Mobile Handset Buying Behavior of Different Age and Gender Groups: A study on Balasore District, Odisha

Dr. Priti Ranjan Majhi

* Professor and Dean Management Studies, Regional College of Management, Chokadola Vihar, Chandrasekharpur, Bhubaneswar - 751023, Odisha

Abstract

Mobile phones have become one of the convenient means of communication. Consumers all over the globe are using mobile phones to connect with the people and the world. New age mobile phones also come equipped with latest technologies and high-end features – making life of consumers easier than ever before. Apart from calling, one can send text messages, multimedia messages, emails etc., to loved ones. Moreover, data transfer features like Bluetooth and USB port allow transferring the data to other compatible devices totally free of cost. Text messaging in the form of SMS has become one of the most successful mobile services in coastal odisha, and the use of this service is now well integrated into the everyday life of youth of coastal odisha.

The prime objective of the study was to understand the variation in the importance given by different age and gender groups to the select factors while buying mobile handsets in India. The study concludes that the mobile handset users of age group of 18-30 years are less price sensitive than consumers of other groups; rather they consider 'physical appearance', 'brand', 'value added features', and 'core technical features' more important than users of any other age groups. There were significant differences between different age groups as regards to the importance given to all the factors except 'post - purchase services'. The difference was highest for the 'brand' closely followed by 'core technical features' of the handset. Gender differences have also existed for these factors.

Keywords: Buying behavior, Mobile handsets, Age groups, Gender groups, Factors, GSM

Introduction

India is the world's 12th largest consumer market. It is projected that by 2025, it will be ahead of Germany and will become the fifth largest economy of the world. The market for the mobile handset is also growing with the growing demand for mobile telecom services. This demand will continue to grow in future also. India at present is the second largest market for mobile handsets (Indian Brand Equity Foundation, 2005). The growth in this sector has been improved due to liberalization of telecommunication laws and policies. The consumers of both rural and urban areas, from college - going students to mature elders, of almost all income groups have started using mobile telecom services. Some of the consumers particularly college - going students have to rely on their parents for the buying of products like mobile handset and automobile. This is so because large majority of such people are not economically independent till the age of 22-24 years. Therefore, they have to satisfy themselves with what their parents buy for them. However, now-a-days, these people have become more able to influence their parents in buying the products of their choice. This is probably due to small family size of one or two children these days, where parents comply more with the requests of their children as compared to the past.

The increasing competition between the telecom service providers has increased demand for both mobile telecom services as well as the handsets. According to Indian Brand Equity Foundation (2005), the mobile handset market, which was worth about $ 2 Billion two years ago, had shown a growth of 60% per annum. The GSM (Global System for Mobile Communications) handsets had 84% share and CDMA (Code Division Multiple Access) handsets has 16% market share. There are various players in the GSM market.

Mobile communication has made such an impact on the ways people interact and conduct business, that a mobile phone is already considered as a daily necessity in most of the developed countries of the world. With the advent of technology, telecommunication has reached remarkable growth in the state of odisha. During 2004-05 there were 7, 67, 953, land lines 65,154 WLL, 2, 93,085 Mobile subscribers i.e29.3 per 1000 population were having the mobile handsets but recent trends shows that 45% per 1000 population are having the mobile handsets (Ref; Economic survey, 2004-09 Govt.of Odisha). Users are now offered a variety of electronic messaging ser-vices with different forms of interactivity (e.g. synchronous vs. asynchronous), delivered over different electronic channels (e.g. traditional Internet vs. mobile networks) and with different levels of media richness (e.g. text vs. graphics-supported). Among these services, traditional email services, instant messaging, and text messaging services have been most widely adopted for information saving and processing. While the adoption of email services have been widely studied applying traditional models of ICT- adoption and media use, instant messaging and, in particular, text messaging have been given less at attention in traditional information systems (IS) research. Text messaging services in the form of SMS Short Messaging Services) are now some of the most successful mobile services. SMS may be used for accessing mobile end - user services, but is most often used for mediating person-to- person communication using mobile terminals. This form of mediated communication is now a part of the everyday life of teenagers in most odisha.

