
COGNITIVE BUILD UP IN CONSUMER BEHAVIOUR TOWARDS FMCGS IN HIMACHAL PRADESH

Anjna Sharma and Prof. Kulbhusan Chandel

Ph.D Research Scholar, Department of Commerce, H.P. University, Shimla

Professor, Department of Commerce, H.P. University, Shimla

ABSTRACT

Cognition and affect have a long history of affecting an individual's purchasing behaviour. As we all know, in today's society, where people are well educated, up to date, and conscious of their surroundings. As a basis, this paper focuses on the field investigation of cognitive and affective elements of shopping behaviour. The primary purpose of this paper is to become familiar with the cognitive process and its impact on purchasing intention and actual purchase of Fast-Moving Consumer Goods (FMCGs). The findings of the article show that the variables responsible for the consumer cognitive process are customer perception, learning, attitude, attention, beliefs, emotions, thinking, and memory. The objective of this study is to have a thorough understanding of customer behaviour as well as the factors influencing consumer purchasing process. The descriptive and one-way anova research tools and design are considered in this study. In this study, data is collected using structured questionnaire with a sample size of 537 respondents. The findings are based on data analysis, and required recommendations are made following thorough analysis and interpretation. As a result, this article clearly recommended that the cognitive process is the most important component in developing purchasing intentions and real FMCGs purchases. Overall, the data demonstrated that personal, psychological, social, cultural, economic, advertising, and sales promotion elements all contribute to the development of perception and learning in terms of purchase behaviour cognitive development. Furthermore, respondents' literacy level has a significant impact on the cognitive build-up process of consumer behaviour.

Keywords: Cognitive Build-up, Consumer Behaviour, FMCGs, Buying Process.

INTRODUCTION

Marketing is a wide business topic that examines how organisations engage with the market. Because it operates within the market system, the company's marketing system is a kind of knowledge of it, and their relationship is direct. The most crucial aspect of marketing research and the activities that follow is consumer analysis. Customers are the most essential segment of the market, and all of a company's efforts are directed towards them. They serve as the cornerstone for all marketing objectives, plans, programmes, and activities. As a result, it is critical to research how consumer needs, wants, and attitudes evolve, as well as everything else that can influence consumer behaviour.

The fast-moving consumer goods (FMCGs) business is one of the fundamental industries that contribute significantly to the country's economic development. The Fast-Moving Consumer Goods (FMCGs) sector is one of the growing areas of the Indian economy, with exceptional growth over the last decade. This industry is divided into three major segments: personal care, domestic care, and food & drinks. The FMCG sector is an important contributor to India's GDP and the fourth largest sector in the Indian economy in terms of employment. This industry also employs approximately three million people in downstream activities, which are mostly carried out in smaller towns and rural India.

CONSUMER BEHAVIOUR

Consumer behaviour is the behaviours consumers do while looking for, acquiring, utilising, evaluating, and discarding things, services, and concepts that they think to suit their needs. Behaviour is a study of how people determine how to spend their limited funds (income, time, and effort) on things connected to consuming. It examines their purchases in terms of what they are, why they are made, how they are made, when they are made, where they are made, and how frequently they are made (Maggard, 1971).¹

In the market kingdom, the consumer is king. Understanding his behaviour is critical for the marketer. All marketing plans are centered on the customer. Understanding his activities and behaviour is one of the most important aspects of marketing. Given the incredible range of products that consumers demand, it is hard to pinpoint a single reason that they are to be satisfied and delighted, whereas industrial consumers acquire commodities to manufacture a range of goods in order to accomplish the profit aim. Consumers buy products to satisfy a wide range of needs and aspirations. Human wants are boundless and alter with time, from place to place, and from person to person.

