CONCEPT OF CONSUMER BEHAVIOUR
“Consumer behaviour may be defined as that behaviors exhibited by people in planning purchasing and using economic goods and services”. The wealth of product and services produced in the country make our economy strong. Almost all the products, which are available to buyers, have a number of alternative supplies, i.e., substitute products are available to consumers, who make decision to buy products. Therefore, a seller, most of his time, seeks buyer and tries to please them. In order to be successful, a seller is concerned with who is the customer, what, when, how, why and from where do he is buying.

A buyer makes a purchase of a particular product or a particular brand and this can be termed as “product buying motives”. And the reason behind the purchase from a particular seller is “Patronage Motives”. All the behavior of human beings during the purchase may be termed as ‘buyer behaviour’. The buyer may take a decision whether to save or spend the money when he decides to spend, then there are many problems as to what to purchase, because needs are numerous, which leads to ranking the needs in terms of priority.

DETERMINANTS OF BUYING BEHAVIOUR OF CONSUMER
A marketer is always interested to know how consumers respond to various marketing stimuli product, price, place and promotion and other stimuli and consumer response.

The buyer is considered as a back box, because his mind cannot be imaged, as this buying decision. The buying decision depends on his attitude, preference, feelings etc and so forth factors influencing consumer behavior are internal-needs, motives, perception and attitude as well as external—family, social groups, culture, economics, business influences etc.

ECONOMIC FACTORS THAT AFFECT THE CONSUMER BEHAVIOUR
The following chart shows the economic factors that affect consumers behaviour.

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1. Disposable personal income
The economist made attempt to establish a relationship between income and expenditure. Disposable personal income represents potential purchasing power that a buyer has. The charge in income has a direct relation on buying habits. Personal consumption spending tends both to rise and fall at a slower rate than what disposable income does.

2. Size of family income
The size of family and income of the family affect the spending and saving patterns. Generally large families spend more and small families spend less, in comparison.

3. Income expectation
The anticipated future income has a direct relation with the buying behavior. The expectation of higher on lower income has a direct effect on spending plans.

4. Propensity to consumer and to save
This goes to the habit of spending or saving with the disposable income of buyers. If the buyers give importance to present needs, than they dispose of their income. And buyers spend less if they give more importance to the future needs.

5. Liquidity of fund
The present buying plans are influenced greatly by liquidity of assets i.e., cash and assets readily convertible in to cash, for example, readily marketable shares and bonds, bank balance etc. however, these convertible assets influence and offer freedom to the buyer, who actually buys with current income.

6. Consumer credit
Facility of consumer credit system-hire purchasing decision. A buyer can command more purchasing power. “Buy now and pay later” plays its role effectively in the rapid growth of market for car, scooter, radio, fridge, furniture, television and the like.

SIGNIFICANCE CUSTOMER ANALYSIS
"The customer is the most important visitor to our establishment. He is not depended on us. We depend on him. He dose us a favor by making it possible for us said Mahatma Gandhi almost half a century ago. The statement clearly focuses the value to be delivered to the customer.

Every marketer competes for getting from the customer who is the only source of survival, growth, expansion and position a business gets. No customer means no business. Every business activity takes into account its impact on the relation with customer because it is ‘dependant’ on him.

TRACING CUSTOMER NEEDS
According to chiffon and kanuk ‘Human needs – customer needs are the basic of all modern marketing. Needs are the essence of the marketing concept.

Marketers do not create needs, although is some instances they may make consumers more keenly aware of unfelt needs. Successful marketer defines their markets in terms of the needs they purchase to satisfy, rather than in terms of the products they sell. This is a marketing oriented, rather than a production oriented approach to marketing. Marketer who
bases their offerings or recognition of consumer needs find a ready market for their products.

CONSUMERISM
Consumer movement is a universal phenomenon. The goods or services available may be in abundance or in short supply, but the position of the consumer is week, in relation to the seller. According to Richard H. Buskirk and James, consumerism is defined as “Organized effects of consumers seeking redress, restitution and remedy for dissatisfaction they have accumulated in the acquisition of their standard of living.” According to Philip Kotler, “Consumerism is not limited to organized efforts only but, is a social movement seeking to augment the rights and powers of buyers in relation to sellers.”

CONSUMER SATISFACTION
Firms aim to give satisfaction to consumers through marketing concept. The firms try to help the buyers in solving the problems, better than competitors. In the concept of consumer satisfaction, there are short – run consumer satisfaction and long – run consumer satisfaction. The short – run consumer satisfaction is achieved by supplying items like liquor, cigarettes, tasty but non-nutritious food and so on without making any social judgment about the consumer’s wants. This reformulates the marketing concept into societal marketing concept.

The marketer must see that consumers with purchasing power constitute a potential market. No sales can be made unless there are buyers. It is essential for the marketer to carryout the business in such a way that they give satisfaction to consumer needs at a profit. In many cases consumers are ignorant about their needs. The marketer adopts the consumer’s point of view and tries to make what they can sell, but not to sell what they can make. They become consumer orientated. A manufacturer should study the consumer in relation to their needs, desire and satisfaction and then design ad make products to match the tastes of the consumers. These consumers have been given supreme place in the field of marketing through surveys to find out the real needs of the different groups of buyers. Secondly, buyer’s don’t buy products and services themselves but for the promise of what these purchase will do for them. For instance buyers don’t buy tooth paste, but they buy the promise of healthy teeth and an attractive smile. Thus consumer buys satisfaction. Thirdly, consumers buy price. i.e., price is the basic consider action. Consumers have unlimited desire but with limited purchasing power, while buying a consumer choose the best product at a reasonable price, which is based upon the objectives of pricing policies.

