

AN ANALYSIS OF RESPONSE BEHAVIOUR OF MEMBERS AND
NON-MEMBERS TOWARDS CONSUMER CO-OPERATIVES

By

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1990

DECLARATION

I hereby declare that this thesis entitled "An Analysis of response behaviour of members and non-members towards Consumer Co-operatives" is a bonafide record of research work done by me during the course of research and that the thesis has not previously formed the basis for the award to me of any degree, diploma, associateship fellowship, or other similar title of any other University or Society.

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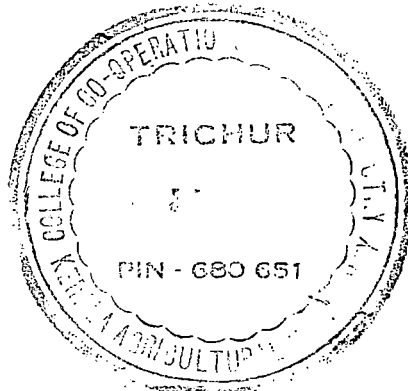
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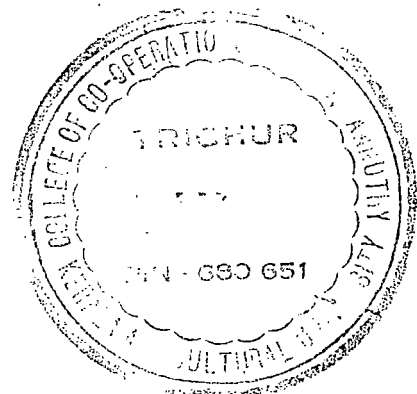
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CONTENTS

-----		Page
Chapter		No.
-----		-----
CHAPTER I	INTRODUCTION	
CHAPTER II	REVIEW OF LITERATURE	
CHAPTER III	MATERIALS AND METHODS	
CHAPTER IV	RESULTS AND DISCUSSION	
CHAPTER V	SUMMARY AND CONCLUSIONS	
	BIBLIOGRAPHY	
	APPENDICES	
	ABSTRACT	
-----		-----

LIST OF TABLES

Sl. No.	Table number	Title	Page No.
1.	4.1.	Computed values of Kendall's Co-efficient of concordance (W) and Chi-square of the respondents of the selected APCCS.	
2.	4.2.	Ranking of parameters that influence the response behaviour of members and non-members in the order of preference for selected APCCS.	
3.	4.3.	Computed values of Kendall's Co-efficient of concordance and Chi-square of the respondents of TWCCS/branches	
4.	4.4.	Ranking of the parameters that influence the response behaviour of members and non-members in the order of preference for TWCCS/branches.	
5.	4.5	The pattern of respondents preference for provision and stationery	
6.	4.6.	Pattern of Consumer preference for provision and stationery towards Autonomous Primary Consumer Co-operatives.	
7.	4.7.	The pattern of respondents preference for provision and stationery.	

-
8. 4.8. Pattern of consumer preference for provision and stationery towards TWCCS/branches
 9. 4.9. Availability of selected items of provision and stationery
 10. 4.10. Product/brand preference of the respondents of APCCS on selected items of provision and stationery
 11. 4.11. Product/brand preference of respondents of TWCCS/branches on selected items of provision and stationery.
 12. 4.12. Availability of mostly preferred brand from APCCS
 13. 4.13. Availability of mostly preferred brand from TWCCS/branches
 14. 4.14. Satisfaction Index (S.I) of members and non-members for selected characteristics towards APCCS
 15. 4.15. Salience determining parameters of respondents of APCCS
 16. 4.16. Satisfaction Index (S.I) of members and non-members for selected characteristics towards TWCCS/branches.
 17. 4.17. Salience determining parameters of respondents of TWCCS/branches
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CHAPTER I

INTRODUCTION

Consumers are the largest economic group in our country consisting of all individual households and industries who buy or acquire goods and services for ultimate or intermediate consumption. Consumer is said to be the pivot around which entire business activities revolve and hence satisfaction of consumers becomes the most important goal of any business enterprise. The key to ensure consumer satisfaction lies in understanding consumer, his likes and dislikes, his expectations and motivations, in short, his response behaviour.

Consumer response behaviour refers to the acts of consumers in obtaining and using goods and services, and the decision process that determine these acts (Engel et al., 1986). Response behaviour encompasses vast area which includes consumption patterns, consumer preferences, consumer motivation, consumer buying process and shopping behaviour. Kenneth (1963) defined consumer response behaviour as "The behaviour exhibited by people in planning, purchasing and using economic goods and services."

The behaviour of each individual as a unique person differs in some ways from all others but normally tends to have certain consistency which stems from the realm that the factors that influence his behaviour, both internal and external tend to be persistent or relatively fixed.

Response behaviour of consumers is the function of several factors all processed by his psyche while making purchases. It has been defined as the process where, how and from whom they purchase goods and services. In this process consumer deliberates himself before he finally makes a purchase decision. This deliberation is related to many attributes and is aimed at taking the purchasing decision.

In short, response behaviour of consumers provide a sole basis for identifying and understanding consumer needs. Therefore, the study of consumers response behaviour towards any product/service is of vital importance to marketers in shaping the fortunes of their organisations.

Consumer cooperatives are supposed to serve as the best custodians of the unorganised consumers by

supplying quality products and services at reasonable price and correct weight. But consumer cooperatives are in disadvantageous position while competing with other distribution systems due to the weak network of cooperatives and large number of private traders. The survival of consumer cooperatives hence depend upon the loyalty of members and patronage of other consumers. In other words, the preference of consumers to the cooperatives store as well as their products and quality of service have paramount significance in a world where number of products, buyers and sellers are innumerable. Hence an analysis of the response behaviour of members and non-members is a pre-requisite for the decision makers of the society because it enables them to have an understanding of the current and future demand of different commodities and match supply with the changing pattern of demand.

The present study examines the response behaviour of members and non - members towards consumer cooperatives. Such a study will help us to understand the favourable and unfavourable personal and impersonal criteria that influence the attitude of consumer towards consumer cooperatives.