Consumer behaviour is a fast-expanding field of research. It refers to more than just how a person purchases goods. It is a multifaceted and complex process that reflects the whole of consumer decisions about acquisition, consumption, and disposal activities. Our purchasing habits impact the advancement of technology and the launch of new and improved products and services (Gupta, 2005).²

Some of the most important problems that marketing executives face include:

- How do customers view our products and the products of our competitors?
- What do they believe about possible product enhancements?
- How do they utilise our products? When it comes to advertising, how are we doing?
- In what ways do they feel they contribute to the family and the community?
- What are their personal and family objectives?
- In what ways do they make use of our products?

In order to achieve success in today's fast-paced atmosphere of marketing, marketers need to research and anticipate customers' needs in every possible way. They will be more successful in accomplishing their business objectives if they have a deeper familiarity with and comprehension of their target market. The goal of marketers is to learn as much as they can about their clients, including what they think, what they want, how they spend their time at work, how they unwind, how they have fun, and so on. They must also comprehend the personal and group forces that have a significant impact on consumer choice making.

WHAT IS COGNITIVE BUILD-UP

Cognitive refers to the set of mental skills you need to get information, process it, and use it to solve a problem. Cognitive is a higher-level brain function that is frequently related with learning and comprehension. Companies and professionals use cognitive tests to make smart decisions about who to hire, how to train them, and how to help them grow.

The term "cognitive" refers to learning new things and making sense of them through first-hand experience, thought, and senses. Cognitive aptitude tests are administered by organisations and institutes to examine an individual's ability to learn and absorb knowledge, make sense of ambiguity, and construct new concepts from unexpected details. When something has enough cognitive understanding, it can quickly and effectively distinguish between naturally talented people and mediocre ones.

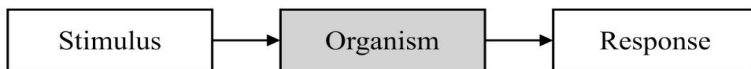
Cognition is the learning process through which a person gets more conscious of and comprehends his internal and external environment. It includes perception, memory, learning, imagination, discovery, thinking, making decisions, and language use, among other things. Cognitive theory refers to the process of learning and obtaining knowledge and comprehension. Cognitive psychology opposes behavioural viewpoints in

several ways. It emphasises the relevance of the internal organisation of the mind. By examining how knowledge is organised while memorising structural frameworks, cognitive psychology has produced a number of models that may be applied to management, notably marketing management. The cognitive component of the mind is said to organise all reality into a particular system. A cognitive structure develops as a result of knowledge, attitudes, values, beliefs, noting facts, language, and its relationship systems. Consumers make purchases because of their understanding, reasoning, experience, knowledge, and careful decision-making, which are characteristics of consumer cognitive behaviour.

COGNITIVE CONSUMER BEHAVIOUR MODELS

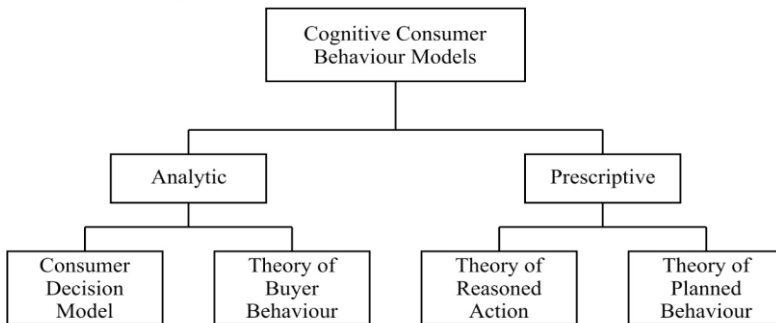
"How purchasers think and behave when making purchasing decisions" is defined as consumer behaviour. (Blythe, 2005)⁸. Individuals buying on behalf of themselves, their families, or a business are all considered consumers.

