## SUSCEPTIBILITY TO REFERENCE GROUP INFLUENCE AMONG RURAL CONSUMERS

### Dr. G. Sridhar, Dr. N. Ramesh Kumar, Dr. G. Narasimha Murthy

#### **ABSTRACT**

The diversity in the reference group influence on consumer purchase in general and with reference to rural consumers is examined in the review of literature. The literature on reference groups influence on rural consumer behaviour reveals the role and importance of opinion leaders and the susceptibility of consumers on reference groups for any purchase. Many findings in rural marketing domain concur with the literature on the reference group influence construct done elsewhere. Consumers who are susceptible to interpersonal influence will try to satisfy reference groups' expectation by complying with groups' norms. Reference groups in all have been found to have profound influence on consumers' decision making. This influence is different for several sub cultures and situations. Consumers may accept a reference group influence because of its role in providing informational, utilitarian and value expressive influences.

Key words: Reference group, Informational Influence, Utilitarian Influence, Value Expressive Influence, Opinion leaders

#### INTRODUCTION

Growing importance of rural markets has led to wider interest in understanding the rural consumer behavior. Several authors explored the relationship between rural and urban consumer behaviour and required marketing efforts (Jha, 2003, Sridhar, 2008). Evidence suggests that rural consumers purchase products that are suitable to their social environment (Sharma and Gupta, 2002) as they are widely influenced by social pressures, rituals and norms when compared to their urban counterparts (Jha, 2003). For example, collective decision by family is poor in rural markets when compared to urban markets (Sarvade, 2002) and highly opinion leader driven (Krishnamurthy, 2000, Dogra and Ghuman, 2008). Rural consumers are influenced by the information received and opinions formed from various sources in making their buying decisions (Ramakrishnan, 2006). Understanding such social and attitudinal influences on rural consumer behavior is important for key marketing decisions like design of product offering, pricing, distribution, media and message (Velayudhan, 2007). However, much of the explored evidence is in the form of popular

opinions and there is a serious lack of empirical support to these opinions. It is in this direction that the current paper attempted. Major objective of this paper is to examine the susceptibility to reference group influence by rural consumers. The paper is an extract of a larger study. In the paper, initially we present a brief overview of relevant literature followed by the methodology, data analysis and discussion.

#### REVIEW OF LITERATURE

The literature review is presented initially with respect to the reference group influence in general and later with specific reference to rural consumers.

Long back Hyman (1942) elaborated reference groups as he was asking respondents with which individuals or groups they compare themselves. Currently the term is redefined as an individual's frame of reference be it an individual or group so as to direct their purchase behaviour (Schiffman and Kanuk, 1997). It is the group whose presumed perspectives or values are used by an individual as a basis for his or her current behaviour (Hawkins et al, 2001).

Bourne (1957) conducted a study to understand the impact of reference group and the determinant of its susceptibility. The study explored the influence of reference group on the purchase of several consumer goods and concluded that the conspicuousness of product is a strong determinant of its susceptibility to reference group influence. Lewin (1965) and Venkatesan (1966) studies indicated that the group interaction is a strong influence in promoting changed attitudes and behavious in various types of groups, even among those whose members were initially strangers. Kassarjain (1965) identified that the type of social character of a consumer may affect reference group influence. He found that other directed individuals are more susceptible to reference groups than the inner directed individuals. Stafford (1966) identified how informal social groups influence the brand preferences of their members. Also the extent and degree of brand loyalty behaviour within a group is more closely related to the behaviour of the informal leader than to the cohesiveness of the group. Hansen (1969) found that consumers use groups for information than for reward and identification.