1.1. Objectives

The specific objects of the study are as follows:

1. To assess the parameters that influence the choice behaviour of members and non-members towards consumer co-operatives.
2. To assess the pattern of consumer preferences in relation to groups of consumer and products.
3. To examine the salience determining parameters of consumer behaviour by developing an appropriate scaling technique for the purpose.

1.2. Scope/practical utility of the study

The study will reveal the consumer attitude towards consumer cooperatives. It would also help us to identify the favourable and unfavourable personal and impersonal criteria that influence the response behaviour of consumers towards the consumer cooperatives. It will be of utility to find out the major factors influencing the consumer behaviour to have proper sales policies for consumer cooperatives. The analysis with respect to the pattern of preferences of consumers will be of great

help to the management to plan and regulate the product flow. The study will also help us to understand the level of satisfaction of consumer towards consumer cooperative stores.

1.3. Limitations

1. The study was restricted to the selected respondents among the customers who visited autonomous primary consumer cooperatives and Trichur Wholesale Cooperative Consumer Store and selected branches of Thrissur district during April 1990 to July 1990.
2. The study was limited to the selected items of provision and stationery.
3. Due to certain constraints such as theoretical support and empirical data, the detailed analysis of salience determining parameters that influence the choice behaviour of members and non-members was seemed to be difficult and hence the analysis was restricted to the computation of Satisfaction Index alone.
4. Certain parameters which were found to be statistically insignificant are also retained because, irrespective of its statistical relevance, the parameters are relevant for the study.

5. One of the reasons for the above situation was the low number of certain groups in the sample of 200 respondents. Even if the sample size is increased, the percentage of these respondents are not going to vary because these groups constitute only a small fraction of customer population.

1.4. Structure of the study

The report is divided into five chapters including the introductory chapter. The second chapter reviews the available literature. Materials and methods used in the study which include study area, study period, sample size, data collections and techniques employed are listed in the third chapter. The fourth chapter has been devoted to discussions and presentation of results. The last chapter gives the summary and conclusion.

CHAPTER II

REVIEW OF LITERATURE

In this chapter an attempt is made to review the available literature relating to consumer behaviour and consumer cooperatives. The studies and papers reviewed are classified under two heads, namely,

1. Consumer behaviour
2. Consumer cooperatives

2.1. Consumer behaviour

Levy, (1959) was of the view that marketers should go deeper into the psyche of consumer without limiting themselves to the peripheral reasons they express in every purchase. A variety of logics are shown by people in explaining why they buy and what they buy. This logic consists of convenience in advertence, family pressures, social pressures, complex economic reasonings, advertising and pretty colours.

Philip Kotler, (1965) opined that all the models so far developed by various scientists should be used in an

integrated manner to understand the consumer in general. In his opinion, buying pattern are being influenced by price, quality, availability, service, style, option and image. Depending on the product involved, different variables and behavioural mechanisms assume different degrees of importance in influencing the purchase decision process.

John, H. Wicks, (1967) attempted to develop a model on an inter disciplinary level in order to evaluate the interaction of certain measurable behavioural variables and certain commonly observed economic phenomenon. The trial revealed that the significant differences in temperament characters may be observed when subjects are classified with respect to their marginal propensity to consume.

Rollie Tillman, (1967) opined that semantic differential technique of measuring attitude towards concepts would seem to be a most fruitful approach to the study of retail store images. This method not only measures the retail store images but also assesses the profiles of the component's sub images or attributes.

Jeffery, A. Barach (1967) conducted a study on consumer decision making, from the point of view of the

internal world of consumers which involves risk taking and self confidence. The study revealed that, generalised self confidence, affect persuasion on the five products viz. regular and instant coffee, shampoo, margrain and household syrups.

Mahajan, (1971) in his study on inter-regional homogeneity of consumer behaviour in India revealed that consumer behaviour markedly differ between the rural and urban sectors. It further revealed that the inter regional homogeneity consumption seems to be realised at best in the case of north India and Central India.

Singh, (1980) has undertaken a study to examine consumer's store loyalty and preferences. Data relating to socio economic background and consumers store choice and loyalty were collected using a pre-tested questionnaire. Analysis revealed that, nearness, reputation of the store and acquaintance with the store owner attracted store loyalty. The correlation between store loyalty and brand loyalty was also established, but store loyalty was found stronger than the other.

Gaur and Tiwari, (1982) studied the impact of factors like caste, age, education and size of the holdings on the attitude formation towards the technological changes.

The survey was conducted in Reva district of Uttar Pradesh randomly selecting five farmers from each village. Analysis revealed that farmers have shown favourable attitude towards specific aspects of technological changes and the combination of the measurements like caste, education and size of the holdings were closely connected or associated with the formation of favourable attitude towards technological changes in agriculture.

Nirmal.K.Gupta, (1986) conducted a study in a restaurant at Delhi to identify the factors which play a role in decision making process of customers. The survey revealed that, location of restaurant plays a major role in families decision making process. Other major determinants include cleanliness, hygiene factors, courteous of the staff, prompt and personalised service etc.

Haripuram Venke Smart, (1987) conducted a study to list the factors influencing consumer decision making process towards biscuits. The enquiry included an attempt to find out who is the buyer, frequency of consumption, type and quantity consumed and the reasons for being brand

loyal. The variables selected were availability, freshness, crispness, brand name and price. The study found that consumer purchases biscuits once in a week and they prefer packed biscuits rather than open ones. In the decision making process children played a prominent role.

Coursey, (1988) in his article "Preference trees, preference hierarchies and consumer behaviour" considered consumer behaviour as a model in which preferences described by an activity hierarchy. Using the activity hierarchy description, consumers were found sequentially satisfying higher ranked activities in their preference ordering upto the point that their monetary and time resources were exhausted.

Gupta and Ragbbir Singh, (1989) have undertaken a study to examine the consumers brand choice behaviour for television in the city of Amritsar. Education and occupation were identified as the variables and Kendall's Co-efficient have been used for analysis. Analysis revealed that, durability and brand image have been found to be major reasons for preferring a particular brand and other factors such as family linking, after sales service, price, guarantee and cabinet advertisement and size of the concern have only a minor influence over their preference.