Explaining the adoption and use of these services is important in understanding the mediated communication of young people, but as these messaging services become widely adopted, their importance to the general user in mobile data services have gained its popularity among mobile phone users even throughout the world, the voice calls revenue decreases and the mobile phone industry has been experiencing market saturation. With limited research pertaining to what are the factors that affect customers' behavioral intention to use mobile data services, this study attempts to identify these factors and the extent to which they have affected customers' behavioral intention to use mobile data services. The usage of mobile phone has make and receiving voice calls to increasingly being used for mobile data services, such as SMS or MMS. As many countries throughout the world have experienced saturation in its mobile phone market (Business Monitor International, BMI, 2010) the mobile operators has into tactics by offering a broader range of products and loyalty programs that are not limited to voice calls, but by aggressively promoting its mobile data services. However, there are limited studies investigating the perceived value of mobile data services and how the value impacts consumers' adoption and usage decisions.

In the present study, the buying behavior consumers towards mobile handsets, data are collected from 1000 respondents in various blocks and subdivisions in Balasore districts of Odisha. The responses for buying a mobile handset were obtained in a Likert scale. The main objectives of the study are:

1. To analyze the factors, which contributes to the satisfaction level of the customers with regard to the information processing capability of mobile phones?
2. To understand the more prominent the effectiveness of the messaging service facility of mobile phones?

Literature Review

Sabnavis (2002) identified three different consumer types of three generations in India. Traditional consumers of pre-liberalization phase (1960-70s) were, stable, inward looking and had limited choices. They kept their family needs on the top and their own personal needs were subordinate to their family needs. They avoided risk. In the transient phase (1980-90s), the consumers were more risk taking than their predecessors. They had experienced multi-choices and had a tendency to be better off than their parents. Economically, they had no fears or concerns. The new millennium consumer tends to enjoy life. He has greater self-control, and looks for personal style and pleasure. Exposures to variety of products and enhancement of economic status have changed the attitudes of the upper middle – class consumers towards brands. Indian society being hierarchical in nature is therefore, status conscious (Sahay and Walsham, 1997). Indians give very high value to brands. In India, a brand is a cue to quality because the quality of the unbranded products varies widely (Johansson, 1997). According to study conducted by Maxwell (2001) on testing of homogeneity versus heterogeneity of global consumption in a cross-cultural price/brand effect model; Indian consumers in comparison to Americans are tougher for the marketers to sell their products. However, he found Indian consumers more price and less brand conscious.

Technological innovations such as cellular phones and digital televisions have attracted the attention of marketing researchers as regards to their adoption process (Saaksjarvi, 2003). Rogers (1976) has provided a classification of adopters in terms of innovators, early adopters, early majority, late majority and laggards. Now consumers are also looking into the compatibility of the new products to their self-image and life style (Saaksjarvi, 2003). Funk and Ndubisi (2006) observed a considerable association between color and the choice of an automobile. The study further identifies the gender moderation on the relationship between different color dimensions and the product choice. According to Barak and Gould (1985), younger consumers are greater fond of fashionable/stylish products than older ones.

Young consumers are normally more willing to try new products and they are interested in asking more information than older ones. It makes them self-confident and that is why they are more likely to be opinion leaders and less hesitant in brand switching. But one should not ignore the older consumers also. The studies have revealed that the older consumers are wealthy, innovative and they have a tendency to be the part of a typical consumption system (Szmigin and Carrigan, 2001). They can be a prime market for the luxury products. However they give more preference to comfort or convenience than any other feature of the product. It also needs to be recognized that older peopleaccept and enjoy their life stage, and are as willing to spend their money as any other generation, but only if the product and the message are relevant (Carrigan and Szimigin, 1999). On the other hand, the youth, which is more informed, pragmatic, opportunistic, demanding and restless, will always seek excitement in products and services (Sharma, 2004). It is normally perceived that young buyers try new products, seek greater information and are more self-confident in decision-making. Elderly consumers are selectively innovative and they accept only those innovations that provide exclusive benefits (Nam et al, 2007). Therefore, age and life cycle can be the delicate variables (Kotler and Keller, 2006) in the consumer behavior process.