Ostlund (1973) identified that both demographic and psychological factors seem to be associated with consumer's susceptibility to reference group influence. According to Burnkrunt and Cousineau (1975), consumers buy products that others in their groups buy, not to establish some self fulfilling role relationship with others, not to obtain reward or avoid punishment from the group but simply to acquire what they perceive to be a good product. They further observed that consumers may use the product evaluations of others to take a decision on quality of the product. Park and Lessig (1977) investigated the relevance of three types of reference-group influence (informational, utilitarian, and valueexpressive) to consumer's selection of a brand or model. Results indicated that among students; ratings of informational influences were most important for half of the products studied, followed by utilitarian influences, with value-expressive influences. Products with greater technological complexity were likely to be subject to informational influence, while products subject to utilitarian and value expressive influences were means of confirming to group norms. The authors however cautioned about the inferences to be drawn depending upon the characteristics of group. Park and Lessig developed the first set of scales for measuring reference group influence functions, concluding that reference group influence varied across products. Murphy and Cunningham (1978) found that the amount of pressure exerted by a group in a context is not necessarily the same in other contexts. Supporting these studies, Hendon (1979) found that differences in reference group influence varies with several demographic attributes like male - female, married - bachelor, young - old and so on. Contrary to findings in previous studies, Bearden and Etzel (1982) observed that consumers perceive their own personal preferences to strongly outweigh reference groups influence while purchasing luxury goods in arriving at the product and brand decisions. However, consumers were found to observe reference group members to take a decision. Brown and Reingen (1987) observed that an individual social integration and his/ her role in a group would be positively related to the degree of group influence on the individual. Bearden et al. (1989) believed that consumer susceptibility to interpersonal influence is a general trait that varies across individuals. While modifying the susceptibility to reference group influence scale, they found that the strength of reference group influence varies among products, groups and consumers.

Childers and Rao (1992) replicated the study of Bearden and Etzel by examining the influence of peers on individual's product and lifand decisions for products that range in their degree of conspicuousness across US and Thailand. Results supported the original proposed theoretical approach. Flynn et al (1996) while proposipg a scale to measure opinion leadership found that opinion leadership occurs when individuals try to influence the purchase behavior of other consumers in specific product fields. Opinion seeking happens when individuals search out device from others making a purchase decision. As such, opinion leaders give advice and opinion seekers ask for it. Wooten and Reed (2004) suggested that consumers with high susceptibility to normative influence tend to use protective self-presentation to avoid undesirable disapproval. Grinblatt (2005) analyzed the automobile purchase behavior of all residents of two Finnish provinces over several years. Results indicated that the purchases of neighbors, particularly in the recent past and by those who are geographically\_ most proximate, influence a consumer's purchases of automobiles. Yang et al. (2007) conducted a comparative study investigating the influence of different reference groups on consumer purchasing behavior between the mobile phone users of USA and China. This study reveals that among the three reference group influence examined, only the utilitarian influence has resulted in statistically significant difference between China and US mobile phone buyers, and another two reference group influences, informational and value-expressive, have relative insignificant impacts.

Consumers may accept a reference group influence because of its role in providing informational, utilitarian and value expressive influences (Kelman, 1961; Park and Lessig,

1977; Bearden et al, 1990). As the current paper used this classification; we attempt to discuss the three types of influences in brief.

Informational Influence: Occurs when an individual uses the behaviours and opinions of reference group members as potentially useful bits of information (Hawkins et al., 2001). Consumers using informational reference group may actively search for information from opinion leaders or an expert or come to some conclusion through observing the behavior of other consumers (Loudon and Della Bitta, 2002). When a consumer lacks the knowledge of certain products and the experience of purchasing it, one may perceive the information and recommendation from his/her reference group as credible and thus accept them with certain confidence.

Utilitarian Influence: This occurs when an individual fulfills group expectations to gain a direct reward or to avoid a sanction (Fisher and Ackerman, 1998, Hawkins et al., 2001). The essence of this influence is the presence of reward or sanction. Thus a consumer learns to say or do the expected thing in certain situations, not because he/she likes it, but because it is instrumental in producing a satisfying social effect (Louden and Della Bitta, 2002).

Value Expressive Influence: This occurs when individuals have internalized the group's values and norms (Hawkins et al., 2001) and relates to an individual's motive to enhance or support his self concept by associating himself with positive reference groups (Louden and Della Bitta, 2002). Value expressive reference group influence is characterized by two different processes; first an individual may utilize reference group to express himself or bolster his ego and secondly an individual may simply like the group and therefore accept its influence.

From the review on reference groups; we can conclude that consumers who are susceptible to interpersonal influence will try to satisfy reference groups' expectation by complying with groups' norms. Reference groups in all have been found to have profound influence on consumers' decision, making. This influence is different for several sub cultures and situations.