Figure 1.1: Stimulus-Organism-Response Model of Decision Making



Source: Cziko 2000

According to the cognitive approach model, some creatures or circumstances might affect the reaction, which is the outcome of the purchase decision. There are two sorts of cognitive consumer behaviour models: analytical and prescriptive. Prescriptive models could be used as a guide to help change people's behaviour and figure out how traits like attitude and beliefs can predict what customers will do. Analytical models can be used to explain consumer behaviour and show how different factors affect decisions. This is because they tend to follow the traditional five-step classification of buying behaviour: problem recognition, information seeking, evaluation of alternatives, assessment of choice and outcome. The Consumer Decision Model and the Theory of Buyer Behavior are two of the most important analytical models. The Theory of Planned Behavior and the Theory of Reasoned Action are two of the most popular prescriptive models.

Figure 1.2: Cognitive Consumer Behaviour Models

Source: Adapted from Fawcett and Downs 1992, Moital 2007

Due to the scope of the models available, these models are usually known to as "grand models." Analytical models are being used to identify a variety of factors and evaluate how they influence customer decisions. After analysing the two analytic models, we feel the benefits are that the procedures are transparent and there is abundant room for finding a vast array of factors that might influence purchasing choices. Additionally, the consumer choice model offers a feedback option that may prove useful for future searches. The Buyer Behaviour model offers five distinct outputs that appear to be a more comprehensive variant of the response output displayed by the Cognitive approach model. Rather than merely reporting that there is an output, this function presents the many sorts of answers that can lead to a purchase, which I find informative. One disadvantage of the models is that the manner in which individuals recognise a need in order to select and buy items has evolved, which may affect the outcome of the process. For instance, due to celebrity society and cultural media, the influence of other people's thoughts on particular items may be greater than in the past, hence affecting the purchase choice (Bray, 2008).⁴

REVIEW OF LITERATURE

The factors affecting consumer impulsive buying behaviour in the FMCG sector while taking into account the Indian retail industry in the work titled "The Impulse Buying Behavior of Consumers for the FMCG Products in Jodhpur." The effect of numerous impulsive buying aspects such as sales promotions, product positioning, window shopping, effective price strategy, and so on customer impulse purchase behaviour has been studied (Ahmad, 2011)⁵. The role of consumer perception on purchasing behaviour in the

book “Consumer Behavior.” Consumers behave and respond on the basis of their views, not objective truth. Reality is a completely individualised phenomenon for each person, depending on their needs, wants, values, and personal experiences. As a result, for the marketer, customer perceptions are far more essential than their understanding of objective fact, because people make decisions and perform actions based on what they perceive in reality. This research looked at the psychological and physiological bases of human perception, as well as the factors that govern consumer perception (Schiffman et al., 2012)⁶. Further, in the study entitled, “The Research of cognitive and Affective Behaviour during Shopping” made attempts to study the cognitive and affective aspects of behaviour during purchasing. The sample size is 100 people, and the data is gathered via questionnaires with pre-structured responses. In this research, demonstrated that educated respondents are more likely to engage in cognitive shopping behaviour than less educated ones (Trandafilović et al., 2013)⁷. “An Empirical Study of Indian Customer Purchase Behaviour of FMCG Products (With Special Reference to Bathing Soap)” studied the elements that influence consumer buying decisions. The main research objective of this study was to discover the elements that influence consumer behaviour when purchasing bath soap. Sub objectives included demographic, psychographic, and behavioural characteristics. This study observed that price, quality, and hygiene are the main qualities that attract customers to a soap (Katiyar and Katiyar, 2014)⁸. The book entitled “Marketing management” attempted to study the determinants of consumer behaviour. The consumer is a human being, and human behaviour is never static. As a result, it is critical to recognise that consumer behaviour is never static, but rather always evolving. It evolves in response to changes in the elements influencing consumer behaviour, known as determinants of consumer behaviour (Jain and Chandel, 2015)⁹.

RESEARCH GAP

According to our research, there is no special study done on consumer behaviour in Himachal Pradesh or any other hill state in India. Similarly, in India, while there is significant study work on consumer behaviour, very little or insufficient research work has been done in the subject of FMCGs. Above all, the varied climatic zones of Himachal Pradesh present several obstacles and hurdles in completing this study. This study is limited to three Himachal Pradesh districts (Kangra, Mandi, and Shimla).