H_1: The importance of factors varies among different age groups.

Men and women purchase and relate products for different reasons (Dittmar et al, 1996). They are subjected to different social pressures (Darley and Smith, 1995). Male and female have a propensity to be right and left hemisphere reliant respectively (Meyers-Levy, 1994).

Males are generally self-focused while females are responsive to the needs of both self and others (Meyers-Levy, 1988). Coley and Burgess (2003), in their empirical study on wide range of products such as clothing, consumer electronics and books etc. had found significant differences between men and women with respect to both affective and cognitive process components. Rocha et al (2005) had also experienced different requirements for clothing and fashion products based upon age and gender.

Laroche et al (2000) had found gender differences in relation to acquisition of in-store information for buying Christmas clothing gifts. Vankatesh and Morris (2000) studied the moderating role of gender in the adoption of a new software system. They revealed that the determinants of adoption vary between genders; perceived usefulness of the technology was the major factor considered by men for the acceptance of new software. In contrast, the perceived ease of use of the software and the normative influence (i.e. influence of peers and superior perception) were found key determinants for women. Ease of use and normative influence had not been found significant for men. Men consider the most prominent sign; they are more likely to focus on task effectiveness of a technology without considering risk. In contrast, women are detailed processors and consider all information available including the ones that are understated and potentially disconfirming. Women are then more likely to incorporate risk and other secondary information in their decisions and behavior (Graham et al, 2002).

Williams (2002) investigated the effect of social class, income and gender effects on the buying perceptions, attitudes and behavior. The products like dress clothing, garden tools, automobiles, wedding gifts, living room furniture, children's play clothing, kitchen appliances, casual clothing and stereos were selected that varied in durability, necessity, expressiveness and gender orientation. The study emphasized on understanding the evaluation criteria, which correspond to product attributes and the benefits expected by the consumers. Both men and women rated utilitarian criterion high over the subjective criterion. Women attached importance to all criteria across all products, while men gave importance to only price. However, Goldsmith (2002) found consistency for both men and women while examining personal characteristics of frequent clothing buyers.

H_2: The importance of factors is gender specific.

Methodology

The study has been carried out by interviewing 1000 consumers based on convenience sampling in the various places in Balasore district in Odisha. Five of the seven factors evolved through principal component analysis of the study were selected keeping in view of their relevance to the mobile handsets. This is so because mobile phones technologically in India are perceived as recently innovative as laptops. The sixth factor-'brand' was selected for the reason that it is being considered as the proxy for the quality determination in the absence of any other intrinsic quality determinant in case of mobile handsets.

The prime objective of the study was to understand the variation in the importance of the factors given by different age and gender groups. Among the 1000 consumers, 650 were male and 350 were female. These were further classified into three groups based on their age. These three groups were Below 20 years, 20-30 years, and Above 30 years.

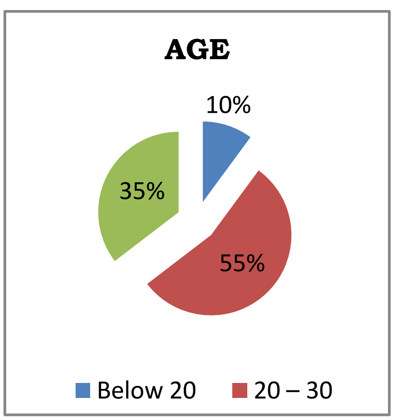
A statistical technique has been applied for the data analysis and drawing conclusions. The approach was chosen to understand both main independent impacts as well as interaction effects of variables - age and gender. The respondents were asked to rate the following factors: 'Brand', 'Physical Appearance' (weight, size, color and design), 'Price', ' Value Added Features' (messaging, music, games, videos, photos etc), 'Core Technical Features' (GPRS, Bluetooth, memory etc), and 'Post-Purchase Services' (warranties, maintenance and repairs, technical support etc).

