

Analysis of purchase behaviour in ornamental gold industry in India

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Abstract

Indians fascination for gold across caste, class and region is witnessed with its phenomenal demand. The importance of gold varies from cultural to investment with every household striving hard to park some of its savings in near future for this metal. There is variation in consumption pattern in every household depending on the need and wants and influenced by various other factors. Hence the paper will focus on empirical research on purchase behavior and intentions of buying ornamental gold. In the current scenario, with rising inflation and uncertainty, households are striving hard to meet daily needs, but their fascination for yellow metal gives them strong motivation and intentions to possess it. The amount of research, analysis required to make a decision varies with households. Hence the study will reflect paradigm shift on purchase behavior with constraints of demographics, volatility of gold price and influences of societal and cultural norms. Engagement with ornamental gold gives a perception of public presence with forms of identification among socialites. These preferences of women have

changed their particular notions of investing in ornamental gold as investment or for adornment. The unique properties of gold identified as an appreciating asset which might be useful for household for immediate liquidity. Strong perception of adding value to gold investment have lured various global players to avail this opportunity and expose Indian household with more traditional forms of ornamental jewelry. Consumer's perception on intentions to purchase ornamental gold are strongly influenced by global players in the industry. The marketing practices of unorganized jewelry market will be redefined according to changing consumer intentions to purchase and factors considering regarding consumption of ornamental gold.

Keywords: purchase behavior, ornamental gold, household, consumption, intentions

Introduction

In today's progression of challenges marketers are striving hard to find consumers intentions in purchasing process. Efforts and strategies are buzzing in the chaotic competitive market to create lasting impression on consumers mind.

Many factors affect the purchasing process of a brand or a product like knowledge about product, design, packaging and price of the product, celebrity endorsement, fashion trends, family influence and quality (Shafiq et al., 2011). Asian countries like China, India, Japan and South Korea have people who are sensitive to brands and their return value (Anholt, 2000). Customers build up their purchase requirements by giving least significance to environment affecting it. Probability of readiness to purchase a product or service will help the marketers to investigate their influential factors. Purchase intention is difficult to study as it is affected by social norms, ecological norms and value proposition. The decision making of consumers is affected by internal and external environment. The internal information is collected through valuable feedbacks, experiences due to advertisements and external information on demographics and geographic influences the purchase intention.

Fitzsimons and Morwitz (1996) found that intentions can be measured from the brands which the customer purchase. Laroche Zhou (1996) found that customer purchase intention can be determined by consumer's inclination to purchase a brand. Consumer behavior prediction is difficult to measure in different conditions due to the impact of unknown factors which might lead to purchase. (Rizwan et al., 2013).

luxury products during past years have been considered as a privileged asset and scarcity was in the people who used to purchase. Now with the time change and paradigm shift in

consumer's affordability luxury has entered the homes of middle class. The perception of luxury products is influenced by social and business factors.

Uniqueness of gold as a cherished possession carrying reminiscences about life has transformed the luxury product as an affordable asset. People started to express their identity by showing concerns on the need and utility value of purchasing gold.

An increase in the higher income with more working population living standards have enhanced the projected demand of gold. In India gold jewellery represents wealth and position in various rituals. Consumption of gold varies in every household depending on their needs varying from cultural to investment therefore an attempt is made to understand factors affecting their purchase intentions

Review of Literature

S. Younus, et.al (2015) in their research highlighted that customer's prior knowledge on product has a good reason for them on their purchase intentions. Celebrity endorsement triggers the consumers mind on product reliability. Attractive packaging lures the visual appeal to customers and give a strong impact for their intentions to purchase. Company's disclosure on valuable insights about benefits of product brings confidence in their mind for purchasing the product.

Rizwan(2014) in his research highlighted that purchase intention has a positive impact due to brand satisfaction, brand trust, brand attachment, low pricing, past experiences and knowledge of the product. Extra knowledge on product enables a greater intention among customers to purchase as they have super understanding of the product.