Review of literature on reference group's influence on rural consumers is inadequate and mostly evident in popular literature. Very few empirically verified the influence. Below are few of the studies that examined this construct in rural markets.

The opinion leader's extent of influence in rural markets is influenced by the social position, competence and location (Anand, 1974). Rural consumers get influenced by the information received and the opinions formed from various sources that include personal and market based. However, personal influence is more effective than the market based (Murthy and Swamy, 1995, Rao, 1997). Dhingra and Sharma (1997) expressed that opinion leaders like village heads, gram sevaks or other prominent villagers have strong influence on the rural consumer behaviour. On account of urban exposure they have the information about urban products and their ways of life and hence play the crucial role. Friends and retailers are major sources of information for rural consumers. In case of convenience products, retailers played a crucial role (Rao, 1997).

As youth and children remember the messages and play back them often; brand names are on their top of mind when they enter into a shop. Added retailers exert influence using his credit offering on several consumable products in villages (Khatri, 2002). Lokhande (2003) mentioned that shopkeepers are the most influential persons who can push or pull

a brand into the minds of consumers. The socially cohesive relationship, face to face interaction with consumer enables the retail to influence the consumer. He also mentions that decision making is now influenced by younger generation than the village head, thanks to satellite television. Infact, school going children are the best opinion leaders in rural markets as they are more rational, better aware and informed than the older generation.

FICCI (2004) observed that sarpanch/ pradhan still continues to be a key opinion leader by virtue of his position in the administrative machinery. However, their influence is diminishing and is now restricted to purchase of agricultural products. Similarly school teacher is also loosing the position to rural youth who are slowing becoming influencers of products purchases in rural markets. Migrated rural people also act as influencers to several purchases in rural markets as they are exposed to the urban life.

Broadly key opinion leaders emerging in the rural markets include; students, retailers and rural teacher (Ramakrishnan, 2006, Velayudhan, 2007) and family members (Velayudhan, 2007). Given the extent of exposure to media by the students they play a key role in decision making of many products. However, retailer can exert influence on the new products. Teacher has a respectable position in rural markets thus can influence decision making. Social dynamics in the village, greatly determine the use and access of communication or information devices. Men are perceived as decision-makers, while women are seen as homemakers. In fact, men not only purchased devices, they also controlled most channels of mediated communication. Women depended on men for the use of devices like mobile phones, television sets, CD (audio and video) players and radios (Seshagiri et al, 2007). Influencers for purchase of products in rural

markets would vary with the product purchased (Velayudhan, 2007).

Zacharias et al. (2009) found that irrespective of the occupation, respondents of their study felt that friends and relatives strongly influence a consumer decision. They also found no significant different in the influence of these two types of influencers. Erda (2009) found that personal sources; especially family and friends' influence consumer decision making in rural markets. He found that about 29% of the sample was influenced by family and 18% by friends while taking a decision to purchase products. Dhumal et al. (2009) observed that peer group has a significant effect on the purchasing pattern of rural consumers especially branded products. Gupta and Mittal (2009) observed that head of the family has the highest influence on the purchase of products followed by retailers, family members and relatives. Velayudhan (2009) found that the influence of personal sources of information is higher in rural areas when compared to urban areas. He also found that informal referent groups largest sources of information in rural markets. Incidentally, more educated consumers also used informal referent groups.

Broadly, the literature on reference groups influence on rural consumer behavior reveals the role and importance of opinion leaders and the susceptibility of consumers on reference groups for any purchase. Many findings in rural marketing domain concur with the literature on the reference group influence construct done elsewhere. However, many studies done in rural marketing lack empirical support. Addressing this gap, the current study attempts to identify the magnitude of susceptibility of rural consumers on reference groups and how does the three types of influence vary across few identified demographic factors.

#### RESEARCH DESIGN

The scope of the study has been restricted in terms of products and geographical locations. The study is conducted using two durable products only viz. television and two wheeler. These two products fall under relatively luxurious goods as classified by Hawkins (2001). Such products are expected to be more susceptible for reference group influence.