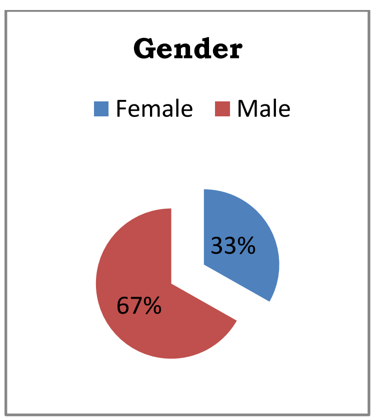
Data Analysis and Results

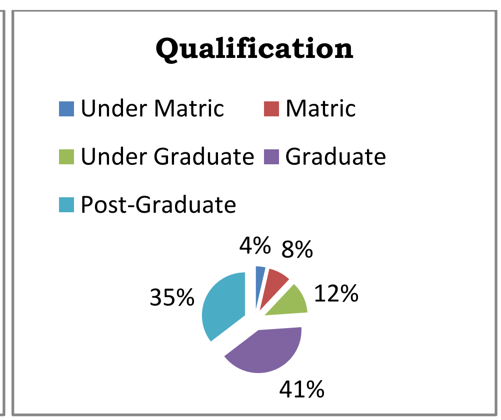
The demographic distribution of respondents of different age and gender groups has been summarized in Table 1.

Table-1: Demographic Distribution of the Sample Data

Parameter	Class	Frequency	% of Total	Parameter	Class	Frequency	% of Total
Age	Below 20	101	10.1	**Occupation**	Business	164	16.4
	20 – 30	545	54.5		Service	336	33.6
	Above 30	354	35.4		Professional	76	7.6
Gender	Female	332	33.2		Student	424	42.4
	Male	668	66.8	**Area**	Urban	196	19.6
Qualification	Under Matric	36	3.6		Suburban	644	64.4
	Matric	84	8.4		Rural	160	16.0
	Under Graduate	119	11.9	**Income**	Below 1,00,000	377	37.7
	Graduate	407	40.7		1,00,000-3,00,000	378	37.8
	Post-Graduate	354	35.4		3,00,000 & above	245	24.5







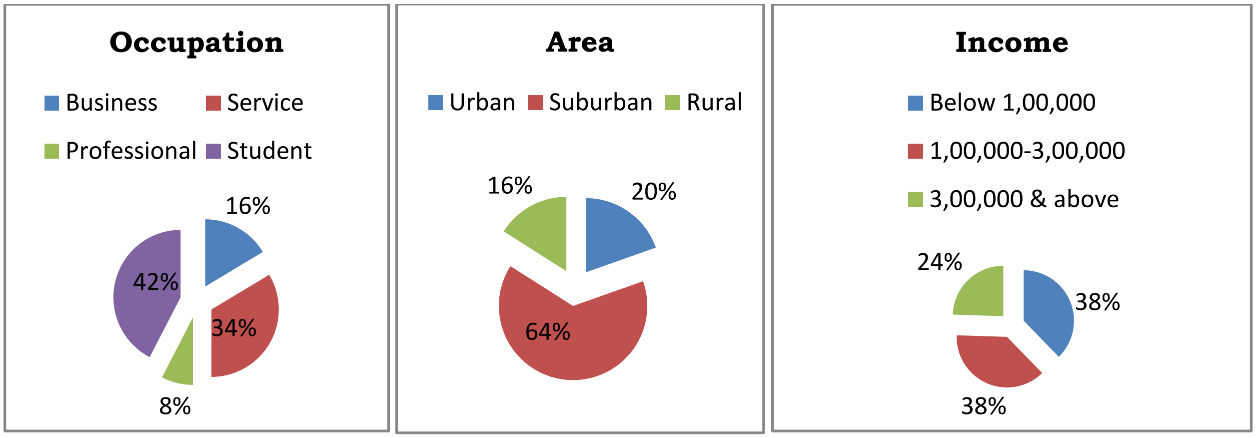


Figure 1: Demographic distribution of the sample data

The frequency distribution of mobiles handsets being used by the respondents at the time of study has been summarized in Table 2.

