2014), Sundar & Sharmila (2014); Rastogi & Chaudhary (2012); Dharamraj (2014); Lay-Yee, Kok Siew & Yin Fah (2013) and Das (2012); this is supported by the results of the present study. The present study concluded that perceived quality plays a crucial role in the formation of consumers' attitude and subsequently intention to purchase electronic goods, which are consistent with previous studies such as Coelho, Meneses & Moreira, (2013); Wollenberg & Thuong (2014); Stavkova et al. (2008) and Yee & San (2011). Literature on the impact of brand image on consumers' attitude and purchase

intentions - Coelho, Meneses & Moreira, (2013); Wollenberg & Thuong (2014); Bhatia, Ali & Mehdi (2014) and Azad and Safaei (2012) - shows that consumers give due importance to the reputation of the brand before they purchase any product or service, which is found true in the present case as well. Perceived risk was found to positively influence both consumer attitude and purchase intention; however, Horvat & Dosen (2013) found a negative correlation between perceived risk and attitude. Coelho, Meneses & Moreira, (2013) also hypothesized perceived risk to influence consumer attitude negatively but the results of their study found a positive relationship instead of negative relationship. Some other studies - Jaafar et al. (2012) & Yee & San (2011) - have also reported a positive relationship between perceived risk and attitude, and purchase intentions. The results of the multiple regression analysis showed that the influence of advertisement on attitude and purchase intentions was not statistically significant, which is contrary to the findings of Bhawaniprasad and Kumari (1987), Wollenberg; Thuong (2014); Rout (1987); Nabi and Rout (1990).

Further, when the above-mentioned relationships were tested on demographic factors, multiple regression analyses produced interesting results. For male respondents, except for advertisement, all other factors were found to have a significant relationship with both attitude as well as purchase intention (which are similar to the results for the entire sample); however, for female respondents, the scenario was different – neither did advertisement nor perceived risk have any influence on their attitude whereas when it comes to intention to purchase, along with advertisement and perceived risk, brand image was also found insignificant which implies that female consumers emphasize more on price and quality compared to other factors when they make decisions regarding purchase of electronic durable goods. Price, brand name and quality of the product were found to influence overall attitude and intention to purchase for those who are married whereas for unmarried respondents, perceived risk was also an important factor while making a purchase decision. When we compared impact of the above factors on purchase intention for consumers of different age groups such as: 21-30 years, 31-40 years and 41-50 years, price consciousness, brand consciousness and perceived quality were reported as the most important factors for all the three age groups. For consumers from different educational backgrounds, the results were similar to the results for the entire sample i.e. only advertisement was found insignificant. Further, price consciousness and brand consciousness were the two common factors that influence intention to purchase for consumers with different occupations (selfemployed, working and students). In case of respondents with high income (Rs.30,000 - 60,000), only quality and price were important factors whereas for low income consumers, brand name was also an important factor that influences purchase intentions.

## 7. Conclusions

Understanding and predicting consumer behaviour has been a challenging task for researchers and market experts. Consumers' attitude towards a product or service has been found to be the antecedent of purchase behaviour. The present research work attempts to study consumer attitude, factors that affect attitude and their implications on actual purchase behaviour. Perceived price, perceived brand image, perceived quality and perceived risk were found to be the major determinants of consumers' attitude and purchase intentions towards electronic durable goods; however, advertisement was found to have no influence on either attitude or intention to purchase. Demographic factors such as gender, age, education, etc. were also found to have an influence on consumer behaviour. Findings of the study may be generalized to middle class consumers living in urban and semi urban areas.

No	Hypotheses	Results
H1(a)	Perceived price significantly affects consumers' attitude towards electronic goods.	Supported
H1(b)	Perceived price significantly affects consumers' purchase intentions towards branded electronic goods.	Supported
H2(a)	Perceived brand image significantly affects consumers' attitude towards branded electronic goods.	Supported
H2(b)	Brand consciousness significantly affects consumer s' purchase intentions towards branded electronic goods.	Supported
H3(a)	Perceived risk significantly affects consumers' attitude towards branded elect ronic goods.	Supported
H3(b)	Perceived risk significantly affects consumers' purchase intentions towards branded electronic goods.	Supported
H4(a)	Perceived quality significantly affects consumers' attitude towards branded electronic goods.	Supported
H4(b)	Perceived quality significantly affects consumers' purchase intentions towards branded electronic goods.	Supported
H5(a)	Advertisement significantly affects consumer s' attitude towards branded electronic goods.	Not Supported
H5(b)	Advertisement significantly affects consumer s' purchase intentions towards branded electronic goods.	Not Supported
H6 (a)	Relationships of perceived price, perceived quality, perceived brand image, perceived risk and advertisement with consumers' attitude towards electronic durable goods are significantly influenced by demographic factors such as gender, age, marital status, education, income and occupation etc.	Partially Supported
H6 (b)	Relationships of perceived price, perceived quality, perceived brand image, perceived risk and advertisement with consumers' purchase intention towards electronic durable goods are significantly influenced by demographic factors such as gender, age, marital status, education, income, occupation, etc.	Partially Supported

### **Table 6: Summary of Hypotheses testing**

Source: Authors' compilation

## 8. LIMITATIONS

The population of the study was only urban and semiurban consumers living in Uttar Pradesh which constitute only 22.27% of the total population of Uttar Pradesh; therefore, the findings of the study can only be generalized to urban consumers and not the entire U.P. Also the sample respondents were selected using convenience sampling; however, attempts were made to make the sample representative of the population by stratifying the population, yet the sample may or may not be truly representative of the population. The study only conceptualized six factors (price, quality, risk, brand name, advertisement and demographic variables); however, consumer behaviour is influenced and determined by a number of factors, hence, further studies may be conducted by incorporating other factors on rural consumers and in different geographic and socio-demographic settings.