A survey was carried out in select rural markets of Warangal District of Andhra Pradesh. These villages were selected on a convenient basis. These rural markets include Athmakur, Sangem, Narsampet, Mangapet, Nekkonda, Parvathagiri, Ghanapur, Parkal and Regonda. Only 294 respondents who owned and purchased the above-mentioned two durables were selected for the study. As discussed earlier, given that male is the decision maker in rural markets, only the male head of the family was approached. Three major reference group influences identified and widely used in previous research: informational, utilitarian, and value-expressive influences are tested using three demographic factors as control variables.

Data was collected using a structured pretested questionnaire. Four point scale developed by Park and Lessig (1977) was modified to measure the susceptibility to reference groups of rural consumers. Also the five point scale developed by Flynn, Goldsmith and Eastman (1996) was used to measure the opinion seeking behavior. For both the scales, levels of measurement were kept the same as suggested by the propounders. However four items from Park and Lessig (1977) scale were deleted for reliability and context relevance. Both these scales were translated into local language i.e. Telugu and then retranslated to English to test for semantics. This conversion was first

attempted by one of the authors and later reconfirmed by the other two. The scale in the local language and the retranslated scale were also shown to two other research scholars for verification. There were no major corrections suggested by the scholars and hence the scales were used for the study to collect data. Apart from the two scales, respondents were also asked to rank the role of the key influencers in their purchase decision. Demographic data was collected as the last part of the questionnaire. To analyse the data, descriptive statistics was used along with one way ANOVA.

#### DATA ANALYSIS

The sample of 294 was drawn from several demographic contexts. Details of the sample are given in Table 1. While choosing a sample respondent, care was taken that the respondent purchased both the products.

Two scales used in this study were found to be reliable. The cronbac alpha values of Opinion Seeking Behaviour scale for both the products were above 0.9 showing highly internally consistent (Table 2). Similarly, the scale used--to measure Susceptibility to Reference Group Influence for both the products had cronbac alpha values of above 0.6 showing reasonably internally consistent (Table 2). Skewness and Kurtosis of all the items for both the scales indicate that they are normally distributed and hence the scales can be used for further examination.

The inferences from Table 2 can be further elaborated. Mean values for the scale opinion seeking behavior for television is 20.969 and for two wheeler is 22.391. This comes to an average of 3.494 for television and 3.732 for two wheeler. The results indicate a higher level of opinion seeking behavior by rural consumers for both the products. Mean values for the scale Susceptibility to Reference Group Influence for

television is 34.861 and 34.922 for two wheeler. This comes to average of 3.486 and 3.492 for television and two wheeler respectively. The implication is that rural consumers are high opinion seekers and depend on reference groups for taking a decision. Interestingly there is no great variation in the three types of influence that reference groups influence on the rural consumers for both the products. This indicates that rural consumers are highly susceptible to the three types of influence viz.; informational influence, utilitarian influence and value expressive influence.

Table 3 indicates that family members form the key reference group. This is followed by friends and relatives. Neighbors form another important source of reference groups for the purchase of the two products. Clearly the role of village surpanch, teacher, doctor and ward members is no longer dominant.

Table 4 indicates the results of ANOVA for occupation, education and caste chosen as control variables. Results indicate that there are differences among the castes for opinion seeking behavior for both the products. There are no differences among the categories of occupation and education for this construct. For information influence on both products the differences exist only in the categories of occupation and not in education and caste. The table also reveals that significant difference exist in caste for the utilitarian influence of reference group in case of two-wheeler only. Categories of education have shown a significant difference on the value expressive influence for both the products. Overall the susceptibility to reference group is found only in case TV across the occupational categories.

#### **SUMMARY AND LIMITATIONS**

The diversity in the reference group influence on consumer purchase in general and

with reference to rural consumers is examined in the review of literature. The paper presented the empirical results of susceptibility of reference group influence on rural consumers using two products: television and two wheeler. The extent of opinion seeking behavior and susceptibility to reference group influence of rural consumers is found high for both the products. This result concurs to several findings when related to the literature. The role of personal factors is found higher than the market factors. The extent of the three types of influence is also high for both the products used in the study. Overall, family members are the strong influencers on the decision maker for the two products. The diminishing role of the surpanch, teacher and ward members also concurs with the previous studies. ANOVA results were different from several findings observed in the literature. This could be because of the context chosen, i.e. rural and the type of products used for the study.