RESEARCH DESIGN

A research methodology is a scientific and systematic approach to solving a research problem under study. A good study design is required to provide a relevant conclusion to the problem and to make useful solutions. A good design will ensure that the methods used to conduct research are accurate and cost effective. Thus, the arrangement of settings for data collection and analysis in a way that tries to combine relevance to the study purpose with efficiency in technique can be described as research design. The various approaches and methods used in research are covered in this section.

NEED OF THE STUDY

As we all know, cognition is the process of becoming better aware of and understanding one's internal and external environment. Because of their comprehension, justification, expertise, knowledge, and deliberate decision-making, which are traits of consumer cognitive behaviour, consumers make purchases. Because, despite the fact that there has been relatively little research conducted in the field of cognitive build-up and consumer behaviour. Some studies have been undertaken here and there, but they are insufficient in that they lack a systematic and objective methodology. This is especially the case for things that do not last long, such as fast-moving consumer goods. As far as we know, this kind of study has not yet been done in Himachal Pradesh. There is a need to understand the cognitive behaviour of the consumers for the same. Such research will be helpful in determining the need of the consumer and it can help a marketer know the demand and preference of the consumer so that the required alteration can be made in the product to ensure a continuous demand of their product in the market.

SCOPE OF THE STUDY

This study only looks at cognitive build-up process and consumer buying behaviour pattern in the state of Himachal Pradesh, which is a very small region. At the moment, people in Himachal Pradesh can get almost all of the main products. Because of the work of many MNCs in India, the importance and need for these products has also grown. So, the H.P. market has everything that makes a good market for fast-moving consumer goods (FMCGs). All products are available and the population is split up into different income groups. So, in that way, the finding can be applied to all other markets, since this is the market that best shows the whole. Only in this way the study is general; in every other way, it is only about Himachal Pradesh. The area of research extends to major areas of Himachal Pradesh and a comparative study has been made with the consumer behaviour

amongst these cities. The cities have been covered Kangra, Mandi and Shimla. Collected information from these highly populated cities have given a clear picture of consumer cognitive build-up and factors influencing their behaviour towards purchasing decision of FMCG's products in Himachal Pradesh.

OBJECTIVES OF THE STUDY

To determine the contribution of various significant consumer behaviour factors to perception and learning with regard to the cognitive build-up of consumer behaviour.

To study the relationship between different important determinants of consumer behaviour and educational qualifications that help in the cognitive development of consumer behaviour.

HYPOTHESIS OF THE STUDY

The hypothesis is the study's underlying assumption. On the basis of the significant aspects of the subject being studied, hypotheses are generated. According to the study's goals, the following hypotheses have been developed for empirical validation:

H01: There is no contribution of various significant consumer behaviour factors to perception and learning with regard to the cognitive build-up of consumer behaviour.

H02: There is no relationship between different important determinants of consumer behaviour and educational qualifications that help in the cognitive development of consumer behaviour.

SAMPLE SIZE AND SOURCES OF DATA COLLECTION

The data was collected from Himachal Pradesh's three main districts, Kangra, Shimla, and Mandi. Since there are a large number of responders and a large population, the entire population cannot be surveyed. So, using random selection, certain respondents from each of the chosen cities were chosen. Purposive sampling was used to choose the final responders in the sample, making sure to reflect all psychological characteristics equally. In order to understand consumer behaviour toward FMCGs, this study effort has been undertaken with the use of primary data and a sample of 537 respondents.

ANALYSIS AND INTERPRETATION OF THE DATA

Marketers are very interested in learning and consumer interaction. Consumer learning is a continuous process that develops and changes as a

result of recently learned information. It's a factor that's heavily weighted in the minds of actual marketers. In this context, in table 1.1, there are few factors such as personal factors, psychological factors, social and cultural factors, economic factors, advertisement and sales promotion have been taken to developing the perception and learning in reference to cognitive build-up of consumer buying behaviour.