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Author (s)	Factors Identified	Results
Ravikanth & Rao (2015)	Ad on features, sound clarity, size, picture clarity, USB/Wi-Fi facility, weight, exte rior look, location, price, brand name and advertisement	The study revealed that middle class consumer buying behaviour is often characterized by price and durability.
Kaur & Chanda (2014)	Services, quality, price, power consumption, technology, easy availability, product features	Price was found to be the most important factor followed by technology, services, product features, power consumption, quality and availability.
Bhatia, Ali & Mehdi (2014)	Functionality, reliability, price, discount and guaranty/warranty	Income was found to have no significant influence on the different aspects of the product like functionality, reliability price, discount, guaranty/warranty, etc.
Dharamraj (2014)	Quality, price, advertisement, durability, availability of spare parts and after sales- service	Consumers were found satisfied with LG's products on quality, price, advertisement, durability and availability of spare parts and after sales-service aspects.
Srivastatva (2014)	Brand name, quality, price, brand promotion, distribution and packaging and labelling	Brand name was reported the most important factor (31%) and customers prefer both organized and unorganized outlets for purchasing of consumer durables.i.e.58.3%.
Wollenberg & Thuong (2014)	Advertising, perceived quality, price, word of mouth, brand perception	Advertising, perceived quality, price, word of mouth and brand perception were found to be significantly correlated with consumer s' choice.
Coelho, Meneses & Moreira (2013)	Price, quality, technology perception, functional risk, social risk, country of origin, brand awareness and reputation	Price awareness, quality perception, technology perception, social and functional risk, and brand awareness were found to have a significant influence on purchase intention.
Hemant & Shruti (2013)	Durability, functionality, design, fashion, aesthetics, social influence	Consumer choice was determined from a complex interplay of cultural, social, personnel and psychological factors.
Horvat & Dosen (2013)	Perceived risk (functional, financial and social) and attitude	The results confirm a negative correlation between perceived risk and attitudes towards private labels.
Dasar, Hundekar &Maradi (2013)	Faith (in self, friends, company's advertisement, dealer & ISI mark), brand awareness and post-purchase satisfaction	Brand consciousness, ISI mark on the product (a symbol of quality of Indian products), price reduction, discounts, gifts and technical information were found to be important factors.
Marichamy (2013)	Advertising, company's reputation, friends' and relatives' advice, retailer's advice, quality, free gifts, price (discount), credit facility	Out of these ten factors, the company's advertising was found to be the most dominating followed by quality of the product and joint decision of the family.
Rizvi & Elahi (2013)	Availability, price, features, warranty and convenience, after sales service and reference group's influence.	Availability, price, features, warranty and convenience, after sales service, reference group's influence, etc. play a crucial role in determining consumers' behaviour towards durable goods.

## Table 7: Summary of Previous Research Studies

Author (s)	Factors Identified	Results
Alfred (2013)	Price and quality	Both price and quality have influence on consumers' buying decisions.
Malviya, Saluja & Thakur, (2013)	Price, brand name, social influence and product features	Brand name, social influence and product features were found to be dominant factors.
Lay-Yee, Kok Siew & Yin Fah, (2013)	Brand concern, convenience concern, dependency concern, price concern, product feature concern, social influence concern	Brand concern, convenience concern, dependency concern, price concern, product feature concern and social influence were found to be significantly correlated with purchase decisions.
Rastogi & Chaudhary (2012)	Brand awareness, income, price, quality, after sales service, discounts and special offers	Quality and price were found to be the most important factors affect ing rural consumers' purchase behaviour.
Kanwar (2012)	Price, quality, advertisement, offers, service/maintenance	Stayers, satisfied switchers and dissatisfied switchers demonstrate a significant difference only in one factor: price and payment conditions.
Choudhary & Dandwate (2011)	Company's advertising and reputation, friends', relative s' and dealer's advice, quality, joint decision of family, price (discount, free gifts, credit facility and instalments)	The company's advertisement, reputation, free gift, price and quality of the products and retailer's advice, friends' and relatives' advise, joint decision of the family and credit facility are the factors influencing the purchase decision.
Yee & San (2011)	Perceived quality, perceived value and perceived risk	Perceived quality, pe rceived value and perceived risk were found to be significant factors affecting consumer s' intention to purchase explaining 54.3% of the variance.
Vyas (2010)	Brand name, warranty/guarantee, price and after sale service	Brand name was ranked first, warrantee/guarantee second, price third and after sales service was ranked fourth. Also income, occupation and education have a significant impact on the possession of durable goods.
Rehman, Nawaz, Khan & Hyder (2014)	Advertising, lifestyle, education and buying power	Advertising, lifestyle, education and buying power have a significant influence on consumers' buying behaviour.

Source: Authors' compilation

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