Results are useful for the academic and industrial community. New findings from the ANOVA may be verified and taken up at several locations for further validation. Replication of the studies using other demographic variables may give key insights required by industry. Comparative studies between rural and urban consumers may also yield insights useful for industry. Industry community can be benefited by some of the results of the present study, especially that of the changing role of several stakeholders of the village in influencing the decision of a consumers. More marketing efforts can be put on influencing the family, relatives and friends than on the village head, doctor and so on.

The results require careful interpretation ascribing to the limitations of the study. The

sample size is small and concentrated from one district of the state of Andhra Pradesh. Hence, extrapolating it to other context is to be avoided. The study is restricted in the number of products examined. Added, the psychometric tests for both the scales are not conducted except for the reliability analysis.

**TABLE** 1 Sample Details

Category	Sub Category	Frequency			
Occupation	Agriculture	108			
	Government employee	48			
	Private service	44			
	Business	83			
	others	11			
	Illiterate	23			
	below 10th	94			
	10-12th	89			
Education	12- Under graduation	53			
	Post graduation	23			
	above Post graduation	12			
	Other castes	83			
Caste	Backward class	202			
	SC/ST	9			
	below 25 yrs	2			
Age	25-50	231			
	51 above	61			

Table 2: Descriptives and Reliability

I

Statement		Tel	levision		Two Wheeler				
	Mean	S.D.	Skewness	Kurtosis	Mean	S.D.	Skewness	Kurtosis	
Opinion Seeking Behaviour									
When I consider buying this product, I ask other people for advice	3.381	1.444	-0.571	-1.147	3.769	1.422	-0.992	-0.465	
I don't like to talk to others before I buy this product*	3.558	1.333	-0.534	-1.083	3.772	1.217	-0.872	-0.391	
I rarely ask other people what product to buy in the case of this product.*	3.588	1.271	-0.456	-1.213	3.779	1.201	-0.792	-0.588	
I like to get others opinions before I buy this product.	3.473	1.238	-0.491	-1.018	3.684	1.205	-0.891	-0.306	
I feel more comfortable buying this product when I have got other people's opinion on it.	3.514	1.239	-0.563	-0.842	3.731	1.183	-0.949	-0.059	
When choosing this product, other people's opinions are not important to me*	3.456	1.273	-0.355	-1.095	3.656	1.215	-0.674	-0.673	
Total	20.969	7.014	-0.559	-1.159	22.391	6.628	-0.997	-0.385	
Reliability (Cronbac Alpha)			0.952		0.947				
Informational Influence									
I seek information about this product from those who work with the product as a profession (such as repairers, shop owners etc)	3.524	1.336	-0.038	-1.782	3.670	1.292	-0.275	-1.642	
I seek brand related knowledge and experience (such as how brand A's performance compares to brand B's) from those friends, neighbours, relatives or work associates who have reliable information about the brand	4.020	1.311	-0.742	-1.304	4.129	1.235	-0.959	-0.848	
The observation of what experts do influences my choice of a brand (such as the type of product which shop owners have or repairer purchase)	3.588	1.213	-0.150	-1.542	3.622	1.213	-0.202	-1.525	
Total	11.133	2.950	-0.427	-1.048	11.422	2.894	-0.648	-0.750	

40

Susceptibility to Reference Group - Dr. G. Sridhar, Dr. N. Ramesh Kumar and Dr. G. Narasimha Murthy