Table 2: Frequency Distribution of Mobile Handsets

Brand	Frequency									Grand Total	Percent Grand Total
	Below 20 Years			20-30 Years			Above 30 Years				
	M	F	T	M	F	T	M	F	T		
Nokia	18	6	24	91	55	146	71	35	106	276	27.6
Samsung	14	9	23	73	37	110	43	27	60	193	19.3
Motorola	7	3	10	23	14	37	8	3	11	58	5.8
Sony Ericssion	5	2	07	26	11	37	16	9	25	69	6.9
LG	10	5	15	74	26	100	44	16	60	175	17.5
Micromax	10	4	14	53	24	77	30	14	44	135	13.5
Others	6	2	8	23	15	38	33	15	48	94	9.4
Grand Total	70	31	101	363	182	545	245	119	354	**1000**	100

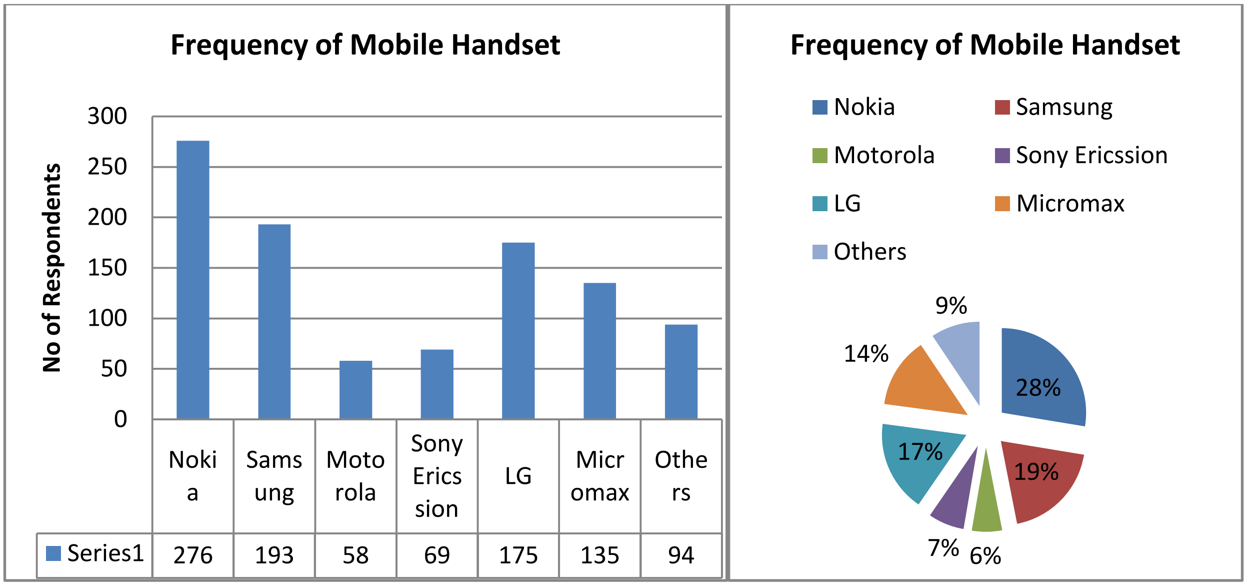


Figure 2: Frequency Distribution of Mobile Handsets

Table 2 reveals that Nokia was being used the most (28%) by both male and female respondents followed by Motorola (6%), Sony Ericsson (7%), Samsung (19%), LG (17%), Micro-max (14%) and others (9%).

