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# A Study And Analysis Of Consumers Buying Behaviour In Jammu And Kashmir

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**Abstract:** *This paper is going to Emphasize the behaviour of the consumers and their perception over the shopping from the retailers at different area of two districts Anantnag and Srinagar Jammu and Kashmir if we glance over the world wide consumers are treated as the real king of the markets either on the wholesale level or at the retailer level it is all by the orientation of the consumer whatever consumer demands market should present the same at the right place on the right price to the general public, this will be like turning tools point for the business world in this paper, research will focus and present the perception and on behaviour related traits of consumers over the different marketing places , a well formed questionnaire is prepared to find out the real facts and figures in a organised way for the data collection on the basis of the followings objectives like to study or examine about the perception of consumers over the retail markets of two districts of Jammu and Kashmir which will be based on Random sampling and to be distributed the questionnaires among the 250 respondents via both modes online and offline too respectively to cognize and to assess the objectives of the study in this research study one of the statistical tools to be applied like chi square test for checking the significance of the reliability of the data and Analysis of the data like percentile method, average method also to be done with the help of SPSS software.*

**Keywords:** *Kashmir, Jammu, consumer, perception, demand, traits, product, behaviour, retail, markets Anantnag Srinagar.*

## 1. INTRODUCTION

Consumer is the person whose demands is to fulfilled by the producer at a certain place on a reasonable price, and the different as well updated steps like forming, storming, investing, producing, distributing, selling and a buying is all about the marketing and for customers as well and it is a channel or a process through which an individual plans whether, what, when, where, how and from whom to buy needful and a necessary goods items or services and this an attempt to prediction and one of the human activities in the buying role. Who has lead the front it is only a Marketing manager who has think and must understand the consumer behaviour to enable him to plan his marketing strategy accordingly like production, promotion, selling and all others efforts need to b updated and on the mark that can seduce the consumers over the market for new installed products.

Customer are the real drive of a revenue they are the real weapon that can help to generate a revenue from the market without customers existence no market can exist so every aspects they need to get treated very respectfully and very calmly and always be good to the customers in order to get a good return from them.

**Subadra S, Murugesan K M & Ganapathi R (2010)** observed as “Consumer perceptions & Behavior” & concluded that consumer behavior comprises of all human behavior that goes in making buying decisions .An interpreting of the consumer behavior enables a marketer to take marketing decisions which are compatible with its consumer needs. These are four major classes of consumer behavior determinants & expectations, namely, cultural, socioeconomic, personal & psychological.

**Veena A & Venketesha, HR (2008)** found as dealers performance & **venketesha HR (2008)** observed the dealers performance & customers preference in passenger car marketing in India & concluded that, Indian automobile companies is in cross roads. Stagnation of global automobile giants & their strategies to out source key components have given Indian automobile dealers & space parts manufactures both an opportunity as well as a challenge under these conditions. The demand in domestic market plays a key role. Indian market for car segment is expanding. 3) **Bhattacharya**

**S, Mitra S (2010)** studied the impact of brand on consumer behavior of 100 male & 100 female inhabitants in Kolkata city, After detailed investigation they observed that, the impact of brand on consumer behavior is more significant among the female group than that of the male group. Brand name, Brand loyalty & symbolic meaning were the reasons behind the difference as opined by the respondents selection of products & shopping experience were more predominant among the female group than that of the male group, it was also concluded that the less the monthly income of the family the more the impact of brand on consumer behaviour.

**Pandey A C & Pandey MK (2013)** studied impact of lifestyle on brand preference of buyer behavior & concluded that same of the factors have major role in the changing of buyers behaviour. There was a significant relationship between gender & insistence on specific brand by consumers for consumer durables at every buy secondly there was no significant relationship between gender & place of purchasing consumer durable

## **2. RESEARCH METHODOLOGY**

As the research methodology defines many concepts itself, in a research field and as much as concerned to this research paper I had selected different markets of two districts like district Anantnag and district Srinagar for sampling through a proper organised or designed set of questionnaire including multiple choice answer questions over there in order to find out the real concept and value of stated objectives data collected, classified then analysed for findings for this research study I had selected respondents randomly which become bias free for me and for its analysis too different 250 respondents were given questionnaire for recording their responses in order to make it easier for understanding.

### *Objectives*

- *To study or examine the consumers buying behavior over the retail markets of Jammu and Kashmir*
- *To study about the consumer's reaction over the hurdles faced by them while purchasing the products.*

### *Hypothesis*

*There is a significant difference in customer's reaction over quality of products.*