12

Manohar Singh and Prabhakaran, (1989) conducted a study to find out how the consumers perceive various product features of steel Almirah manufactured. A primary survey was conducted for the purpose. The study revealed that one particular brand is overwhelmingly favoured by the consumers. This particular manufacturer employed the perceived confidence of their product by the consumers. Again almost all the respondents were of the view that quality and price are related.

Pradeepkumar Yadve, (1989) made an ⁿidepth analysis of consumer attitude towards tonics and also a comparative study of attitude of two segments of consumers ie. doctors and non-doctors. Convenience sampling was used to select 1000 consumers who are tonic users and the analysis was made with the help of ordinal scales. The study revealed that there is specific correlation between the respondents profession and the consumption pattern of tonics. Taste was considered to be the most important attribute by the consumers followed by colour.

Subha, (1989) has analysed the purchase behaviour of consumers and identified quality, price, colour acceptability, nature of usage, relative competence, availability of varieties of products as the important variables involved in the purchase decision process.

Subha Raj, (1989) studied the rural consumers' behaviour towards handlooms fabric and also examined the nature and extent of use of handloom textiles and factors influencing buying behaviour of consumers. The product attributes selected were quality, durability, design, colour, price and variety. The study concluded that large number of consumers prefer dark in dark composition and light in plain colour and built in weaving design. Wife and children had some influence on the buying decision for handloom textiles.

2.2. Consumer co-operatives

Kamat, (1965) has pointed out that consumer cooperative being a trading organisation has to make efforts to deal in a wider range and variety of goods having good demand to ensure sizeable volume of business and fair margin while satisfying needs of members.

Shubert, an International Labour Organisation expert was appointed by the Government of India (1967) to study the operational problems in consumers co-operative movement and also to recommend guidelines for improving the efficiency in the working of the stores. The expert emphasized the need for strengthening central purchasing agencies, sales policy and accounting system. While discussing the operational improvements, the team recommended the inventory control payment system and the standardisation of shelves, show-cases and other display pieces.

Final Report of the Committee on Consumer Co-operatives, appointed by the Government of West Bengal, (1969) suggested measures for improving the working of the consumers co-operatives. The committee observed structural, organisational and financial inadequacies at various levels. The legal limitations and other constraints, special problems of consumer co-operative stores and the role of government officers were adequately discussed in the report.

Patil, (1969) conducted a study aiming at the purchase policies and practices of the store to see

whether the store made the right type of purchase in right time and quality and he was of the opinion that eventhough there was a purchase sub committee it never functioned satisfactorily. The general manager was the sole decision maker.

Rao, (1969) conducted a study on consumer co-operative societies which incurred losses in 1967 and 1968 by selecting 30 wholesale/central societies. The study led to the conclusion that it was very difficult to attribute the losses to any particular factor. The purchase manager thought that the losses were due to bad display or wrong pricing of goods and the salesmen thought that losses were due to bad purchasing in the sense that either the goods purchased could not be sold or they were paid more.

The expert Committee for Co-operative Consumers store in Maharashtra state, (1971) surveyed the entire consumers co-operative stores in the state and has commented that, the majority of the stores in the state were incurring losses mainly due to heavy establishment expenses, shortage in the stock, pilferage, injudicious

purchases, declining turnover and mis-management. The committee suggested proper location, regular stock control, diversification of business, right type of purchases and honest personnel as the measures to improve operational efficiency.

Patil, (1970) surveyed nine primary consumer societies in rural areas of Poona district and found that the societies were interested only in rational goods and as a result, their performance in non-controlled consumer goods was unsatisfactory. The societies suffered mainly from low membership and meagre resources. The study also revealed that a fair price shop was not an economic proposition in rural areas because of high establishment costs and inadequate quota of controlled goods to be distributed.

Rao, (1971) in a study on shopping habits of consumers in Poona city, revealed that, the shopping habits of consumers do not depend on their mother tongue, place and diversification of business, their length of stay in Poona, religion, educational level etc.

According to Marian Redzki, (1971) the benefits to the consumers is the ultimate objective of consumer co-operatives and this can be achieved economically in a direct way by offering favourable price to the members of the society.

Himachalam, (1984) in a study on the factors influencing sales in the consumers co-operative store revealed that sales turnover in co-operatives mainly depends on the attitude of its members to purchase goods from the store. Price, quality, weighment proximity, credit facility, availability and range of choice of goods etc. influence a member to buy regularly from the store. Again, the weighment was found to have marginal influence on sales and other factors like credit facility, proximity of the stores, availability and range of stores account for greater influence on consumers.

John Winfred, (1984) who conducted a study on the operational growth of consumers store in India concluded that the overall growth of the primary stores was not satisfactory. There was uneven growth of primary stores between the states and the stores with poor operations could not make any marked impact on the public

distribution system. Therefore the primary stores at the bottom of the consumer co-operative movement should be developed in sound lines with all expert guidelines and support.

CHAPTER III

MATERIALS AND METHODS

The present study examines the response behaviour of members and non-members towards consumer cooperatives.

3.1. Study area

At the end of the cooperative year 1988-89, there were 12 autonomous primary consumer cooperative stores working in Trissur district and Trichur Wholesale Co-operative Consumer Store had 22 branches spread over the district. These constituted the population for the study.

3.2. Study period

The study period pertains from April 1990 to July 1990.

3.3. Sample size

The study was undertaken in two phases. One focussing the autonomous primary consumer cooperatives and the other focussing on Trichur Wholesale Cooperative Consumer Store.

20

The sample used for the study included three autonomous primary Consumer Co-operativestores TWCCS and three of its branches and they are selected on the basis of following criteria.

1. In order to have business stability, the selection was confined to those societies/branches which were registered on or before 1979.
2. The selected societies/branches should deal in provision and stationery items.
3. Regional distribution and the willingness of societies/branches to participate also form the basis of judgement for selection.
4. Consumer Co-operatives were selected after ranking them according to their sales/turnover as high, medium and low.

Twenty members and an equal number of non-members were selected at random from the customers of each selected autonomous primary consumer co-operative societies and interviewed by using pre-tested structured schedules. Similarly 80 consumers comprising of 40

members and 40 non-members constituted the sample size of TWCCS and its branches. Thus total sample constitutes 200 consumers.