Tariq. et.al (2013) explained that purchase intention is triggered due to brand image, product quality, product knowledge, product involvement, product attributes and brand loyalty. Brand image has moderate impact on purchase intention but it can be pushed by innovative promotional measures like celebrity endorsement. Product quality is experienced phenomenon of product perception which can arose positive feelings for the brand. Care has to be taken that product quality is not compromised because of exaggerated promises and declarations by the company. Awareness programs by company will enable to enhance confidence level of people to retain their purchase intentions. Product attributes like price, design and image have negative impact on purchase intentions as companies are overlooking socio economic factors while designing a product. Hence, they need to manufacture those products which cater to socio and

economic needs of people. Different channels of distribution is an important phenomenon to create brand loyalty among customers leading them for good intentions to purchase.

Hosein in his study proposed a model of purchase intention whose determinants include interest, physical presence and valued information. Consumer profile emerges out as a key component having an impact on purchase intentions. This is more accelerated by consumers curiosity and participative nature which generates positivity in their minds. Purchases are spontaneous, unexpected and unplanned, therefore buying behaviour is impacted due to the interest, involvement and participation.

Yeow. Et. Al (2013) in his study of purchase intentions related to honey product found that consumers positive experience sharing gives a boost to their purchase intentions. Consumers prior knowledge of quality of product does not hesitate them to make their intentions strong for purchase. Pricing and Brand reputation are important for consumers to weigh their decision to purchase. The study also proposed that product information to be displayed in their labels so that consumers are aware of benefits.

Goyal (2014) in her study found out that celebrity association with the luxury product gives a fair reason for consumers for purchasing the product. The consumers are identified as status conscious, quality conscious and brand conscious.

Shabbir. et.al (2010) in their research found that companies must develop strategies to increase brand awareness so that recall rate among customers is high. Hence effective use of media publicity can embark cause related marketing campaigns so that customer interest gives them intentions to purchase. Positive word of mouth and a good corporate image gives measures for consumers to purchase the products.

Shi Wee. et.al (2014) in their study of organic food products found that safety is perceived important for purchase intentions. There was significant differences in purchase intentions according to customer profile in terms of age, education and income.

Okoroafo (2009) in the study of purchase intentions on family owned business found that customer service satisfaction is important for a positive recall on purchase experience. Customer servicing gives a power of customer retention. Companies should have informative websites as pool of information is available to customers so that their intentions are channelized towards purchase. Effective promotional efforts in terms of imp actual advertising or salesman

techniques of creating notion among customers by emphasising on family owned business, and distribution strategies make the intentions strong for purchase.

Shih-I Cheng and Le Thi Cam Tu (2011) in their study found that for counterfeit purchasing intentions subjective norms are quite influential. Strong word of mouth campaign proposes perspectives on intentions to purchase. Reasonable pricing and affordability leads to brand loyalty which are used for purchasing. perceived control on affordability and financial control negatively impacts customers purchase intention.

Anas Hidayat and Ayu Hema Ajeng Diwasasri(2013) found out that social factors have a favourable effect to intentions of purchase as people in Indonesia value social impression. Value conscious customers and those seeking novelty in products have a significant relationship on purchase intentions.

Chaisuriyathavikun and Punnakitikashem (2016) in their research found that customers purchasing behaviour towards gold is influenced by buyer's preference, self-image, product design, trust, expected future value and price discount. Buyers preference on festive occasions and increased future utility of gold makes the intention stronger for purchase

Ajai Krishnan and M. Nandhini (2017) in their research found that brand preference, celebrity influence and fashion trends stimulate consumers for having more intentions to purchase gold. Recommendation on making marketing strategies in such a way that investment purpose is highlighted, planned advertisement enhancing social image and word of mouth publicity will enable customers to purchase gold.

Amirhossein Taghipour (2018) in their research done on expatriates staying in Thailand found that intentions to purchase gold jewellery are affected by product image and commitment towards the brand.

Lakshmi (2016) in the study found that consumer intentions is triggered by intricate new designs, influence of friends and family, media influence of television and print and belief of good investment. Gold price fluctuation does not impact their purchase decision. Preference is of hall marked jewellery as quality is important for strong intention.

Sheeraz and Khan (2012) in their study found that credibility of the brand and values of customer have strong positive relationship with intentions to purchase.

Objectives and Scope of the study

The primary objective is to determine purchase intentions by the consumers towards purchase of gold jewellery. The study also analyses the demographic profile of the respondents. Since gold industry offers variety of products in form of jewellery, bullion, bars and ETF, but the scope is only confined to gold jewellery. The identification of gold jewellery is done on the basis of need and usage.