*Analysis of data*

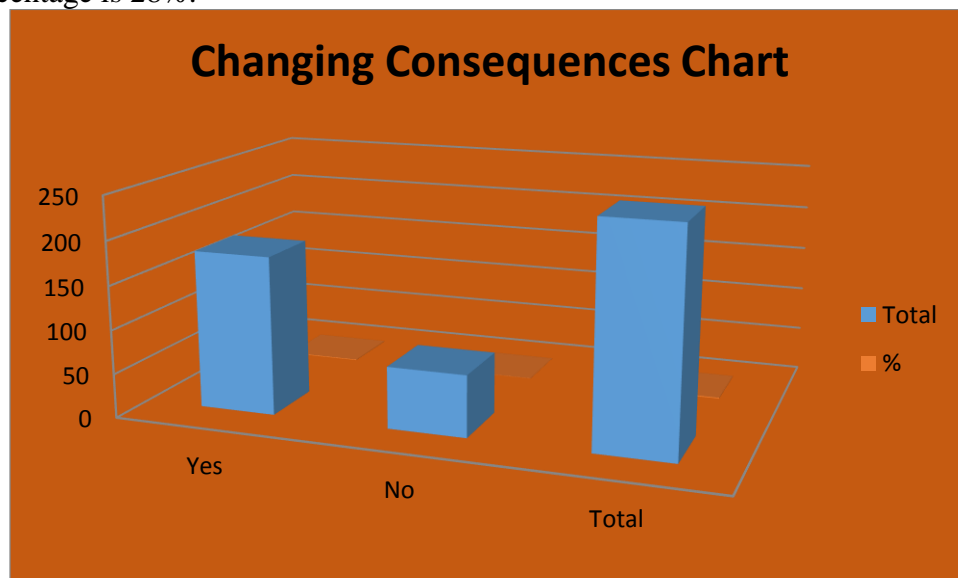
1 Are you aware about the changing consequences that are up-coming with day to day challenges in retail sector?

<i>S. No.</i>	<i>Variable</i>	<i>Total</i>	<i>%</i>
<i>1</i>	<i>Yes</i>	<i>180</i>	<i>72%</i>
<i>2</i>	<i>No</i>	<i>70</i>	<i>28%</i>
	<i>Total</i>	<i>250</i>	<i>100%</i>

*Source: primary survey*

*Interpretation*

The above data explains the awareness among the retailers about the changing consequences that are upcoming with day to day challenges in retail sector the distribution as, 180 retailers are those who said yes they are aware about the changing consequences that are upcoming with day to day challenges in retail sector and their percentage is 72%, 70 respondents are those who said they are aware about the changing consequences of day to day challenges and their percentage is 28%.



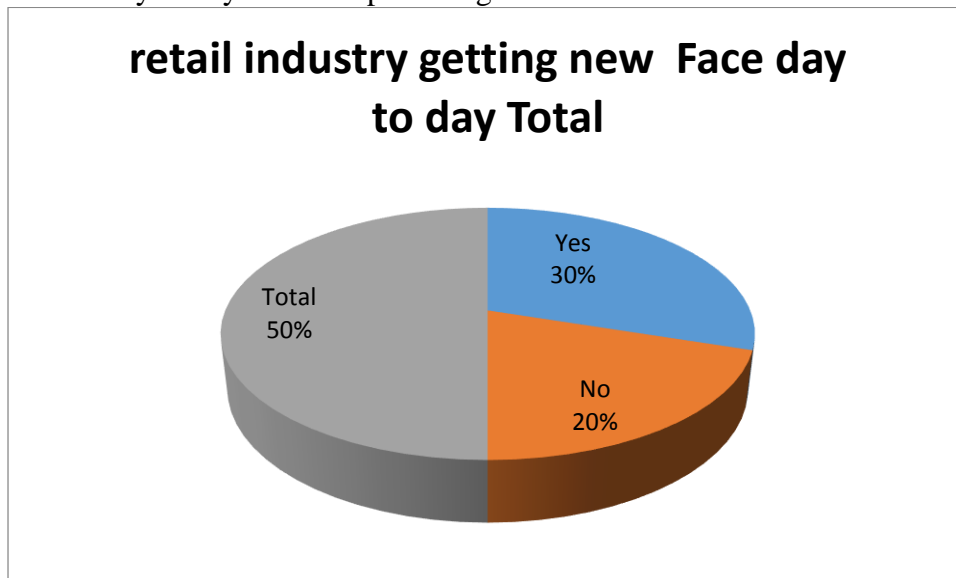
2. Do you agree with (the above context) that the retail industry is getting into new face day by day?

<i>S. no.</i>	<i>Variable</i>	<i>Total</i>	<i>%</i>
<i>1</i>	<i>Yes</i>	<i>150</i>	<i>60%</i>
<i>2</i>	<i>No</i>	<i>100</i>	<i>40%</i>
	<i>Total</i>	<i>250</i>	<i>100%</i>

*Source: primary survey*

*Interpretation*

The above data defines the distribution of the retail industry is getting into new face day by day as 150 respondents are those who said yes retail industry getting new face day by day and their percentage is 60%, 100 respondents are those who said no retail industry does not getting new face day to day and their percentage is 40%.