When evaluating the perceptions of respondents for personal and psychological factors influences their buying behaviour, the survey revealed that majority of the respondents perceive positively about this conception. It is proved, as the mean score at a five-point scale arrived at a value greater than 3, which means that majority of the respondents are bent more towards the higher side of the mean. Moreover, the skewness and kurtosis are noted with negative value along with a significant value of chi-square at 5 percent level of significance, which determines the appropriateness of distribution. Furthermore, the results show that these factors help in building perception and learning in respect of cognitive build up towards consumer buying behaviour.

Table 1.1 Contribution of major factors of consumer behaviour to make perception and learning in respect of cognitive build-up of Consumer Behaviour-An Analysis (N=537)

Items	Not at all	Small extent	Some extent	Large extent	Very large extent	Total	\bar{X}	f	Sk	Kt	ρ	P-value
Personal factors	16	44	58	198	221	537	4.05	1.056	-1.131	.645	334.518	0.000
Psychological factors	13	32	57	202	233	537	4.14	.990	-1.249	1.206	389.769	0.000
Social and cultural factors	17	43	61	194	222	537	4.04	1.064	-1.124	.618	326.864	0.000
Economic factors	14	39	61	195	228	537	4.09	1.028	-1.157	.789	351.706	0.000
Advertisement	11	29	75	192	230	537	4.12	.978	-1.118	.869	360.123	0.000
Sales promotion	12	31	72	195	227	537	4.11	.990	-1.130	.877	355.393	0.000

Source: Data collected through questionnaire.

When the perceptions have been examined for social, cultural and economic factors, then it shows affirmative result. The perception of majority of the respondents with regard to all these statements is found inclined more towards higher side as the mean values of these statements are greater than

the standard mean score i.e., three at five-point Likert scale. Moreover, the platykurtic behaviour of kurtosis and negative value of skewness with significant chi-square value supports that the distribution is not biased. As a result, the majority of the respondents agree that educational qualification and occupational status help in building perception and learning in respect of cognitive build up towards consumer buying behaviour.

Furthermore, the results depict that factor like advertisement and sales promotion motivates respondents while buying. It is supported by the mean value as the calculated value is greater than the standard mean score at a five-point scale, which signifies that the opinion of majority of the respondents lies more towards the higher side. Moreover, the skewness and kurtosis are noted with negative value along with a significant value of chi-square at 5 percent level of significance, which determines that the distribution is not normally distributed for both aspects. So, it can be observed that advertisement and sales promotion help in building perception and learning in respect of cognitive build up towards consumer buying behaviour.

In the second part of the analysis, consumer behaviour is critical in the marketing of fast-moving consumer goods. Several variables influence this behaviour. Consumer requirements and desires evolve with time in today's globalised world. Food and non-food everyday consumer products are included in the fast-moving consumer goods market. The ordinary customer consumes fast moving consumer products every day and replaces or uses them up in a matter of days, weeks, or months, and within a year. Here, an application of analysis of variance (ANOVA) with descriptive statistics has been extended to observe the perception of respondents about cognitive buildup of consumer buying behaviour towards FMCGs. Furthermore, the difference in mean value has been examined for satisfaction with personal characteristics of the consumer, psychological traits of the consume, social and cultural aspects of the society, economic status of the consumer, different types of advertisement and various tools of consumer sales promotion through the literacy level of respondents. Table 1.2 shows a detailed analysis of the above-mentioned facets.

The researcher delves into the perception of respondents, through their literacy level, regarding their satisfaction with personal characteristics of the consumer influences buying behaviour towards FMCGs. The F-value arrived at 7.684, reflects the relative variability of mean values within the sample and it yielded a significant value ($p < 0.05$), which rejects the null hypothesis and

accepts alternatively hypothesis. So, it is ascertained that there is a significant difference in perception of respondents regarding their satisfaction with personal characteristics of the consumer influence buying behaviour towards FMCGs based on educational qualification. Further, descriptive statistics also inclined more towards the higher side of the degree of agreement. Thus, it can be said that respondents have a positive attitude with a personal characteristic of consumer.