3.4. Data collection

The data for the study were collected by interviewing selected respondents with the help of a pre-tested schedule (See Appendix I). The preliminary drafted schedule was pre-tested on 25 respondents. This helped in improving the schedule and limiting the identified parameters from fourteen to eight. The field survey was conducted during the month of April to July 1990.

3.5. Techniques employed

To assess the parameters that influence the choice behaviour of members and non-members towards the consumer cooperative store, the respondents were asked to rank in their order of preference and Kendall's Coefficient of concordance (W) was used to assess the relevant parameters.

The Kendall's Coefficient of Concordance is a measure of relation among several sets of ranking of N objects or parameters.

The formula used is

$$W = \frac{\sum D}{\frac{1}{2}K^2 (N^3 - N)}$$

Where,

N = Number of characteristics

K = Number of judges

D = Sum of the squares of the deviations of R and \bar{R}

R = Ranks assigned by each respondent

\bar{R} = mean of the ranks.

The character for which the sum of ranks is minimum will be the best character.

The second objective was analysed by grouping the consumers on the basis of membership, occupation, sex, income and education. The products were also grouped into provision and stationery and the percentage purchase of each product from the society was assessed for each group of consumers. General brand preference of consumers were also identified by aided method for examining the availability of their preferred brands from the consumer cooperatives.

To examine the level of satisfaction of members and non-members towards consumer cooperative store, satisfaction index (similar to that of Kerlinger, 1970) was constructed by collecting their reactions towards the consumer store.

Satisfaction Index is constructed by selecting seven characters viz. quality, price, quantity, behaviour of the employee, convenience, availability of preferred brand and quick disposal at the counter and they are coded as C₁, C₂, C₃, C₄, C₅, C₆ and C₇ respectively. Opinion of both members and non-members were collected on a five point scale for each character and scores were attributed.

$$SI_i = \frac{\sum S_{ij}}{\sum \text{Max } S_j} \times 100$$

where,

- SI = Satisfaction Index
- i = respondent
- j = character, and
- S_j = score.

To examine the level of satisfaction of members and non - members towards consumer cooperative store,

satisfaction index (similar to that of Kerlinger, 1970) was constructed by collecting their reactions towards the consumer store. On the basis of degree of response towards the consumer cooperative store, the selected characters were grouped into three zones viz. Most Favourable, Fairly Favourable and Least Favourable (The characters having satisfaction index below 33.33, come under Least Favourable Zone, between 33.33 to 66.67, come under Fairly Favourable Zone and above 66.67 come under Most Favourable Zone). This in turn would help to identify the salience determining parameters of consumer towards consumer cooperative store.

RESULTS AND DISCUSSION

CHAPTER IV

RESULTS AND DISCUSSION

4.1. Introduction

This chapter is devoted for analysing the collected data in relation to the response behaviour of members and non members towards consumer co-operatives. The whole chapter is divided into three parts. Part A identifies the parameters that influence the choice behaviour of members and non members towards consumer co-operatives while part B assess the pattern of consumer preferences in relation to groups of consumers and products. Part C examines the salience determining parameters of consumer behaviour. Each part is further divided into two sections. Section I analyses the survey data of the selected autonomous primary consumer co-operative store (hereafter referred to as APCCS) while section II examines the respondents behaviour towards Trichur Wholesale Co-operative Consumer Store (TWCCS) and its selected branches.

PART A

4.2. Factors influencing the choice behaviour of members and non-members towards consumer co-operatives.

This part identifies the parameters that influence the choice behaviour of members and non-members towards consumer co-operatives. For the purpose eight parameters (viz. price, quality, quantity, convenience, credit facility, availability of preferred brand, membership, influence by others), were selected after a pilot study and the analysis was done with the help of Kendall's co-efficient of concordance (W). The results are presented in the following sections.

4.2.1. Autonomous primary consumer co-operative store (APCCS).

This section deals with the order of influence of selected parameters on the choice behaviour of respondents. For this purpose, the respondents were classified into five groups on the basis of membership, sex, occupation, income and education and the selected parameters were coded as P_1 , P_2 , P_3 P_8 . *The influence of each parameter on the response behaviour of these groups were examined with the help of Kendall's co-efficient of concordance and the results are presented in tables 4.1 and 4.2.

P_1 - Price,	P_4 - Convenience	P_7 - Membership
P_2 - Quality	P_5 - Credit facility	P_8 - Influence by
P_3 - Quantity	P_6 - Availability of preferred brand	others.

Table 4.1. Computed values of Kendall's Co-efficient of concordance (W) and Chi-square of the respondents of the selected APCCS

Categories	Members		Non members	
	W	χ^2	W	χ^2
1. Membership-wise				
Member	0.59	247.8	N.A	N.A.
Non member	NA	NA	0.13	54.60
2. Sex-wise				
Male	0.08	19.6	0.13	31.85
Female	0.10	17.5	0.13	22.75
3. Occupation-wise				
Agriculturists	0.18	5.60	0.26	18.20
Govt. employees	0.17	17.85	0.12	14.28
Pvt. sector employees	0.12	15.82	0.22	10.78(NS)
Self employed	0.14	6.86(NS)	0.29	11.34(NS)
Others	0.11	7.70(NS)	0.09	9.34(NS)
4. Income-wise				
High income	0.14	24.5	0.46	64.40
Middle income	0.06	8.82(NS)	0.07	7.84(NS)
Low income	0.08	7.84(NS)	0.19	31.92
5. Education-wise				
Illeterate	0.09	3.78(NS)	0.27	11.37(NS)
Primary level	0.07	6.86(NS)	0.48	70.56
Secondary level	0.47	69.09	0.07	9.31(NS)
Higher level	0.10	13.30	0.17	16.66

NS .. Non significant

Table value of χ^2 at 10 per cent level.