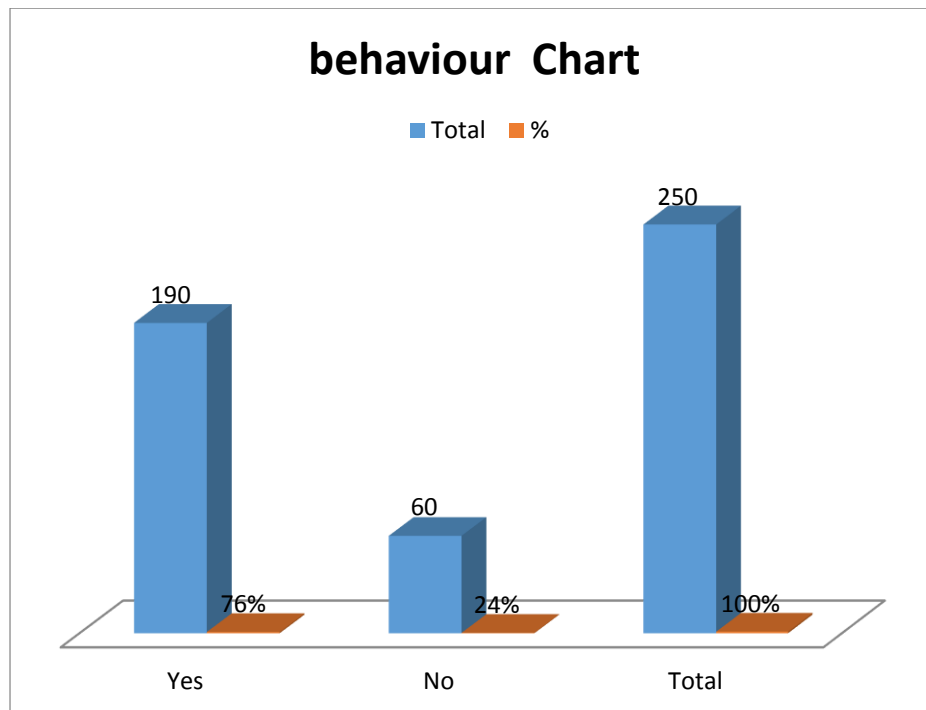
3. Do you agree that the consumer behaviour is changed according to its choice, taste ,preferences, beliefs, attitude, loyalty, quality of product etc.

<i>S. no.</i>	<i>Variable</i>	<i>Total</i>	<i>%</i>
<i>1</i>	<i>Yes</i>	<i>190</i>	<i>76%</i>
<i>2</i>	<i>No</i>	<i>60</i>	<i>24%</i>
	<i>Total</i>	<i>250</i>	<i>100%</i>

*Source: primary survey*

*Interpretation*

The above data table defines the distribution of the consumer behavior is changed according to its choice, taste, preferences, beliefs, attitude, loyalty, quality of product etc. as likewise 190 respondents are those who said yes these factors can change the behavior of the consumers and their percentage is 76%.60 respondents are those who said no there will be no change into the behavior of the consumer and their percentage is24%.



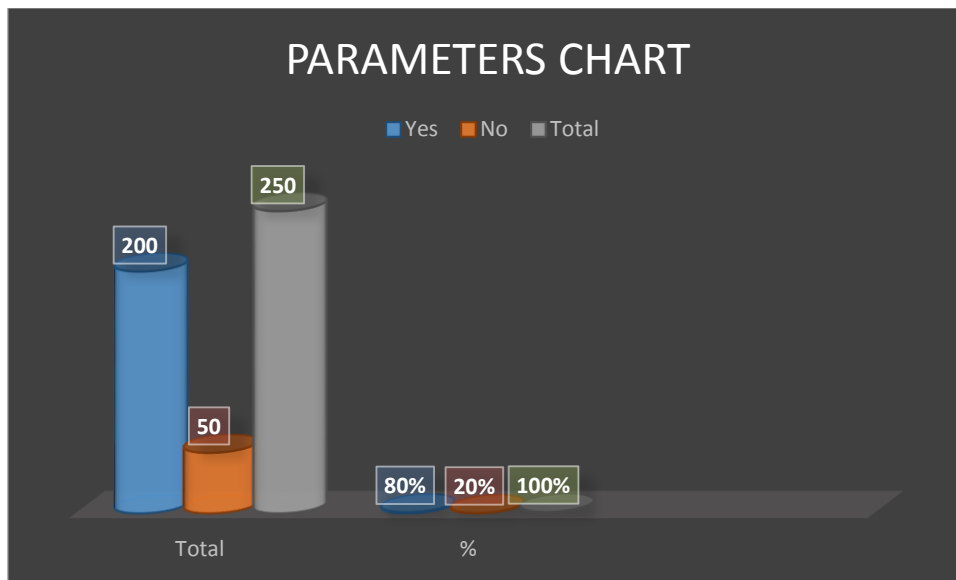
4. Do You Agree With The Change In The Retail Formats In The Parameters Like Billing System , Card Facility(Debit/Credit), Discount Offers ,Services Offered , Parking Facility ,Different Varieties, Quality Marked Products And Reliability.

<i>S. no.</i>	<i>Variable</i>	<i>Total</i>	<i>%</i>
<i>1</i>	<i>Yes</i>	<i>200</i>	<i>80%</i>
<i>2</i>	<i>No</i>	<i>50</i>	<i>20%</i>
	<i>Total</i>	<i>250</i>	<i>100%</i>

*Source: primary survey*

*Interpretation*

The above data table gives the distribution of the change in the retail formats in the parameters like billing system, card facility (debit/credit), discount offers, services offered parking facility, different varieties, quality marked products and reliability as we have recorded the responses accordingly like 200 respondents are those who said yes and their percentage is 80% and 50 respondents are those who said no and their percentage is 20%.