Table3: Buying Decision of Mobile Handset

Factors	Consumer Groups							Overall	
	Age(Years)	Below 20		20 - 30		Above 30			
	Gender	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Brand	Male	4.29	0.77	4.20	0.79	3.12	1.04	3.93	0.99
	Female	4.25	0.79	3.79	0.81	2.50	0.80	3.63	1.07
	Total	4.27	0.77	4.00	0.82	2.82	0.98	3.78	1.04
Physical Appearance	Male	4.38	0.64	3.95	0.68	3.24	0.89	3.92	0.86
	Female	4.29	0.71	4.21	0.62	3.69	1.00	4.10	0.81
	Total	4.33	0.68	4.08	0.66	3.45	0.96	4.01	0.84
Price	Male	3.00	1.05	3.80	0.89	4.06	0.69	3.56	1.02
	Female	2.88	1.02	3.42	0.92	4.06	0.67	3.37	1.02
	Total	2.94	1.03	3.62	0.89	4.06	0.68	3.47	1.01
Value Added Features	Male	4.25	0.79	3.85	0.92	3.00	1.04	3.77	1.03
	Female	4.17	0.81	3.47	0.92	2.63	1.04	3.53	1.01
	Total	4.21	0.79	3.67	0.94	2.82	1.05	3.65	1.07
Technical Features	Male	4.08	0.65	3.70	0.91	2.76	1.02	3.59	1.00
	Female	3.63	0.70	3.05	1.01	2.00	0.95	3.00	1.09
	Total	3.85	0.71	3.38	1.01	2.39	1.05	3.30	1.09
Post-purchase Services	Male	3.79	0.71	3.80	0.69	3.76	0.70	3.79	0.70
	Female	3.48	0.68	3.84	0.69	3.75	0.72	3.67	0.70
	Total	3.69	0.71	3.82	0.68	3.76	0.70	3.73	0.70

- SD = Standard Deviation

The overall importance of factors influencing mobile handset buying has been summarized in Table 3. It can be inferred that overall, 'physical appearance' of the handset got the highest importance (4.01) and 'core technical features' got the least importance (3.30). 'Brand' (3.78) was considered the second most important factor (3.78) followed by 'post - purchase services' (3.73). 'Value added features' (3.65) got greater importance than both price (3.47) and core technical features.

It can be further inferred from Table 3 regarding the differences in three age and two gender groups about the importance of factors influencing buying decision of mobile handsets.

- 'Physical appearance' (4.33), 'brand' (4.27), 'value added features' (4.21), and 'core technical features' (3.85) influence the age group of 20-30 years more than consumers of other age groups. These consumers have given least importance to 'price' (2.94).
- The consumers of age above 30 years and above are price sensitive as they have given greater importance to 'price' (4.06) than any other age group. They have given least importance to 'core technical features' (2.39) that is the least importance given to any factor among all the three age groups studied.
- 20-30 years age group have given the highest importance to 'physical appearance' (4.08) closely followed by 'brand' (4.00). These consumers like 30 years and above age group have given least importance to 'core technical features' (3.38). They have rated 'Post–purchase services' highest (3.82) than any other age group. 'Brand' (3.93) closely followed by 'physical appearance' (3.92) has been the highest rated by male respondents. 'Price' (3.56) got the least importance from the male respondents.
- Female respondents gave highest importance to 'physical appearance' (4.10) and least importance to 'core technical features' (3.00). 'Physical appearance' is the only factor that has been rated high by female respondents than their male counterparts. However in 20-30 years age group, the same has been rated high by male consumers than their female counterparts
- All other factors have been rated high by male respondents than their female counterparts among all the age groups except 'post-purchase services' in 30 years and above age group; where the rating of female respondents is greater than male respondents.
- Male consumers of 20-30 years age group rated 'Physical appearance' (mean 4.38) the highest among all the factors studied across different age and gender groups. Female consumers of 30 years and above age group rated 'core technical features' (2.00) the least among all the factors studied across different age and gender groups.
- The difference in three age and two gender groups about the importance of factors that influence the buying decision of a mobile handset has been summarized in Table 3. No interaction has been observed between two variables – age and gender for any of the factors studied. This implies that the effect of each variable was independent of each other. Hypothesis H1 has been found largely true. There were significant differences between different age groups as regards to the importance given to all the factors except 'post - purchase services'.
- 'Post - purchase services' have been given importance to an equal extent by the different three age and two gender groups. The difference has been found the highest for 'brand' closely followed by 'core technical features'. These differences further go on decreasing for factors - 'value added features', 'price' and 'physical appearance'. This is so because that the consumers of 20-30 years age groups have given more importance to 'brand', 'core technical features' and 'value added features' than consumers of other age groups.
- The consumers of age group 30 years and above have given greater importance to 'price' than consumers of other age groups. The significance is comparatively less in 'physical appearance' factor. This is so because that even many mature consumers are also style conscious. Hypothesis H2 has been found partially true. There are significant differences between two gender groups for 'core technical features' and 'brand'. Male respondents have greater tendencies to prefer handsets with advanced and latest technical features