NATURE AND CHARACTERISTICS OF INDIAN CONSUMERS
Understanding of the market and its wide dimensions is very important to a marketing decision maker. It has been observed that the consumers widely differ in terms of space, time, perception, value and ownership. Thus a process of market segmentation will help the marketer in understanding the wide dimensions of the market. Then he can make an attempt to match the needs of the consumer group through compatible marketing inputs of the product, price, promotion and place.

i. Geography
India ranks seventh in the world in terms of size. There are also various regions namely great mountain zone, indo genetic plain, the desert region and southern peninsula.

ii. Population
India is one of the world’s highly populated countries. Further the distribution of population is also unequally divided amongst the states of India. Knowledge about the density of population will help the marketing executives in developing appropriate priorities and alternative strategies.

iii. Urban – Rural Composition
About 80% of the India’s population is rural where as 20% is urban. However, post independence period has gradual shift of people towards urbanization.

iv. Sex Composition
With increasing education, the role of women has undergone significant changes. The role of women has changed from that of a housewife to working women. In India, the sex composition in most of the states consist more males than females except Kerela.

v. Age
It is another factor, which determines the consumer behavior. People buy different products at their different life stage. Their taste, preference etc., also change with change in life stage. For instance taste in dress materials, recreation etc., are age related.

vi. Literacy Level
Depending upon the level of literacy amongst the target consumers, the marketers will have to design a suitable communication mix for promotion of a particular product or services. According to 1991 census, nation’s average literacy rate is 52.11 crore. Literacy among males was 63.86% while among females it was 39.42%.

vii. Income Level
Income level of the people is another factor, which can exert influence in shaping the consumption pattern. Income is the main source of purchasing power. So, buying pattern of people differs with different levels of people differs with different level of income.

viii. Linguistic Diversity
India is a linguistic country with innumerable dialects with the languages spoken varying from state to state and sometime even within the state there is linguistic also. In India, Hindi / English are two languages spoken and understood by consumers at large. Language is a very important tool of communication with one’s customer. So depending upon the target market, the marketing executives have to convey their ideas, is a persuasive inducing the customer to purchase their products through the language known and understood by the target audience.

ix. Religious dress, food habit and festival
The dressing style, food habits and celebration of festival by the consumer greatly depends on the religious practices followed by him / her, thus the conception pattern of Indian consumer is based on the values, believes and customers inculcated in each person right from time birth.

MARKETING OF CONSUMER GOODS
The consumer purchases manufactured consumer goods. People are the consumers and everywhere the consumer purchases the goods in small quantities, that too without any pre-intimation to the manufacturers. Consumer goods are meant for final consumption. On the basis of buying habits, manufactured consumer goods are classified into three classes. They are as follows, i. Convenience goods, ii. Shopping goods and iii. Specialty goods.

Specialty Goods
Specialty goods are those “Goods with unique characteristics and / or brand identification for which a significant group of buyers are habitually willing to make special purchasing efforts”. For. Example, watches, radios, cars, shoes, phones, cloth, television, tape – recorder etc. these are also known as luxurious goods.

Feature of Specialty Goods
The following are the main features of specialty goods, say

- Consumer insist on a particular brand.
- Goods are high-priced ones.
- The buyers are well-informed.
- Goods have their own unique attraction.
- Consumers are prepared to spend considerable time and
efforts for the wanted goods.

- There is a limited demand.
- A consumer does not generally accept substitute brands.
- Customers make purchase without shopping around.

BRAND LOYALTY
Brand loyalty must be measured by attitudes towards the brand, rather than purchase consistency. Branding has become a management technique as it involves consideration of alternative and choosing the best alternative. When consumers repeat purchases of the same brand, it is called brand loyalty.

ADVERTISING
Advertising is the activity by which visual or oral message are addressed to the general public. Its purpose is to inform of influence them in order to increase the sale of the advertiser. It is done with a view to sell the goods or services, offered by the advertiser. The aim is to persuade people to buy more. Advertising creates desire for new products. The success of advertising greatly depends upon effective advertising programmers. As effective advertising naturally necessitates mass production, thereby reduces unit cost by lowering the price of goods in favor of consumers.

PROBLEMS OF BUYER
It is critical to understand the reasons why people buy a given product shop at a certain store. If seller do not appeal to the right motive. They will probably lose the sale. An understanding of the buying. Behaviours of various marketing segments helps sellers to select the must effective product design, price and the many other aspects of their making poor. The following one of the certain problem in studying respondents are given below:

CONCLUSION
The jewellery market in india is changing rapidly and the buying behavior of people is changing accordingly. The price of gold plays an important role in the purchasing procedure. The raising prices of gold are one of the main factors that affect the purchase for a middle class family. On the country, it is not a problem for the business class ; they are indifferent in buying jewellery irrespective of prices, designs and the brand. The consumer buying behavior shows a shift from content to design in jewellery i.e. fashionable jewellery is the range now a days and acquire the status symbol in their minds. People also look for the convenience while visiting the stores and this is the reason why some people today visit jewellery shop for making purchases as they easily approachable, reliable, prices are negotiable and also they have long relationship with them.