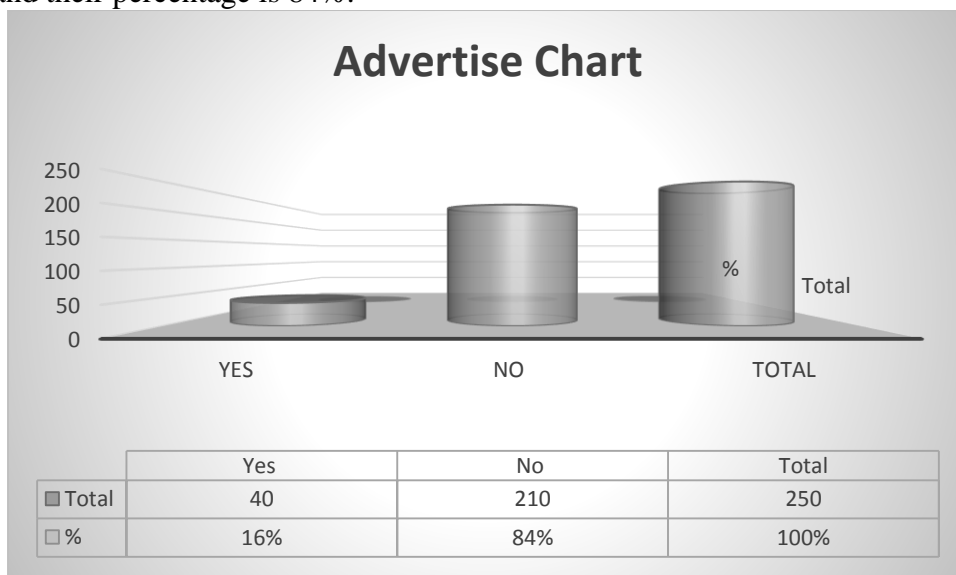
5. Do you advertise your product brand?

<i>S. no.</i>	<i>Variable</i>	<i>Total</i>	<i>%</i>
<i>1</i>	<i>Yes</i>	<i>40</i>	<i>16%</i>
<i>2</i>	<i>No</i>	<i>210</i>	<i>84%</i>
	<i>Total</i>	<i>250</i>	<i>100%</i>

*Source: primary survey*

*Interpretation*

The above data table gives the distribution of the retailers as they do advertise their product brand or not and this study have seen as 40 respondents are those who said yes and their percentage is 16%, 210 respondents are those who said no they did not advertise their brand product and their percentage is 84%.



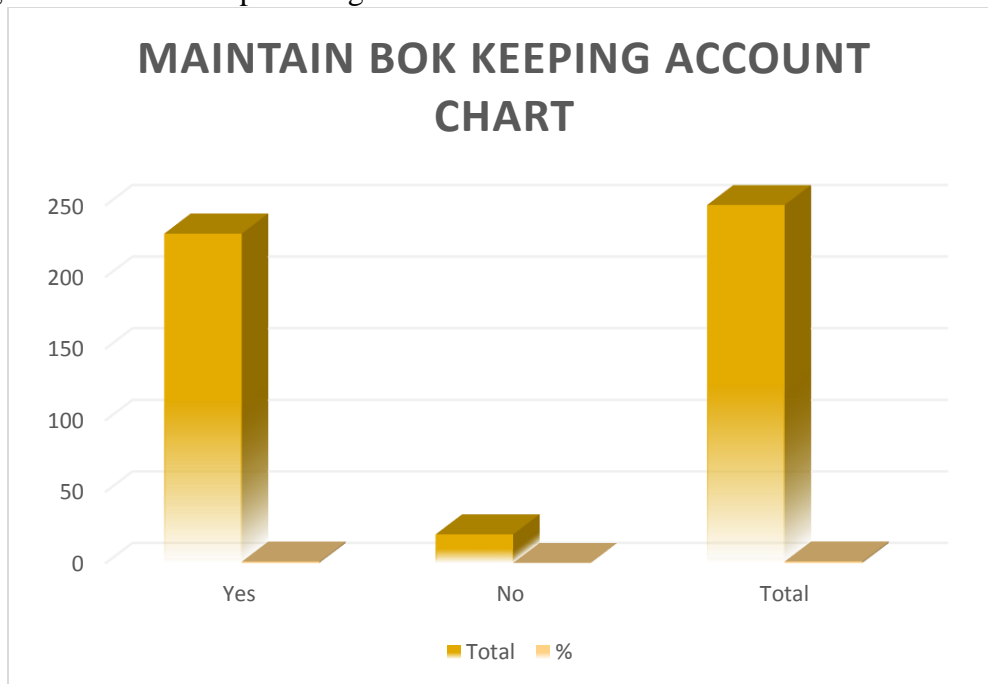
6. Do you maintain a book keeping account?

<i>S. no.</i>	<i>Variable</i>	<i>Total</i>	<i>%</i>
<i>1</i>	<i>Yes</i>	<i>230</i>	<i>92%</i>
<i>2</i>	<i>No</i>	<i>20</i>	<i>8%</i>
	<i>Total</i>	<i>250</i>	<i>100%</i>

**Source: primary survey**

*Interpretation*

The above data table explains the distribution that did the retailers maintain the booking keeping as 230 retailers are those who said yes we maintain the book keeping account and their percentage is 92% , 20 retailers are those who said No we did not maintain the book keeping account and their percentage is 8%.