Table 4.2. Ranking of the parameters that influence the response behaviour of members and non-members in the order of preference for selected APCCS

Category	Members Rank orders (codes)								Non members Rank orders (codes)							
	1	2	3	4	5	6	7	8	1	2	3	4	5	6	7	8
A. <u>Membership-wise</u>																
Member	P ₄	P ₂	P ₁	P ₃	P ₇	P ₆	P ₅	P ₆								
Non member									P ₁	P ₄	P ₃	P ₅	P ₃	P ₆	P ₇	P ₈
B. <u>Sex-wise</u>																
Male	P ₄	P ₂	P ₁	P ₃	P ₆	P ₇	P ₅	P ₈	P ₁	P ₄	P ₂	P ₃	P ₆	P ₈	P ₇	P ₅
Female	P ₂	P ₄	P ₁	P ₃	P ₆	P ₇	P ₅	P ₈	P ₂	P ₄	P ₁	P ₆	P ₃	P ₅	P ₈	P ₇
C. <u>Occupation-wise</u>																
Agriculturists	P ₄	P ₂	P ₇	P ₁	P ₃	P ₅	P ₆	P ₈	P ₁	P ₄	P ₂	P ₈	P ₃	P ₆	P ₅	P ₇
Govt. employees	P ₂	P ₄	P ₃	P ₆	P ₇	P ₁	P ₈	P ₅	P ₂	P ₄	P ₁	P ₅	P ₈	P ₃	P ₆	P ₇
Pvt. sect. employees	P ₂	P ₄	P ₇	P ₁	P ₃	P ₆	P ₈	P ₅	P ₁	P ₄	P ₂	P ₃	P ₆	P ₈	P ₅	P ₇
Self employed	P ₁	P ₄	P ₃	P ₂	P ₆	P ₇	P ₈	P ₅	P ₁	P ₄	P ₂	P ₅	P ₈	P ₃	P ₆	P ₇
Others	P ₇	P ₂	P ₁	P ₄	P ₅	P ₃	P ₆	P ₈	P ₁	P ₂	P ₄	P ₆	P ₅	P ₃	P ₈	P ₇
D. <u>Income-wise</u>																
High income	P ₄	P ₂	P ₁	P ₃	P ₆	P ₈	P ₇	P ₅	P ₂	P ₄	P ₁	P ₅	P ₃	P ₆	P ₈	P ₇
Middle income	P ₂	P ₄	P ₇	P ₅	P ₁	P ₆	P ₃	P ₈	P ₂	P ₁	P ₄	P ₈	P ₃	P ₆	P ₅	P ₇
Low income	P ₁	P ₄	P ₃	P ₂	P ₆	P ₅	P ₇	P ₈	P ₁	P ₄	P ₂	P ₅	P ₃	P ₆	P ₈	P ₇
E. <u>Education-wise</u>																
Illiterate	P ₁	P ₄	P ₃	P ₂	P ₇	P ₈	P ₆	P ₅	P ₈	P ₁	P ₂	P ₄	P ₅	P ₃	P ₆	P ₇
Primary level	P ₄	P ₂	P ₆	P ₁	P ₇	P ₃	P ₈	P ₅	P ₁	P ₄	P ₂	P ₅	P ₃	P ₆	P ₈	P ₇
Secondary level	P ₄	P ₂	P ₇	P ₃	P ₅	P ₁	P ₈	P ₆	P ₄	P ₂	P ₁	P ₆	P ₃	P ₈	P ₅	P ₇
Higher level	P ₂	P ₄	P ₃	P ₆	P ₇	P ₁	P ₅	P ₈	P ₂	P ₁	P ₄	P ₃	P ₅	P ₈	P ₇	P ₆

P₁ - Price, P₂ - quality, P₃ - quantity, P₄ - convenience, P₅ - credit facility, P₆ - availability of preferred brand, P₇ - membership, P₈ - influence by others.

Note: Eventhough certain parameters were found to be statistically insignificant, they are retained since those parameters are very much relevant for the study.

Table 4.1. shows the computed values of Kendall's co-efficient of concordance (W) for different categories of respondents and table 4.2 represents the order of preference of parameters that influence their choice behaviour.

The category-wise preference of selected parameters appear as under:

1. Membership-wise

Membership-wise analysis revealed that making purchases from the consumer co-operative stores, the parameters like P_4 , P_2 , P_1 and P_3 are the factors considered important in that order. Parameters such as P_5 , P_6 , P_7 and P_8 , least influence their preference. Similarly, the preference of non-members towards the store was also computed and the most influencing factors were identified as P_1 , P_4 and P_2 in the order of preference.

2. Sex wise

Sex-wise analysis revealed that P_2 , P_4 and P_1 are the predominant factors influencing the choice behaviour of female group irrespective of member non-member classification. P_4 is the mostly preferred factor for the male member

group followed by P_1 and P_2 . Similarly the male member group preferred P_1 , P_2 and P_4 as the influencing parameters determining their preference towards the store. It may be noted that P_5 and P_7 have only minimum influence on the purchase decision of members from the store.

From the above analysis it may be concluded that female groups are more quality conscious than their counterparts while making purchases.

3. Occupation-wise

Occupation-wise analysis shows that:

- P_2 and P_4 are the major factors of influence on the categories viz. agriculturists, government employees and private sector employees irrespective of the membership.
- self employed people are more price conscious than other occupational groups.
- the parameter P_7 had a major influence on other groups (Bank employees, Businessmen) who are members of the store whereas the major factors influencing the non-members are P_1 followed by P_2 and P_4 .

- the analysis also revealed that government employees are more quality conscious irrespective of their membership while non-members of the other occupation groups are highly price conscious.

4. Income-wise

Income-wise analysis revealed that both the members and non-members of high and middle income group were influenced mainly by the parameters like P_2 while P_1 is the major factor influencing the response behaviour of low income group respondents, irrespective of their membership.

5. Education-wise

Analysis on the basis of level of education shows that the parameters such as P_1 , P_2 and P_3 and the influencing factors on the purchase decision of illiterate members while the illiterate non-members were influenced by P_1 , P_2 and P_8 . It may also be noted that when the levels of education increases people become more quality conscious, irrespective of their membership.

In short, on the basis of above analysis, it can be concluded that parameters such as convenience, quality and price are highly influencing the consumer's preference towards the store. It is also noted that, parameters like

quantity and membership have got some influence in preferring the store. The parameters viz. availability of preferred brand, credit facility and influence by others have only very little influence on their preference.

Similarly, non-members preference towards the store are highly influenced by price, convenience and quality. They also recorded that availability of preferred brand/product, membership and influence by others are the key parameters for their non preference towards the store.