Methodology

The study is descriptive in nature and attempt is done to focus on purchase intention for gold jewellery in Mumbai city. 100 female respondents were selected from Mumbai city by using convenience sampling techniques. Primary data was collected by distributing self-administered questionnaire to 100 female respondents. In the questionnaire items related to determinants of purchase intention and demographic variables are collected. The determinants of purchase intentions were measures on a 5 point Likert scale 1 (Strongly Agree) to 5 (Strongly disagree) Secondary data was collected through publications. The questionnaires were coded and data transformed using statistical software.

Analysis and Results

Demographic profile of the respondents

A sample of 100 females have been taken across Mumbai. 43% of the sample is of age greater than 45 years. 83% of them are married. 45% are working in private service. 47% have monthly income less than 1 lakh.

Table-1

Age	Percentage
25 years to 30 years	15
30 years to 35 years	13
35 years to 40 years	13
40 years to 45 years	17
more than 45 years	43

Table- 2

Marital status	Percentage
Married	83
Single	16
Divorced	1

Table -3

Occupation	Percentage
Private Service	45
Government Service	4
Self employed	19
Homemaker	29
Student	4

Table -4

Monthly Income	Percentage
less than 1 lakhs	47
1 lakh to 5 lakhs	31
5 lakhs to 10 lakhs	8
510 lakhs to 15 lakhs	7
more than 15 lakhs	8

Reliability analysis

The value of Cronbach alpha of purchase intention questionnaire for 30 items was 0.865 which is satisfactory to evaluate the consumer's opinion.

The summary findings for consumer purchase intentions for gold jewellery are

37% of sample agree that they like to buy gold.

42% of sample agree that its auspicious to buy gold.

45% of sample are neutral in believing that they follow family tradition of purchasing gold.

47% of the sample agree that they purchase gold only for special family occasions.

39% of the sample disagree that they like to buy gold jewellery in exchange of old jewellery.

41% of the sample agree that they are influenced by new designs.

33% of the sample disagree that advertisements and media create desire to purchase.

51% of the sample agree that purchasing gold give them pleasure of possessing a valuable asset.

52% of the sample agree that they tend to purchase gold when price is affordable.

55% of the sample strongly agree that they look for hallmarked gold jewellery while purchasing.

40% of the sample strongly agree that they trust family-based jewellers.

40% of the sample agree that brand is important while buying gold jewellery.

37% of the sample agree that they look for flexi payment options while purchasing gold.

37% of the sample agree that they compare designs and price among jewellers.

44% of the sample agree that they purchase gold on good advice.

38% of the sample disagree that they tend to visit more outlets before making a purchase.

42% of the sample are neutral that they believe that purchasing gold will bring good luck.

47% of the sample agree that they purchase gold for investment.

44% of the sample agree that they purchasing gold gives them confidence for uncertain times.

48% of sample agree that value of gold always increases.

53% of the sample agree that purchasing gold leads to compulsory savings.

46% of the sample agree that purchasing gold is a luxury purchase.

42% of the sample disagree that purchasing gold will ensure that reputation is maintained.

52% of the sample disagree that they purchase gold to differentiate themselves from rest.

48% of the sample disagree that purchase intentions are influenced by word of mouth.

48% of the sample agree that they tend to postpone their purchase due to price of gold.

Anova – Table -5

		Sum of Squares	df	Mean Square	F	Sig.
I like to buy gold	Between Groups	10.578	4	2.645	3.234	.016
	Within Groups	78.511	96	.818		
	Total	89.089	100			
I purchase gold only for special family occasions	Between Groups	9.937	4	2.484	2.502	.047
	Within Groups	95.310	96	.993		
	Total	105.248	100			
I purchase when price of gold is affordable	Between Groups	10.335	4	2.584	3.235	.015
	Within Groups	76.675	96	.799		
	Total	87.010	100			
I trust family based jewellers	Between Groups	9.719	4	2.430	2.951	.024
	Within Groups	79.033	96	.823		
	Total	88.752	100			
I look for flexi payment options while purchasing gold	Between Groups	14.465	4	3.616	3.269	.015
	Within Groups	106.209	96	1.106		

	Total	120.673	100			
Purchasing gold will ensure that my reputation is maintained	Between Groups	10.815	4	2.704	2.587	.042
	Within Groups	100.314	96	1.045		
	Total	111.129	100			
My purchase decision is because of my friends or family buying it	Between Groups	8.857	4	2.214	3.404	.012
	Within Groups	62.449	96	.651		
	Total	71.307	100			
My purchase intentions are influenced by word of mouth	Between Groups	12.437	4	3.109	4.250	.003
	Within Groups	70.236	96	.732		
	Total	82.673	100			

Ho1: There is no significant difference among different occupations of respondents to buy gold

Ha1: There is difference among different occupations of respondents to buy gold.