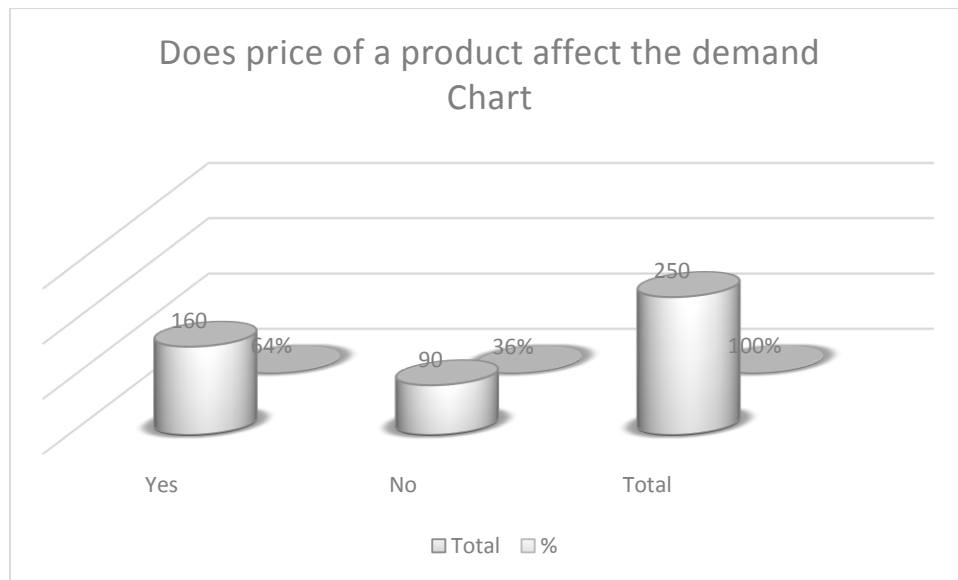
7. Does price of a product affects its demand?

<i>S. no.</i>	<i>Variable</i>	<i>Total</i>	<i>%</i>
<i>1</i>	<i>Yes</i>	<i>160</i>	<i>64%</i>
<i>2</i>	<i>No</i>	<i>90</i>	<i>36%</i>
	<i>Total</i>	<i>250</i>	<i>100%</i>

**Source: primary survey**

*Interpretation*

The above data table explains the distribution of the Does price of a product affects its demand as 160 respondents are those who said yes price of a product affects the demand and their percentage is 64% and 90 retailers said that price of a product does not affect the demand of a product and their percentage is 36%.



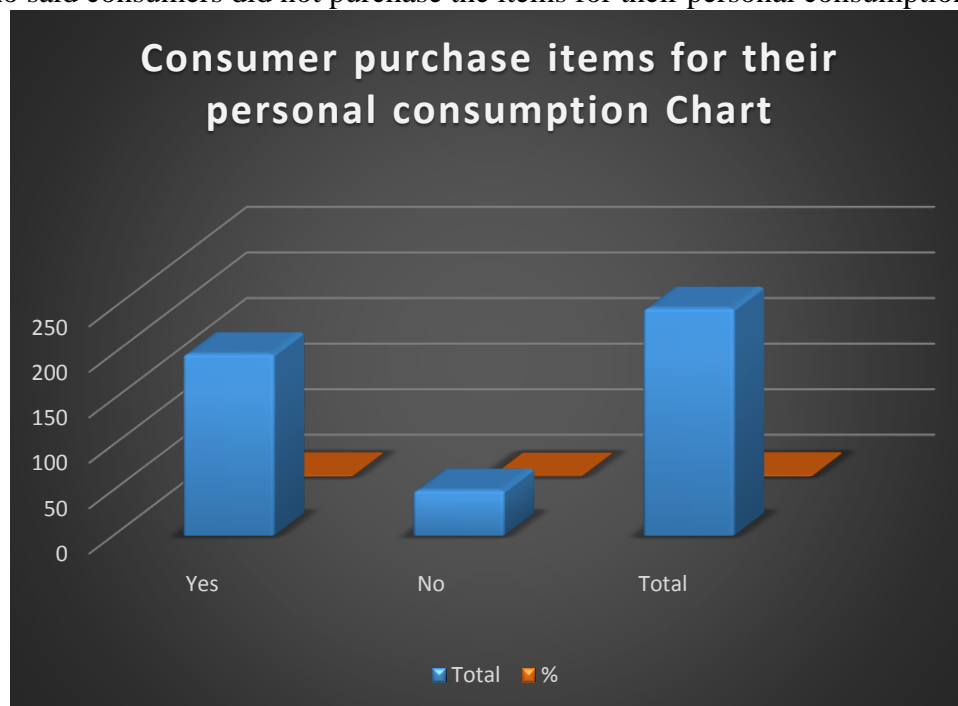
8. Does your consumer purchase items for their personal consumption?

<i>S. no.</i>	<i>Variable</i>	<i>Total</i>	<i>%</i>
<i>1</i>	<i>Yes</i>	<i>200</i>	<i>80%</i>
<i>2</i>	<i>No</i>	<i>50</i>	<i>20%</i>
	<i>Total</i>	<i>250</i>	<i>100%</i>

*Source: primary survey*

*Interpretation*

The above data table explains the distribution of a consumer purchase items for their personal consumption as 200 respondents are those who said yes consumer purchase the items for their personal consumption and their percentage is 80% and 50 respondents are those who said consumers did not purchase the items for their personal consumption.