Now let us examine the contributing factors for respondent's preference/non preference towards TWCCS/branches and is dealt in Section II.

4.2.2. Section II: Parameters that influence the consumer choice behaviour towards TWCCS/branches

The choice behaviour of the respondents towards TWCCS and its selected branches were also examined with the help of Kendall's co-efficient of concordance (W) and the results are presented in tables 4.3. and 4.4. The analysis revealed that:

1. The parameters such as, P_2 and P_3 are most favourably influencing the members preference towards the store while non-members' preferences are highly influenced by P_1 , P_2 and P_4 . Similarly, P_5 , P_6 and P_8 contributed only very little towards preference of the store both by members and non-members.

Table 4.3. Computed values of Kendalls Coefficient of Concordance (W) and Chi-square of TWCCS/branches

Category	Members		Non-members	
	W	χ^2	W	χ^2
1. Membership-wise				
Member	0.05	25.20	N.A.	N.A.
Non member	-	-	0.12	50.40
2. Sex-wise				
Male	0.56	82.32	0.16	24.64
Female	0.82	109.06	0.66	83.16
3. Occupation-wise				
Agriculturists	0.28	15.68	0.22	10.78(NS)
Govt. employees	0.23	11.27	0.26	18.20
Pvt. employees	0.34	16.66	0.64	53.72
Self employed	0.15	6.30(NS)	0.26	7.28(NS)
Others (Businessmen, Bank employees)	0.15	8.40(NS)	0.19	6.65(NS)
4. Income-wise				
High income	0.72	65.52	0.68	85.68
Middle income	0.53	51.94	0.75	73.50
Low income	0.52	47.32	0.58	40.60
5. Education-wise				
Illeterate	0.28	7.84(NS)	0.34	9.52(NS)
Primary	0.15	12.60	0.33	34.65
Secondary	0.22	20.02	0.21	20.58
Higher level	0.83	63.91	0.51	24.99

NS - Non significant

Table value of χ^2 at 10 per cent level

Table 4.4. Ranking of the parameters that influence the response behaviour of member and non-member in the order of preference for TWCCS/branches

Category	Members order of preference								Non members order of preference							
	1	2	3	4	5	6	7	8	1	2	3	4	5	6	7	8
<u>Membership-wise</u>																
1. Member	P ₂	P ₁	P ₃	P ₄	P ₇	P ₅	P ₈	P ₆								
2. Non member			--						P ₂	P ₄	P ₁	P ₃	P ₈	P ₅	P ₆	P ₇
<u>Sex-wise</u>																
1. Male	P ₂	P ₁	P ₄	P ₃	P ₅	P ₇	P ₆	P ₈	P ₂	P ₄	P ₁	P ₃	P ₈	P ₆	P ₇	P ₅
2. Female	P ₂	P ₃	P ₁	P ₄	P ₇	P ₈	P ₆	P ₅	P ₂	P ₄	P ₁	P ₃	P ₈	P ₆	P ₅	P ₇
<u>Occupation-wise</u>																
1. Agriculturists	P ₁	P ₄	P ₃	P ₂	P ₇	P ₅	P ₆	P ₈	P ₄	P ₂	P ₁	P ₃	P ₈	P ₆	P ₅	P ₇
2. Govt. employees	P ₂	P ₁	P ₄	P ₃	P ₇	P ₈	P ₅	P ₆	P ₂	P ₄	P ₁	P ₆	P ₈	P ₃	P ₅	P ₇
3. Pvt. Sector employees	P ₂	P ₄	P ₁	P ₃	P ₇	P ₅	P ₈	P ₆	P ₂	P ₄	P ₃	P ₁	P ₈	P ₆	P ₅	P ₇
4. Self employed	P ₁	P ₃	P ₂	P ₄	P ₇	P ₆	P ₅	P ₈	P ₂	P ₄	P ₁	P ₃	P ₈	P ₆	P ₅	P ₇
5. Others	P ₂	P ₃	P ₁	P ₅	P ₄	P ₇	P ₈	P ₆	P ₂	P ₄	P ₁	P ₃	P ₈	P ₅	P ₆	P ₇
<u>Income-wise</u>																
1. High income	P ₂	P ₁	P ₄	P ₃	P ₇	P ₅	P ₈	P ₆	P ₂	P ₃	P ₄	P ₁	P ₈	P ₅	P ₇	P ₆
2. Middle income	P ₂	P ₁	P ₄	P ₃	P ₅	P ₇	P ₈	P ₆	P ₂	P ₄	P ₁	P ₃	P ₈	P ₆	P ₅	P ₇
3. Low income	P ₃	P ₂	P ₁	P ₄	P ₇	P ₈	P ₅	P ₆	P ₁	P ₄	P ₂	P ₃	P ₈	P ₆	P ₅	P ₇
<u>Education-wise</u>																
1. Illiterate	P ₂	P ₃	P ₁	P ₄	P ₈	P ₇	P ₅	P ₆	P ₄	P ₂	P ₁	P ₃	P ₆	P ₅	P ₇	P ₈
2. Primary level	P ₂	P ₁	P ₃	P ₄	P ₅	P ₇	P ₆	P ₈	P ₂	P ₁	P ₄	P ₃	P ₈	P ₆	P ₅	P ₇
3. Secondary level	P ₂	P ₁	P ₄	P ₃	P ₆	P ₅	P ₇	P ₈	P ₄	P ₂	P ₁	P ₈	P ₃	P ₆	P ₅	P ₇
4. Higher level	P ₂	P ₁	P ₃	P ₄	P ₇	P ₅	P ₈	P ₆	P ₂	P ₃	P ₁	P ₄	P ₈	P ₅	P ₆	P ₇

1 - Price, P₂ - quality, P₃ - quantity, P₄ - convenience, P₅ - Credit facility
 5 - availability of preferred brand, P₇ - membership, P₈ - influence by others

2. Irrespective of sex, both members and non-members identified P_2 as the most influencing parameter for preferring the store. Apart from this P_1 , P_3 and P_4 also influence their preference. Similarly irrespective of sex, members identified three parameters in common viz. P_5 , P_6 and P_8 for their non-preference while non-members added P_7 as an additional factor to it.
3. On the basis of occupation the best factor influencing the member group of agriculturist and the self employed people is P_1 while other occupational groups are more quality conscious. This quality consciousness is also visible for different occupational categories of non-member groups. Irrespective of the occupational strata both members and non-members spot out, parameters like P_5 , P_6 and P_8 for their non-preference.
4. Further, on the basis of income, low income group respondents are more price and quantity conscious while middle and high income groups always prefer quality product.