In the same context, the researcher mulled over a further aspect, under the impression of the educational qualification of respondent and psychological traits of the consumer helps in cognitive build-up of consumer buying behaviour towards FMCGs. The ANOVA shows a significant difference in the perception as the F-value arrived at 3.921, which reflects the relative variability in mean values within the sample and has reported significant value ($p < 0.05$). This rejects the null hypothesis and it can be concluded that there is a significant mean difference in the psychological traits of the consumer and educational qualification influences buying behaviour of respondents towards FMCGs.

Correspondingly, the researcher introspected into the perception of respondents, based on the educational qualification and social and cultural aspects of the society helps in cognitive build of consumer buying behaviour towards FMCGs. The outcome defines the degree of agreement of responses, which varied on the basis of educational qualification. The F-value arrived at 9.032, reflects the relative variability of mean values within the sample and has reported significant value ($p < 0.05$). Thus, it can be concluded that there is a significant mean difference in the perception of respondents that social and cultural aspects of the society help in cognitive build-up of consumer buying behaviour towards FMCGs.

Further, the researcher examined the respondents' perception, through the educational qualification level, towards the economic status of the consumer helps in cognitive build-up of consumer buying behaviour towards FMCGs. The F-value arrived at 3.575, which reflects the relative predictability of mean values within the sample and is reported to be significant ($p < 0.05$). It can be concluded that there is significant mean difference in the perception of the respondents with regard to economic status of the consumer buildup consumer buying behaviour towards FMCGs.

Table 1.2
One way analysis of variance between various major factors of consumer behaviour and Education Qualification which help in cognitive build-up of consumer behaviour. (N=537)

Items	Education Qualification	N	\bar{X}	f	F-value	P-value
Personal characteristics of the consumer	Matric	170	1.05	.225	7.684	.000
	Degree/ Diploma	150	1.15	.355		
	PG	111	1.23	.420		
	Professional	60	1.22	.415		
	Other	46	1.00	.000		
Psychological traits of the consumer	Matric	170	1.12	.323	3.921	.004
	Degree/ Diploma	150	1.10	.301		
	PG	111	1.16	.370		
	Professional	60	1.23	.427		
	Other	46	1.00	.000		
Social and cultural aspects of the society	Matric	170	1.13	.337	4.120	.003
	Degree/ Diploma	150	1.09	.292		
	PG	111	1.17	.378		
	Professional	60	1.23	.427		
	Other	46	1.00	.000		
Economic status of the consumer	Matric	170	1.14	.343	3.575	.007
	Degree/ Diploma	150	1.13	.341		
	PG	111	1.06	.244		
	Professional	60	1.25	.437		
	Other	46	1.07	.250		
Different types of advertisement	Matric	170	1.08	.267	12.674	.000
	Degree/ Diploma	150	1.07	.250		
	PG	111	1.16	.370		
	Professional	60	1.35	.481		
	Other	46	1.00	.000		
Various tools of consumer sales promotion	Matric	170	1.12	.323	3.764	.005
	Degree/ Diploma	150	1.11	.310		
	PG	111	1.16	.370		
	Professional	60	1.23	.427		
	Other	46	1.00	.000		

Source: Data collected through Schedule/Questionnaire.

The researcher looked upon 'different types of advertisement help in cognitive build-up of consumer buying behaviour towards FMCGs through respondents' educational qualification. The above test shows significant results as the F-value arrived at 12.674. It reflects the relative variability in mean values within the sample and is reported to be significant ($p < 0.05$). This accepts the alternative hypothesis. Therefore, advertisement influences buying behaviour of consumers towards FMCGs.