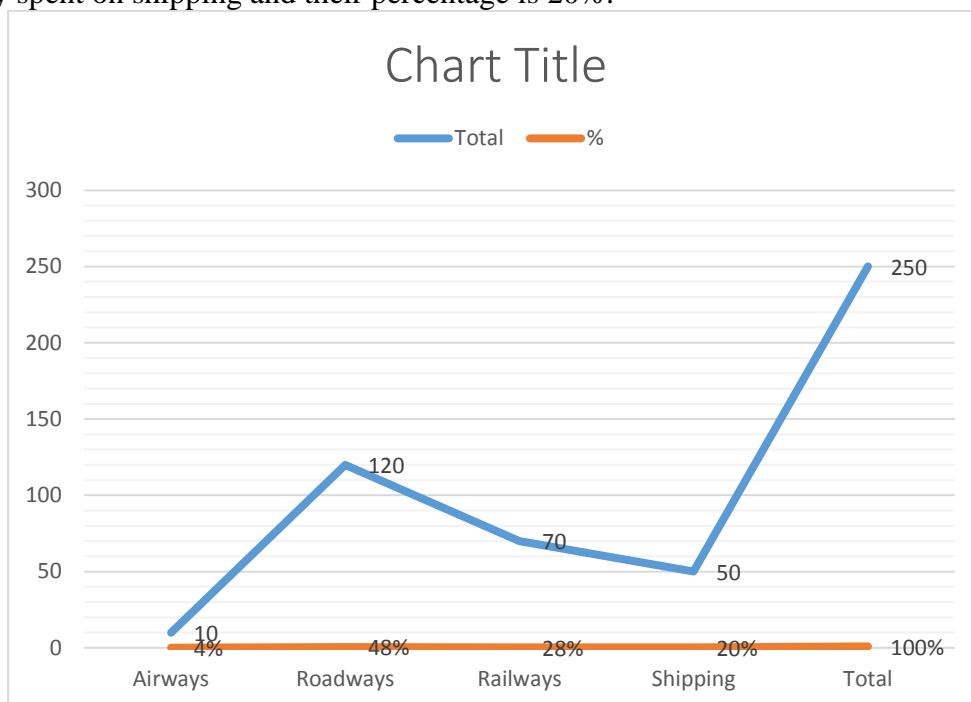
9. How well do you spent on your logistics?

<i>S. no.</i>	<i>Variable</i>	<i>Total</i>	<i>%</i>
<b>1</b>	<b>Airways</b>	<b>10</b>	<b>4%</b>
<b>2</b>	<b>Roadways</b>	<b>120</b>	<b>48%</b>
<b>3</b>	<b>Railways</b>	<b>70</b>	<b>28%</b>
<b>4</b>	<b>Shipping</b>	<b>50</b>	<b>20%</b>
	<b>Total</b>	<b>250</b>	<b>100%</b>

**Source:** *primary survey*

*Interpretation*

The above data table explains the retailers spent on their logistics as 10 respondents are those who said they spent on airways for their logistics and their percentage is 4%, 120 respondents are those who said they spent on roadways and their percentage is 48%, 70 respondents are those who said they spent railways and their percentage is 28%, 50 respondents are those who said they spent on shipping and their percentage is 20%.



10. How good is your supply chain maintained?

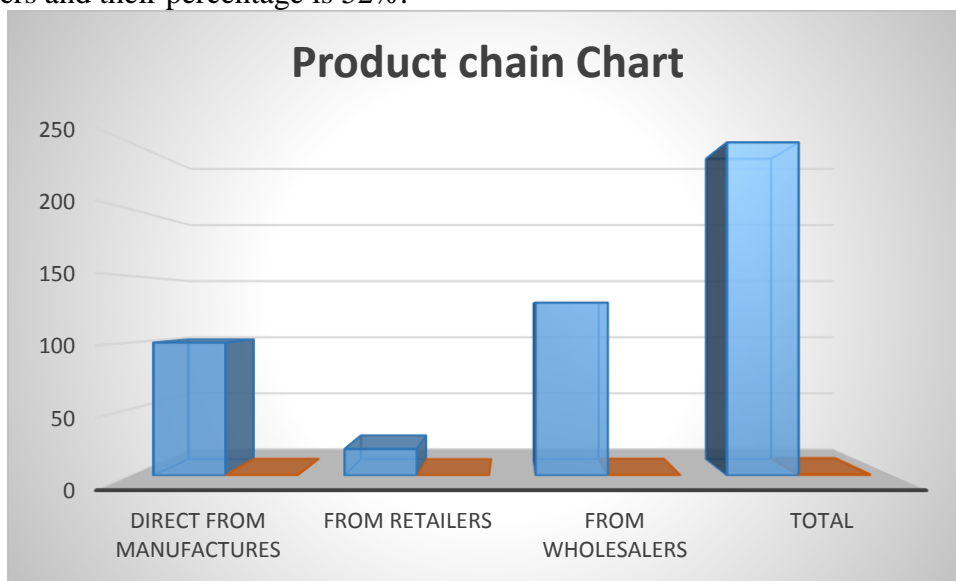
<i>S. no.</i>	<i>Variable</i>	<i>Total</i>	<i>%</i>
<b>1</b>	<b>Direct from manufactures</b>	<b>100</b>	<b>40%</b>
<b>2</b>	<b>From retailers</b>	<b>20</b>	<b>8%</b>
<b>3</b>	<b>From wholesalers</b>	<b>130</b>	<b>52%</b>
	<b>Total</b>	<b>250</b>	<b>100%</b>

**Source:** *primary survey*

*Interpretation*

The above data table explains the distribution of the supply chain maintained by the retailers as, retailers said they get product supply from direct from manufacturers and their percentage is 40%, 20 respondents are those who said they get product supply from retailers and their

percentage is 8%, 130 retailers are those who said they get product supply from the wholesalers and their percentage is 52%.