5. It is interesting to note that irrespective of level of education all the member respondents were highly quality conscious while non-members also preferred convenience of purchase for preferring the store.

In short, the whole analysis revealed that irrespective of membership, sex, occupation, income and level of education, respondents preferred three parameters viz. quality, price and convenience for preferring TWCCS/branches. While availability of preferred product/brand, credit facility, membership and influence by others are the major factors for their non-preference. The conclusion drawn from the above analysis is more or less similar to the earlier analysis on APCCS.

Further analysis on the pattern of consumer preferences in relation to groups of consumers and products and their product/brand preference seems to be meaningful here to draw a final conclusion in respect of the choice behaviour of members and non-members towards the store. This is done in part B.

PART B

4.3. The pattern of consumer preference in relation to groups of consumers and products

This part explains the pattern of consumer preference in relation to groups of consumers and products. For

the purpose of analysis consumers were grouped on the basis of membership, sex, occupation, income and education and the products are grouped into provision and stationery. On the basis of provision and stationery purchases, the respondents were grouped into three, viz. those prefer exclusively the store, those prefer exclusively other traders and those depend on both the store and other traders and the percentage of respondents fall under each group is computed. Then on the basis of percentage consumption of provision and stationery these respondents are further classified into three zones.* (Least Favourable zone, Fairly Favourable Zone and Most Favourable Zone) and the number and percentage coming under each zone for different categories of respondents are computed.

-
- * 1. Least Favourable Zone:- Comprises those respondents, whose percentage consumption of provision and stationery from consumer co-operatives falls below 33.33 per cent (ie. below $1/3$ of total purchase)
2. Fairly Favourable Zone:- Respondents fall between 33.33 per cent to 66.67 per cent (ie. between $1/3$ and $2/3$ of total purchase).
3. Most Favourable Zone: - Respondents fall between 66.67 per cent to 100 per cent (ie. above $2/3$).

4.3.1. Section I. Autonomous Primary Consumer co-operative Store (APCCS)

The general pattern of respondents' preference towards the store and other traders for their provision and stationery consumption are analysed and presented in tables 4.5 and 4.6.

Table 4.5. The pattern of respondents preference for provision and stationery

(Figures represent number of respondents)

Sl. No.	Store	Provision		Stationery	
		Member	Non member	Member	Non member
1.	APCCS*	20 (33.33)	15 (25.00)	12 (20.00)	9 (15.00)
2.	Other traders	2 (3.33)	4 (6.69)	20 (33.33)	34 (56.67)
3.	Both APCCS and other traders	38 (63.34)	41 (68.33)	28 (46.67)	17 (28.33)
Total		60(100)	60(100)	60(100)	60(100)

Parenthesis indicate percentage

*Autonomous Primary Consumer Co-operative Store

Table 4.5 shows the percentage of respondents who purchases provision and stationery from APCCS alone, from other traders or from both. The analysis revealed that

33.33 per cent of the member respondents prefer exclusively the APCCS for purchasing their provision requirements. Out of the remaining, 63.34 per cent depends upon both the store and other traders for meeting their provision requirements. But for the stationery consumption 33.33 per cent of the member respondents exclusively preferred private traders and only 20 per cent exclusively depends on the store.

While analysing the pattern of preference for non member the percentage of respondents who exclusively depend on the store for provision is only 25 per cent, which is less than that of the members preference. Similarly, their exclusive preference for stationery is also less when compared to the member group of the respondents. Again it is interesting to note that more than 56 per cent of non members depend solely on other traders for their stationery consumption.

The analysis revealed that irrespective of member non member classification, respondents mostly prefer other traders for bulk of their stationery consumption. On the other hand their preference towards the store is reasonably good for provision consumption. A categorywise analysis of the pattern of respondents preference towards the store seems to be meaningful here.

1. Membership-wise

The analysis as shown in table 4.6 revealed that irrespective of membership, majority of the respondents favoured the store for provision consumption while for stationery, majority of them recorded least favourable preference.

2. Sex-wise

Sex wise analysis shows that majority of the female respondents prefer the store for provision consumption than the male groups.

For stationery consumption majority of the male group recorded their least favourable preference irrespective of their membership while the member female group have fairly favourable preference and majority of non-member female group came under Least Favourable Zone.

3. Occupational-wise

Occupation-wise analysis revealed that:

1. Except the government employees and other groups (Businessmen and bank employees) majority of other occupational categories fall under Most Favourable Zone for their provision consumption, while the agri-

Table 4.6 Pattern of consumer preferences for provision and stationery towards Autonomous primary consumer co-operatives

(figures represent number of respondents)