Statement		Te	levision		Two Wheeler				
	Mean	S.D.	Skewness	Kurtosis	Mean	S.D.	Skewness	Kurtosis	
.Utilitarian Influence									
My decision to purchase a particular brand of this product is influenced by the preferences of whom I work with.	3.772	1.214	-0.316	-1.501	3.721	1.316	-0.316	-1.666	
My decision to purchase a particular brand of this product is influenced by the preferences of the people with whom I have social interaction.	4.078	1.199	-0.821	-0.994	4.187	1.190	-1.028	-0.662	
The desire to satisfy the expectations that others have of me has no impact on the brand choice of this product.	3.918	1.280	-0.594	-1.400	3.850	1.298	-0.502	-1.510	
Total	11.769	2.228	-0.204	-0.537	11.759	2.386	-0.294	-0.670	
Value Expressive Influence									
I feel that the purchase / use of particular brand of this product will enhance the image which others will have on me.	2.986	1.111	0.733	-0.882	2.854	1.146	0.906	-0.781	
I sometimes feel that it would be nice to be like the type of person which advertisements show using a particular brand of this product.	2.605	0.946	1.495	1.098	2.537	0.951	1.641	1.372	
I feel that the people who purchase a particular brand of this product are admired / respected by others	3.068	1.155	0.563	-1.196	3.058	1.160	0.574	-1.199	
I feel that the purchase of a particular brand of this product helps me show others what I am or would like to be (like athlete, successful businessmen, good mother etc)	3.299	1.086	0.187	-1.278	3.293	1.100	0.189	-1.316	
Total	11.959	3.584	0.696	-0.516	11.741	3.532	0.881	-0.149	
Susceptibility to Reference Group Influence	34.861	6.072	-0.028	-0.503	34.922	5.938	-0.005	-0.221	
Reliability (Cronbac Alpha)			0.684				0.661		

# TABLE 2: Descriptives and Reliability

Table 3: Key Sources of Influence

	T.V						2-Wheeler					
	Need/ Want of the product	Search for infot- mation	Evaluation of alter- natives	Selection of the best alternative	activity	Need/ Want of the product	Search for infor- mation	Evaluation of alternatives	Selection of the best alternative	Purchase activity		
Village Surpunch	8	11	11	11	11	8	12	12	12	12		
Teacher	4	6	4	4	4	5	7	5	5	5		
Doctor	3	3	3	3	3	3	3	3	3	3		
Ward member	2	2	2	2	2	3	3	3	3	3		
Relative	222	232	228	649	227	275	283	273	274	268		
Friends	535	545	545	531	527	590	597	591	584	579		
Family members	859	853	851	857	857	808	801	805	811	812		
Neighbours	150	151	152	152	151	182	183	184	183	183		
Any other	2	2	2	2	2	3	3	3	3	3		

TABLE 4 ANOVA RESULTS

	Occupation		Education		Caste	
	F	Sig.	F Value	Sig.	F Value	Sig.
Opinion Seeking Behaviour - TV	1.612	0.17	0.220	0.95	5.494	0.00
Opinion Seeking Behaviour - TW	1.564	0.18	0.654	0.66	3.384	0.04
Information Influence - TV	5.451	0.00	1.251	0.29	0.459	0.63
Information Influence - TW	4.827	0.00	0.747	0.59	0.246	0.78
Utilitarian Influence - TV	0.824	0.51	1.511	0.19	2.235	0.11
Utilitarian Influence - TW	0.824	0.51	1.067	0.38	3.373	0.04
Value Expressive Influence - TV	1.594	0.18	2.325	0.04	0.978	0.38
Value Expressive Influence - TW	0.735	0.57	2.663	0.02	1.209	0.30
Susceptibility to Reference Group Influence - TV	3.339	0.01	0.752	0.59	1.715	0.18
Susceptibility to Reference Group Influence - TW	1.606	0.17	0.916	0.47	2.494	0.08

#### REFERENCES

Anand, M.M (1974), "Advertising and Sales Promotion Techniques in Rural India", Indian Management, 13 (3), 31 - 34

Bearden, W.O, R. G. Netemeyer, and J E. Teel (1989), "Measurement of Consumer Susceptibility to Interpersonal Influence", Journal of Consumer Research, 15 (4), 473-481

Bearden, W.O, R. G. Netemeyer, and J. E. Teel (1989), "Further Validation of the Consumer Susceptibility to Interpersonal Influence Scale", Advances in Consumer Research, 17, 770 – 776

Bearden, W.O. and M. J. Etzel (1982), "Reference Group influence on product and brand purchase decisions", Journal of consumer research, 9, 184-185

Bourne, F. S. (1957), "Group Influence in Maeketing and public Relations", eds. Rennis Likert and Samuel Hayes, Jr., Some Applications of Behavioral Research, UNESCO, Paris

Brown J.J. and P. H. Reingen (1987), "Social ties and word of-mouth Referral Behavior", Journal of Consumer Research 14 (Dec), 350-362