From the above table 5 F value is less than 0.05 hence it is concluded that there is significant difference among different occupations to buy gold.

Ho2: There is no significant difference among different occupations of respondents in purchasing gold for special family occasions.

Ha2: There is difference among different occupations in purchasing gold for special family occasions.

From the above table 5 F value is less than 0.05 hence it is concluded that there is difference among different occupations in purchasing gold for special family occasions.

Ho3: There is no significant difference in findings among different occupations that they purchase gold when the price of gold is affordable

Ha3: There is difference in findings among different occupations that they purchase gold when the price of gold is affordable.

From the above table 5 F value is less than 0.05 hence it is concluded that there is difference in findings among different occupations that they purchase gold when the price of gold is affordable

Ho4: There is no significant difference in findings among different occupations that they look for flexi payment options when purchasing gold.

Ha4: There is difference in findings among different occupations that they look for flexi payment options when purchasing gold.

From the above table 5 F value is less than 0.05 hence it is concluded that there is difference in findings among different occupations that they look for flexi payment options when purchasing gold.

Ho5: There is no significant difference in findings among different occupations that gold purchase will bring good luck

Ha5: There is difference in findings among different occupations that gold purchase will bring good luck

From the above table 5 F value is less than 0.05 hence it is concluded that there is difference in findings among different occupations that gold purchase will bring good luck.

Ho6: There is no significant difference in findings among different occupations that purchasing gold ensures that reputation is maintained.

Ha6: There is difference in findings among different occupations that purchasing gold ensures that reputation is maintained.

From the above table 5 F value is less than 0.05 hence it is concluded that there is difference in findings among different occupations that that purchasing gold ensures that reputation is maintained.

Ho7: There is no significant difference in findings among different occupations that purchase decision is because of my friends or family buying it.

Ha7: There is difference in findings among different occupations that purchase decision is because of my friends or family buying it.

From the above table 5 F value is less than 0.05 hence it is concluded that there is difference in findings among different occupations that purchase decision is because of my friends or family buying it.

Ho8: There is no significant difference in findings among different occupations that purchase intentions is influenced by word of mouth

Ha8: There is difference in findings among different occupations that purchase intentions is influenced by word of mouth

From the above table 5 F value is less than 0.05 hence it is concluded that there is difference in findings among different occupations that purchase decision intentions is influenced by word of mouth

Anova Table -6

		Sum of Squares	df	Mean Square	F	Sig.
I follow family tradition by purchasing gold	Between Groups	14.090	4	3.522	2.862	.027
	Within Groups	118.148	96	1.231		
	Total	132.238	100			
I get influenced by new designs	Between Groups	16.293	4	4.073	3.821	.006
	Within Groups	102.341	96	1.066		
	Total	118.634	100			
	Total	141.960	100			
I trust family based jewellers	Between Groups	9.776	4	2.444	2.971	.023
	Within Groups	78.976	96	.823		
	Total	88.752	100			
I look for flexible payment options	Between Groups	24.137	4	6.034	6.001	.000

while purchasing gold	Within Groups	96.537	96	1.006		
	Total	120.673	100			
I believe purchasing gold will bring goodluck	Between Groups	12.518	4	3.130	3.336	.013
	Within Groups	90.056	96	.938		
	Total	102.574	100			
Purchasing gold increases my self esteem	Between Groups	12.846	4	3.211	3.213	.016
	Within Groups	95.946	96	.999		
	Total	108.792	100			
I tend to postpone my purchase due to price of gold	Between Groups	10.951	4	2.738	3.088	.019
	Within Groups	85.108	96	.887		
	Total	96.059	100			

Ho9: There is no significant difference in findings among different income level that they follow family tradition of purchasing gold.

Ha9: There is difference in findings among different income level that they follow family tradition of purchasing gold.