than their female counterparts. The differences between genders are relatively less significant in terms of value added features' and 'physical appearance'. No significant differences have been observed between genders for the factors – 'price' and 'post-purchase services'.

Discussion and Conclusions

The mobile telecom services are now being widely consumed by the Indian society. Rather these have become an essential part of their lives. Besides communication, people now seek entertainment and other features that are compatible to their self-image and lifestyle. The self-image and lifestyle may vary among genders and different age groups. Therefore, the study was carried out among consumers of different age and gender groups to understand the importance of factors that influence their mobile handset buying. The intense competition between manufacturers has forced them to expand their market base. The study concludes that the users of age group of 20-30 years are less price sensitive than consumers of other groups; rather they consider 'physical appearance', 'brand', 'value added features', and 'core technical features' more important than users of any other age groups.

The study also reveals that the consumer does not bother much about the price of handset provided they are satisfied with other features. This may probably be due to the fact that majority of the respondents were of the age less than 30 years and therefore, their sensitivity to price was relatively less as compared to other factors.

The gender differences were very conspicuous in 'core technical features' and 'brand'. This is probably due to less familiarity of female consumers with core technical aspects. However, less significant, yet gender differences also emerged in 'value added features' and 'physical appearance'. The female consumers probably due to their overwhelming orientation to 'physical appearance' of handset do not find 'brand' as much important as men do. Moreover, India remained a man-dominated society over a longer period and Indian women did not enjoy much freedom in terms of independent communication. In India, traditionally, a woman has only been seen as a member in a family or a group in the role of a daughter, wife, or mother. She has largely been denied the role as an individual with an identity, aspiration, or right of her own. However the male consumers of this age group may see brand leverage fairly in selecting the handset but not at the increased price.

References

1. Barak, B. and Gould, S. (1985). Alternative age measures: a research agenda. Advances in Consumer Research, 12, pp. 53-58.
2. Carrigan, M. and Szimigin, I. (1999). In pursuit of youth: what's wrong with the older market? Marketing Intelligence and Planning, 17 (5), pp. 222-231.
3. Coley, A. and Burgess, B. (2003). Gender differences in cognitive and affective impulse buying, Journal of Fashion Marketing and Management, 7 (3), pp. 282-295
4. Dittmar, H., Beattie, J. and Friese, S. (1996). Objects, decisions, considerations and self-images in men's and women's impulse purchases. ActaPsychologica, 93 (1-3), pp. 187-206.
5. Darley, W. K. and Smith, R.E. (1995). Gender differences in information processing strategies: an empirical test of the selectivity model in advertising response. Journal of Advertising, 24 (1), pp. 41-56
6. Funk, D. and Ndubisi N. L. (2006). Color and product choice: a study of gender roles. Management Research News, 29 (1/2), pp. 41-52.