Burnkrunt R. E. and A. Cousineau (1975), "Informational-and normative social influence in buyer behavior", journal of consumer research 2 (Dec), 206-215-

Childers, T.L., A. R. Rao (1992), "The Influence of Familial and Peer-Based Reference Groups on Consumer Decisions", Journal of Consumer Research, 19 (Sept), 198-211

Dhingra A. and Anand Sharma (1997), "Rural Communication – Challenges and Strategies", in eds. Anjila Saxena, Smiuddin, Harsh Dwivedi and M. Rahman, Rural Marketing – Thrust and Challenges, National Publishing House, Jaipur, 154 - 161

Dhumal, M.N., A. Tayade, A. Khandkar (2009), "Rural Marketing—Understanding the Consumer Behaviour and Decision Process", in eds. Sanal Kumar Velayudhan and Sridhar *G, Marketing to Rural Consumers: Understanding and Tapping Rural Market Potential*, Excel Books (Forthcoming)

Dogra B. and Ghuman K (2008), Rural Marketing — Concepts and Practices, Tata McGraw Hill, New Delhi

Erda, C.V. (2009), "A Comparative Study on Buying Behavior of Rural and Urban Consumer on Mobile Phone in Jamnagar District", in eds. Sanal Kumar Velayudhan and Sridhar *G, Marketing to Rural Consumers: Understanding and Tapping Rural Market Potential*, Excel Books (Forthcoming)

FICCI (2004) "Background Paper", FICCI Conference on Rural Marketing and Communications, New Delhi.

Fisher R.J. and D.Ackerman (1998), "The Effects of Recognition and Group Need on Volunteerism", Journal of Consumer Research, Dec, 262 — 277

Flynn, Leisa Reinecke, R. E. Goldsmith and J. K. Eastman (1996), "Opinion Leaders and Opinion Seekers: Two New Measurement Scales", Journal of the Academy of Marketing Science, 24(2).137-147

Grinblatt, M., M. Keloharju, S. Ikaheimo (2005), "Social Influence and Consumption: Evidence from the Automobile Purchases of Neighbors", Seminar paper presented at the University of California at Berkeley, August 26, 2005

Gupta S.L. and A. Mittal (2009), "A Study of Consumer Behaviour A spects and Brand preferences in Rural India with reference to FMCG sector", in eds. Sanal Kumar Velayudhan and Sridhar G, Marketing to Rural Consumers: Understanding and Tapping Rural Market Potential, Excel Books (Forthcoming)

Hansen, F (1969), "Primary Group Influence and Consumer Conformity", in ed. Philip.R.Mc.Donald, Marketing Involvement in Society and the Economy, American Marketing Association, Chicago, 300-305

Hawkins, D.I., R. J. Best, K.A. Coney (2001), *Consumer Behaviour – Building Marketing Strategy*, Tata McGraw Hill, New Delhi

Hendon D.W. (1979), "A new empirical look at the influence of reference groups on generic product category and brand choice: Evidence from two nations", in proceedings of the Academy of International Business: Asia-Pacific dimensions of International Business, College of Business Administration, University of Hawaii, Honolulu

Hyman H.H. (1942), "The psychology of Status", Archives of Psychology, 269, 94 - 102

Jha, M. (2003), "Understanding Rural Buyer Behaviour", II M B Management Review, Sept, 90 - 93

I

Kassarjian, H.H. (1965), "Riesman Revisited", Journal of Marketing, 29 (April), 54-56

*Kelman, H.C.* (1961), "Process of Opinion Change", Public Opinion Quarterly, 25/57 — 78

Khatri, M. (2002), "Challenges in Rural Marketing", Strategic Marketing, July — Aug

Krishnamurthy, N (2000), "The Build Up", A&M, 15 Feb. 89

Lewin, K. (1965), "Group decision and social change" in eds. Harold Proshansky and Bernard Seidenberg, Basic studies in social Psychology, Halt, New York, 423-436

Lokhande P. (2003), "Rural Consumers and Rural Promotion", FICCI Conference on Rural Marketing and Communications, New Delhi.