11. What were the hurdles faced by you when you entered the retail market.

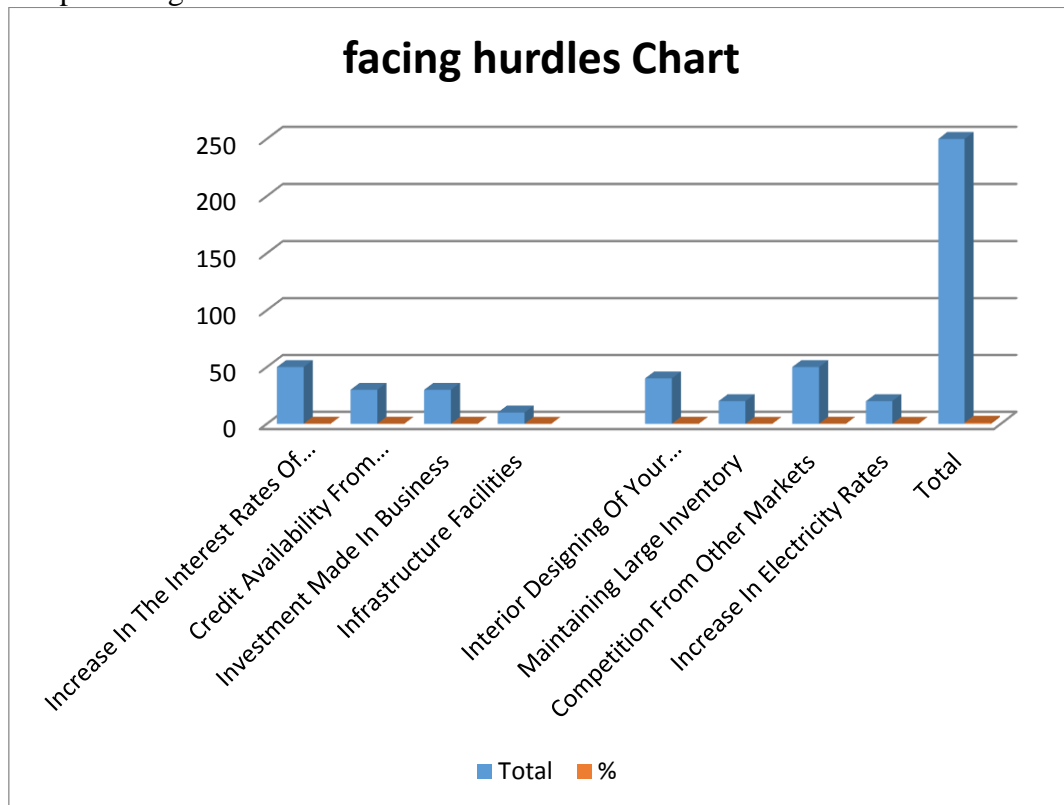
S. no.	Variable	Total	%
1	<i>Increase In The Interest Rates Of Banks</i>	50	20%
2	<i>Credit Availability From Wholesalers</i>	30	12%
3	<i>Investment Made In Business</i>	30	12%
4	<i>Infrastructure Facilities</i>	10	4%
5	<i>Interior Designing Of Your Shop/Showrooms</i>	40	16%
6	<i>Maintaining Large Inventory</i>	20	8%
7	<i>Competition From Other Markets</i>	50	20%
8	<i>Increase In Electricity Rates</i>	20	8%
	<b>Total</b>	<b>250</b>	<b>100%</b>

*Source: primary survey*

*Interpretation*

The above data explains the hurdles faced by retailers while they entered into the retail market as 50 respondents as those who said they face the hurdles due to Increase in the Interest Rates of Banks and there percentage is 20%, 30 retailers are those who said they face hurdles due to credit availability from wholesalers and there percentage is 12%, 30 respondents are those who said they face hurdles while they entered into retail market due to investment made in business and their percentage is 12%. 10 retailers who said they face hurdles and their percentage is 4%, 40 respondents are those who said they face hurdles while they enter into the retail market due to interior designing of your shop/showrooms and their percentage is 16%. 20 respondents are those who said they face hurdles while they enter into the retailer market maintaining large inventory and their percentage is 8%, 50 respondents are

those who said yes they face hurdles while they enter into the retail market due to competition from other markets and their percentage is 20%. 20 respondents are those who said they face hurdles while they entered into the market due to increase in electricity rates and their percentage are 8%.



**Hypotheses**

➤ *There is no significance difference between consumers reaction over the hurdles faced by them while purchasing the products.*

**.CHI- SQUARE TEST**

variable	O	E	(O-E)	(O-E) <sup>2</sup>	(O-E) <sup>2</sup> /E
<i>Increase In The Interest Rates Of Banks</i>	50	55	5	25	0.45
<i>Credit Availability From Wholesalers</i>	30	25	5	25	1
<i>Investment Made In Business</i>	30	35	5	25	0.71
<i>Infrastructure Facilities</i>	10	15	-5	25	1.66
<i>Interior Designing Of Your Shop/Showrooms</i>	40	30	5	25	0.83
<i>Maintaining Large Inventory</i>	20	25	-5	25	1
<i>Competition From Other Markets</i>	50	40	5	25	0.62
<i>Increase In Electricity Rates</i>	20	30	10	100	3.33
	250	250			9.66

$\chi^2 = 9.66$   
 $df = n - 1$   
 $df = 3 - 1$   
 $df = 2$   
 $sig. = 0.05$   
**T. value = 12.59**

➤ 1 degree of freedom is 5% level of significance is 12.59 the calculate vale is (9.5) is not more than the table value. So we can say that our hypothesis there is no significance difference of consumer's reaction over the hurdles faced by them while purchasing the products.

*Hypothesis is not accepted not proved accordingly as per our perception.*

Hence, I concluded this that . There is no significance difference of consumer's reaction over the hurdles faced by them while purchasing the products.