7. Ganesh, J., Arnold, M. J. and Reynolds, K. E. (2000).Understanding the Customer Base of Service Providers: An Examination of the Differences between Switchers and Stayers. Journal of Marketing, 64 (3), pp. 65-87
8. Goldsmith, R. E. (2002). Some personality traits of frequent clothing buyers. Journal of Fashion Marketing and Management, 6 (3), pp. 303-316.
9. Graham, J.F., Stendardi (Jr.), E.J., Myers, J.K., and Graham, M.J. (2002). Gender differences in investment strategies: an information processing perspective. International Journal of Bank Marketing, 20 (1), pp. 17-26
10. Indian Brand Equity Foundation (2005). Mobile Manufacturing: India goes China way.[Online] Available: http://www.ibef.org/artdisplay.aspx?cat_id=83&art_id=7757 (Retrieved from July 13, 2007)
11. Kotler, P. and Keller, K. L. (2006). Identifying Market Segments and Targets, Marketing management, 12th edition, Pearson Education Singapore, p. 234
12. Johansson, J.K. (1997). Global Marketing: Foreign Entry, Local Marketing and Global Management, Richard D. Irwin, Chicago, IL
13. Laroche, M., Saad, G., Cleveland, M. and Browne, E. (2000). Gender differences in information search strategies for a Christmas gift. Journal of Consumer Marketing, 17 (6), pp. 500-524
14. Maxwell, S. (2001). An expanded price/brand effect model - A demonstration of heterogeneity in global consumption. International Marketing Review, 18 (3), pp. 325-343
15. McKinsey. (2007). India Consumer (Full Report),[Online]Available: http://www.scribd.com/doc/47945/McKinsey-MGI-india-consumer-full-report (Retrieved from July 15, 2007)
16. Meyers-Levy, J. (1988). The influence of sex roles on judgment. Journal of Consumer Research, 14 (March), pp. 522-530
17. Meyers-Levy, J. (1994). Gender differences in Cortical Organizations: social and biochemical antecedents and advertising consequences, in Clark, E.M., Brock, T.C. and Stewart (Eds), D.W. Attention, attitude and affect in response to advertising. Lawrence Erlbaum Associates Hillsdale, NJ, pp. 107-122
18. Mittal, V., Kumar, P. and Tsiros, M. (1999). Attribute-Level Performance, satisfaction, and Behaviour Intentions over Time: A Consumption-System Approach. Journal of Marketing, 63 (2), pp 88-101
19. Nam, J., Hamlin, R., Gam, H. J. Kang, J. H., Kim, J., Kumphai, P., Starr, C. and Richards, L. (2007). The fashion-conscious behaviours of mature female consumers. International Journal of Consumer Studies, 31 (1), pp 102-108
20. Nasir, V.A., Yorukar S., Gunes, F. and Ozdemir, Y. (2006). Factors Influencing Consumers' Laptop Purchases, 6th Global Conference on Business and Economics, Gutman Conference Center, USA (Retrieved from October 15-17, 2006)
21. Prashant, P. (2005). MOBILE HANDSETS: GSM up, CDMA down, [Online] Available: http://voicendata.ciol.com/content/vNd100/2005/105061325.asp (Retrieved from November 13, 2007)
22. Rocha, M.A.V., Hammond, L. and Hawkins D. (2005). Age, gender and national factors in fashion consumption. Journal of Fashion Marketing and Management, 9 (4), pp. 380-390.
23. Rogers, E. M. (1976). New Product Adoption and Diffusion. Journal of Consumer Research, 2 (4), pp. 290-301.
24. Saaksjarvi, M. (2003). Consumer adoption of technological innovations. European Journal of Innovation Management, 6 (2), pp. 90-100
25. Sabnavis, M. (2002). Getting A fix on the New Middle-Class Consumer, Indian Management, 41 (7), pp. 52-54

26. Sahay, S. and Walsham, G. (1997). The Use of Geographic Information Systems in Developing Countries: Social and Management Issues, United Nations Industrial Development Organization, Vienna, Austria
27. Sharma, S. (2004). Understanding urban youth-instant karma. Indian Management, 43, (4), pp 72-81
28. Szimigin, I. and Carrigan, M. (2001). Learning to love the older consumer. Journal of Consumer Behavior, 1 (1), pp 22-34
29. Venkatesh, V. and Morris, M. G. (2000), Why don't men Ever Stop to Ask for Directions? Gender, Social Influence and their role in Technology Acceptance and Usage Behaviour. MIS Quarterly, 24 (1), pp. 115-139
30. Williams, T. G. (2002). Social class influences on purchase evaluation criteria. Journal of Consumer Marketing, 19 (3), pp. 249-276