Loudon D. L. and A. J. Della Bitta, (2002), Consumer Behaviour, 4<sup>th</sup> Edition, Tata McGraw Hill, New Delhi

Murphy J. H. and Cunningham W.H. (1978), "Correlates of the extent of informal friendship-Group influence on consumer behavior", in eds. Subhash.C.Jain, Research Frontiers in Marketing: Dialogues and Directions, American Marketing Association, Chicago, 130-133

Murthy G. N. and S.N. Swamy (1995), "Impact of Marketing Communications n Rural A reas", Indian Journal of Commerce, 48 (184), 63 — 73.

Ostlund, L.A. (1973), "Role theory and group dynamics" in eds. Scottward and Thomas. S. Roberson, Consumer Behavior. Theoretical Sources, Prentice- Hall Englewood cliffs, NJ

Park C. W. and V. P. Lessig (1977), "Students and Housewives: Differences in susceptibility to reference Group Influence", Journal of Consumer Research, 4 (Sept), 102-110

Ramakrishnan, R. (2006), "Rural Marketing in India" — Strategies and Challenges, New Century Publications

Rao, Purshottam P. (1997), "Consumer Behaviour in Rural Areas — Some Issues", in eds. Anjila Saxena, Smiuddin, Harsh Dwivedi and M. Rahman, Rural Marketing —Thrust and Challenges, National Publishing House, Jaipur, 131 - 142

Sarvade, W.K. (2002), "Emerging Dimensions of Buyers behavior in Rural Areas", Indian Journal of Marketing, 32(1&2),13 — 21

Schiffman L.G. and L.L. Kanuk, (1997), Consumer Behaviour,  $\theta^{\text{th}}$  Edition, Prentice Hall of India, New Delhi

Seshagiri, S., A. Sagar, D. Joshi (2007), "Connecting the Bottom of the Pyramid — An Exploratory Case study of India's Rural Communication Environment", Conference WWW 2007, May 8—12, Canada

Sharma K., and D. R. Gupta (2002), "Knowing the Rural Consumers", Indian Journal of Marketing, 32 (7), 15—18.

Sridhar, G. (2008), "When in Rome, Do as the Romans Do: Product A daptation in Rural Markets — Preliminary Findings", Vidwat, 1(1), 32 — 38.

Stafford, J.E. (1966), "Effects of Group influence on consumer, Behavior", Journal of Marketing Research 3 (Feb), 68-75

Velayudhan S.K. (2009), "Influence of Education on the use of Informal Referent Groups as Information Source by Consumers in Rural Markets", in eds. Sanal Kumar Velayudhan and Sridhar G, Marketing to Rural Consumers: Understanding and Tapping Rural Market Potential, Excel Books (Forthcoming)

Velayudhan, Sanal K. (2007), Rural Marketing — Targeting the Non Urban Consumer, Response Publications

Venkatesan, M (1966), "Experimental study of consumer Behavior, Conformity and Independence", journal of Marketing Research, 3 (Nov), 384-387

Wooten D.B. and A. Reed II (2004), "Playing it Safe: Susceptibility to Normative Influence and Protective Self—Presentation", Journal of Consumer Research, 31 (3), 551 - 556

Susceptibility to Reference Group - Dr. G. Sridhar, Dr. N. Ramesh Kumar and Dr. G. Narasimha Murthy

Yang, J., Xihao He, Huei Lee (2007), "Social reference group influence on mobile phone purchasing behavior: a cross-nation comparative study", International Journal of Mobile Communications, 5.(3) 319 – 338 338

Zacharias, S. M. C. Jose, A. Salam, B. Kruvilla and D. Anand (2009), "Rural Consumer's Behaviour and

Decision Making Process for Acquiring Health Care Services (An Empirical Analysis with special reference to Uttar Pradesh), in eds. Sanal Kumar Velayudhan and Sridhar G, Marketing to Rural Consumers: Understanding and Tapping Rural Market Potential, Excel Books (Forthcoming)

#### ABOUT THE AUTHORS

Dr. G. Sridhar is Assistant Professor, Indian Institute of Management, Kozhikode

Dr. N. Ramesh Kumar is Assistant Professor, Dept. of Management Studies, Ramappa Engineering College, Warangal

Dr. G. Narasimha Murthy is Professor and Principal, Vaagdevi P. G. College, Waranga