From the above table 6 F value is less than 0.05 hence it is concluded that there is difference in findings among different income level that they follow family tradition of purchasing gold.

Ho10: There is no significant difference in findings among different income level that they get influenced by new designs.

Ha10: There is difference in findings among different income level that they get influenced by new designs.

From the above table 6 F value is less than 0.05 hence it is concluded that there is difference in findings among different income level that they get influenced by new designs.

Ho11: There is no significant difference in findings among different income level that they trust family-based jewellers.

Ha11: There is difference in findings among different income level that they trust family-based jewellers.

From the above table 6 F value is less than 0.05 hence it is concluded that there is difference in findings among different income level that they trust family-based jewellers.

Ho12: There is no significant difference in findings among different income level that they look for flexi options of purchasing gold.

Ha12: There is difference in findings among different income level that they look for flexi options of purchasing gold.

From the above table 6 F value is less than 0.05 hence it is concluded that there is difference in findings among different income level that they look for flexi options of purchasing gold.

Ho13: There is no significant difference in findings among different income level that they tend to postpone the purchase of gold due to price.

Ha13: There is difference in findings among different income level that they tend to postpone the purchase of gold due to price.

From the above table 6 F value is less than 0.05 hence it is concluded that there is difference in findings among different income level that they tend to postpone the purchase of gold due to price.

The summary of analysis on basis of Pearson's chi square value which is less than 0.05 proves following statements (**Table -7**)

Statements	Pearson's Chi square value
There is an association between age and liking to buy gold	0.049
There is an association between age and following family tradition to purchase gold.	0.017
There is an association between age and trusting family-based jewellers.	0.004
There is an association between age and preference to purchase gold for investment	0.031
There is an association between age and believing that value of gold always increases.	0.024
There is an association between age and purchase intentions being influenced by word of mouth.	0.038
There is an association between age and postponing purchase due to price of gold.	0.001
There is an association between marital status and advertisements and media creating desires to purchase gold.	0.038
There is an association between marital status and believing that brand is important while buying gold jewellery.	0.026
There is an association between marital status and gathering information while making a purchase.	0.005
There is an association between marital status and believing that value of gold always increases.	0.008
There is an association between marital status and believing that purchasing gold is a luxury purchase.	0.007

Conclusion

The research finds that most of the respondents feels its auspicious to purchase gold and hence they value family traditions of possessing gold. Since the demographic include 85% of married females with 43% of them greater than 45 years of age and higher working class which tend to have more disposable income. They tend to keep an updation on gold pricing so that purchase intentions could be favourable when price is steady and affordable. Purchase from traditional family-based jewellers is carried forward as gold jewellery is an asset which is purchased by household and passed on to children. Quality gold jewellery has gained lot of significance and people look out for hallmarked jewellery. Innovative designs, good advice, flexi payment options and gold prices are some of determinants which make the intentions to purchase stronger. Investment for uncertain times still is important factor of purchasing gold jewellery. Differences among opinions exist among different occupations like private service, government service, self-employed, home maker and student are seen in belief of purchasing gold for special family occasions, purchasing gold only when the price is affordable and looking out for flexi payment methods. They differ in opinion that gold purchase is influenced by friends and family or by word of mouth. People with different income level have differences in purchase behaviour of gold jewellery in areas of following family tradition of purchasing gold, getting influenced by new designs, trust in family-based jewellers, flexi options of payment and postponing their purchase due to price.

Age is associated with many factors like preference to buy gold, following family traditions to purchase gold, trusting family-based jewelers, believing gold as a worthy investment asset, purchase intentions due to word of mouth and postponing the purchase due to gold price fluctuations. Marital status defines its association with media influence on purchasing gold, believing in branded jewelry and collecting related information in their purchase behavior.

Managerial Implications

The findings of the research will help to focus on key dimensions of consumer involvement in purchase intentions of gold jewellery. The awareness of consumer intention will help the marketers and manufacture to address the functional areas which require priority attention.

Limitations and Scope for further Research

The study was limited to only Mumbai; therefore, the generalization of pan India could not be formalized. The study did not capture life style patterns, standards of living in consumers perception of purchasing gold jewellery.

In future research a large sample to be considered in different geographical regions so that consumer behavior could be studied with elaborate variables

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