### *Findings*

#### Findings

❖ Regarding the awareness among the retailers about the changing consequences that are upcoming with day to day challenges in retail sector and most of the respondents are seen by this study that 72% are those who are having awareness about the changing consequences that are upcoming with day to day challenges in retail sector and this study also recorded the lowest percentage of responses of the respondents and their percentage is 28%.

❖ Regarding the retail industry getting into new face day by day and we have that most of the respondents seen said yes and their percentage is 60% and this study also recorded the lower responses of respondents and their percentage is 40% and who said n retail industry did not getting new face day to day.

❖ Regarding the consumer behavior is changed according to its choice, taste, preferences, beliefs, attitude, loyalty, quality of product etc, and this study has seen that most of the consumers said yes their behavior can change on base of the factors mentioned above and their percentage is 76% and followed by the consumers who replied no that their behavior does not change by means of the factors and their percentage is 24%.

❖ Regarding the change in the retail formats in the parameters like billing system, card facility (debit/credit), discount offers, services offered parking facility, different varieties, and quality marked products and reliability and it indicates that most of respondents are following the same belief that product have such features and their percentage is 80% and followed by the 20% respondents who said no.

❖ Regarding the advertise of the product brand and we have seen that most of retailers said that they did not advertise their brand product and their percentage is 84% and followed by the low percentage of the respondents who said yes they do and their percentage is 16%.

❖ Regarding the maintenance of book keeping account and we have seen that most of retailers are those who are maintaining the book keeping account and their percentage is 92% and this study also recorded the lower percentage of the retailers / respondents and the percentage is 8% who did not maintain the book keeping account.

❖ Regarding the price of a product and as we have seen by this study that most of the respondents said yes that price of a product does affect the demand of a product and this

study also recorded the low level of responses who said no that price of a product does not affect the demand of a product.

❖ It is found Regarding does consumer purchase items for their personal consumption as higher percentage of the retailers who said yes consumer purchase items for their personal consumption and their percentage is 80% and followed by the lower percentage of retailers who said no regarding the same issue.

❖ It is seen regarding the spent on the logistics and we have recorded as the higher percentage of retailers those who spent on roadways and followed by the railways and shipping with the percentage of 48%, 28% and 20% and this study also recorded the lower percentage of responses and their percentage is 4% who spent on airways.

❖ It is found regarding the supply chain of products maintained by the retailers as we have seen that most of the retailers are there who said they get the product supply from the wholesalers and their percentage is 52% and followed by the 40% retailers who said they have product chain from the direct manufacturers and followed by the lower percentage of retailers who get the goods from retailers and their percentage is 8%.

#### *Suggestions*

Retail marketing is growing very fast from all the corners like nationally, internationally however retailing market depends upon the socio economic factors related to the state the following suggestion we have provide after analyzing the 250 retailers of the Bhopal as follows.

❖ Suggestion regarding the awareness and we have seen that most of the retailers are aware and companies should give update regularly related to the day to day changing of the market this will be helpful tool for the retailers.

❖ The retail industries should be updated and should make research on base of market and to introduce the equivalent to the satisfaction of the customer.

❖ Behavior of the customers is based on the different factors and retail industries should make such efforts to know what exactly customer need and what their need satisfy their want.

❖ Retailers should do such acts like to gain more response from the customers and race the competition as well.

❖ Retailers should also take such initiatives regarding promotion even retail industries must help them to sort out the same case which will help them to get more attraction from the customers towards the products.

❖ Retailers should also maintain the account books for their self purpose too even for the better future too and for the smooth accountability.

❖ Product should be attractive and must seduce the consumer by means of price a reasonable price should be fixed on the products which will be effective in future.

❖ Most of the consumers are seen self interesting purchasing in the Bhopal and retailers should maintain this level continue which will help full for the sales and also for the satisfaction too and along with it should also modify others goods too.

❖ Production Companies should also take imitative to make the easy way for the supply of product to the market and make better channel for distribution of the production which will be fruitful for the retailers.

❖ Provide easy supply of production to the retailers for the market.

❖ Government policy and the company's provisions should sustain the good environment for the consumers while they enter into the market.

❖ Production companies should look after into the market and provide the same production the retailers that what exactly consumers demand is.

- ❖ Provide good policies day to day life of the retailing marketing that retailers can sustain their business further.

### 3. CONCLUSION

#### *Conclusion*

The final step is regarding the conclusion of the stated study and we had found that the behavior of the consumer varies from person to person over shopping from the retail markets of the jammu and kashmir this study had seen many factors which become move for the consumer and take revert from their choice to quality before the presented product in the retail markets, the awareness is the main factor which can change the sales turn over from 1 to 10 and 10 to 99% and in this study we have seen that retailers needs awareness regarding the consumers choice and their taste retailers should be up to date with the new innovations and with the new trends of the market that what pubic needs in the market. Service after sale can become influencing movement for the consumers in this study we have seen that retailer did not provide services, security of taxes and rates should be another factor for the motivation and Regarding the criteria of the future scope of the retail is based and we have seen that future scope of the retailers varies from person to person on goods to goods like as, most of the respondents who have seen said yes and their percentage is higher like 84%,80%,84%,72% and 76% their responses is yes over the stated variables on base of the future scope and this study also recorded the lower percentage of responses on the said variables on the above given table as 16%,20%,16%,28%,24% respectively it needs to be execute very clearly that they can rely over the said markets.

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