In the same context, the researcher mulled over a further aspect, under the impression of the educational qualification of respondents and various tools of consumer sales promotion helps in cognitive build-up of consumer buying behaviour towards FMCGs. The ANOVA shows a significant difference in the perception as the F-value arrived at 3.764, which reflects the relative variability in mean values within the sample and has reported significant value ($p < 0.05$). This rejects the null hypothesis and it can be concluded that there is a significant mean difference in the sales promotion and educational qualification of respondents towards FMCGs.

CONCLUSION

Accordingly, the results indicate that personal, psychological, social, cultural, economic, advertising, and sales promotion variables contribute to the development of perception and learning with regard to the cognitive development of purchasing behaviour. In this regard, researchers have found that numerous elements, particularities, and traits influence both the individual and the consumer in their decision-making processes. Every one of these criteria contributes to a purchase decision. An individual and a consumer are guided by their culture, subculture, social class, membership groups, family, personality, psychological characteristics, and so on, and are impacted by cultural trends as well as their social and societal environment. Furthermore, in terms of cognitive accumulation with all variables, it has been discovered that the psychological element is a highly contributing variable in building perception and learning.

It can be also concluded that the results of one-way ANOVA revealed that there are statistically significant differences of mean values among different experience groups. The analysis of variance showed a significant difference by the literacy level of respondents. The perception for the statements such as personal characteristics of the consumer, psychological traits of the consumer, social and cultural aspects of the society, economic status of the consumer, different types of advertisement and various tools of consumer sales promotion helps in cognitive build-up of consumer buying behaviour towards FMCGs. It has been found that the respondents who have professional qualification, played strong impact in cognitive build up with all the variables consumer.

LIMITATIONS OF THE STUDY

As every study is affected by the environment under which research has been conducted. Similarly, this study also has some limitations as mentioned below:

Since only three major districts of Himachal Pradesh have been covered during research, so the findings, results and conclusion of this research may not be relevant to other areas.

The study is limited only to the opinions expressed by the respondents of those particular areas.

In this study, convince sampling of customers is used. Therefore, generalization of the findings at universal is not possible, as only responses of the willing respondents are recorded for the purpose of research.

REFERENCES

- Maggard, John P., "Negro Market-Fact of Fiction," California Management Review, 1971.
- Gupta, C.B (Dr.), "Marketing Management", Sultan Chand & Sons Publication, Seventh Edition, 2005, pp.1.68-1.83
- Blythe, J. (2005) Essentials of Marketing Third Edition, Essex, Pearson Education Limited, p 45.
- Bray, J. (2008) Consumer Behaviour Theories: Approaches and Models, (online) Available from http://eprints.bournemouth.ac.uk/10107/1/_Consumer_Behaviour_Theory_-_Approaches_%26_Models.pdf (Date accessed 29th April 2016).
- Ahmad, T, "The impulse buying behavior of consumes for the FMCG products in Jodhpur" Australian Journal of Basic and Applied Sciences, Vol. 5, November 2011, pp. 1704-1710.
- Schiffman Leon G., Kanuk Leslie Lazer, Kumar Ramesh S., Wisenblit Joseph, "Consumer Behavior", Pearson, Tenth edition, pp. 159-193.
- TrandafilovicIgor Pasic Vesna & Perunovic Snezana "The research of cognitive and affective behaviour during shopping" Facta universitatis series: Economics and Organization, Vol. 10, Issue 2, 2013, pp. 147-164.
- Katiyar, Ankit & Nikha, Katiyar "An Empirical Study of Indian Consumer Buying Behaviour of FMCG Products (With Special Reference of Bathing Soap)" International Journal of Management and Commerce Innovations, ISSN 2348-7585 (Online) Vol. 2, Issue 1, september2014, pp. 211-21.
- Jain Ashok & Chandel Kulbhushan, Marketing Management, VK Global Publication Pvt. Ltd., pp. 110-122.
- Ramya N and Ali Dr. SA Mohamed, "Factors affecting consumer buying behavior" International Journal of Applied Research, ISSN Online-2394-5869, Vol. 2, Issue 10, November 2016, pp. 76-80.