Category	Provision						Stationery					
	Member			Non-member			Member			Non-member		
	LFZ	FFZ	MFZ	LFZ	FFZ	MFZ	LFZ	FFZ	MFZ	LFZ	FFZ	MFZ
A. Membership-wise												
Member	12 (20.00)	20 (33.33)	28 (46.67)	-	-	-	25 (41.67)	19 (31.57)	27 (26.66)	-	-	-
Non-member	-	-	-	15 (25)	21 (35)	24 (40)	-	-	-	27 (45)	20 (33.33)	13 (21.67)
B. Sex-wise												
Male	7 (20.00)	15 (42.86)	13 (37.14)	9 (25.72)	13 (37.14)	13 (37.14)	17 (48.57)	10 (28.57)	8 (22.86)	15 (42.86)	14 (40.00)	16 (17.14)
Female	5 (20.00)	5 (20)	15 (60)	6 (24)	8 (32)	11 (44)	8 (32)	9 (36)	8 (32)	12 (48)	6 (24)	7 (28)
C. Occupation-wise												
Agriculturist	2 (20)	3 (30)	5 (50)	2 (20)	5 (50)	3 (30)	2 (20)	4 (40)	4 (40)	4 (40)	4 (40)	2 (20)
Govt. employees	4 (26.67)	6 (40)	5 (33.33)	7 (41.18)	4 (23.53)	6 (35.29)	7 (46.67)	5 (33.33)	3 (20)	8 (47.66)	5 (29.41)	5 (23.53)
Private sector employees	1 (5.56)	7 (38.89)	10 (55.55)	2 (28.57)	1 (14.29)	4 (57.14)	11 (61.11)	4 (22.22)	3 (16.67)	1 (4.29)	4 (57.14)	2 (28.57)
Self employed	-	1 (14.29)	6 (85.70)	-	2 (33.33)	4 (66.67)	-	3 (42.86)	4 (57.14)	1 (16.67)	3 (50.00)	2 (33.33)
Others	5 (50)	3 (30)	2 (20)	4 (26.67)	6 (40)	5 (33.33)	5 (56)	3 (30)	2 (20)	11 (23.33)	3 (20)	1 (16.67)
D. Income-wise												
High income	7 (28)	10 (40)	8 (32)	9 (45)	6 (30)	5 (25)	14 (56)	8 (32)	3 (12)	12 (60)	6 (30)	2 (10)
Middle income	3 (14.29)	6 (28.57)	12 (57.14)	5 (31.25)	6 (37.50)	5 (31.25)	9 (42.86)	7 (33.33)	5 (23.81)	7 (43.75)	5 (31.25)	5 (25)
Low income	2 (14.29)	4 (28.57)	8 (57.14)	1 (37.5)	9 (58.33)	14 (14.29)	2 (14.29)	4 (28.57)	8 (57.4)	8 (33.33)	9 (37.5)	7 (29.17)
E. Education-wise												
Illiterate	-	2 (33.33)	4 (66.67)	-	1 (16.67)	5 (83.33)	2 (33.33)	2 (33.33)	2 (33.33)	2 (33.33)	1 (16.67)	3 (50)
Primary-level	1 (7.14)	5 (35.72)	8 (57.14)	4 (19.05)	5 (23.81)	12 (57.14)	5 (35.71)	3 (21.43)	6 (42.86)	9 (48.86)	7 (33.33)	5 (23.81)
Secondary level	5 (35.71)	4 (19.05)	12 (57.13)	6 (31.58)	8 (42.11)	5 (26.31)	8 (38.10)	7 (33.33)	6 (28.57)	9 (47.37)	7 (36.84)	3 (15.79)
Higher level	6 (31.58)	9 (47.37)	4 (21.05)	5 (35.71)	7 (50.00)	2 (14.29)	9 (47.37)	7 (36.84)	3 (15.79)	7 (56)	5 (35.71)	2 (14.29)

Parenthesis indicate percentage.

LFZ - Least Favourable Zone

FFZ - Fairly Favourable Zone

MFZ - Most favourable Zone.

culturist, came under Fairly Favourable Zone irrespective of membership.

2. Majority of the member respondents of other groups come under Least Favourable Zone, whereas non member groups recorded their fairly favourable preference for the consumption of provision.

3. The consumption pattern towards stationery shows that except agriculturists and self employed people majority of all other groups come under Least Favourable Zone irrespective of their membership, while the agriculturists and self employed people are having fairly favourable preference towards the store.

4. Income-wise

Analysis on the basis of different income levels show that respondents preference towards the store both for provision and stationery decreases as the level of income increases. The analysis further reveals that though the low and middle income groups of member and non-member respondents preferred the store for provision consumption, their response towards stationery consumption is negative.

5. Education-wise

Education-wise analysis revealed that majority of the illiterate people come under Most Favourable zone for both provision and stationery consumption and none of them comes under Least Favourable Zone, irrespective of their membership. Among the member group of primary and secondary level educated people, majority of them come under Most Favourable Zone for provision consumption whereas, the majority of the non-member group fall under Fairly Favourable Zone. Again people with higher education recorded their least favourable preference for both provision and stationery irrespective of their membership. Majority of the secondary level educated people fall under Least Favourable Zone irrespective of their membership. While majority of the non-member group of primary level, have fairly favourable preference for stationery consumption when compared to its member group.

Summing up, the study reveals that irrespective of category, respondents preference towards the store for stationery consumption was meagre when compared to that of provision. It is also noticed that as the level of income increases, people show some reluctance to prefer the store. Again occupation-wise analysis leads to the conclusion that agriculturists and self employed people prefer

the store mostly for their provision consumption while bank employees and businessmen and majority of private sector employees opt for other traders. It should also be noted that an inverse relationship is revealed between the level of education and the respondents preference towards the store.

Now an attempt is made to analyse the pattern of respondents preference for provision and stationery towards TWCCS and its selected branches. It is dealt in section II.

4.3.2. Section II: TWCCS/branches

Table 4.7. The pattern of respondents preference for provision and stationery

(figures represent number of respondents)

Source	Provision		Stationery	
	Member	Non-member	Member	Non-member
1. TWCCS/branch	16 (40)	14 (35)	10 (25)	3 (20)
2. Other traders	4 (10)	5 (12.5)	9 (22.5)	10 (25)
3. Both	20 (50)	21 (52.5)	21 (52.5)	22 (55)
Total	40(100)	40(100)	40(100)	40 (100)

 Parenthesis indicate percentages

The study revealed that about 37.5 per cent of respondents depend exclusively on TWCCS/branches for their provision consumption. While for stationery, dependence is more on other traders. The table further reveals that exclusive dependence on the store is more by the members than by the non-members for both provision and stationery consumption.

A category-wise analysis in this respect is done in table 4.8.

1. Membership-wise

The results revealed that members preference for provision is mostly favourable for TWCCS and its branches. While, their preference for stationery seems to be quiet unfavourable. Similarly, majority of the non-members registered their least favourable preference for stationery consumption.

2. Sex-wise

Irrespective of sex and membership respondents prefer TWCCS/branches for provision to stationery.

3. Occupation-wise

On the basis of of occupation majority of agriculturists and self employed people preferred TWCCS and

Table 4.8. Pattern of consumer preferences for provision and stationery towards T.N.CCS/brancher
(figures in number)

Category	Provision						Stationery					
	Member			Non-member			Member			Non-member		
	LFZ	FFZ	MFZ	LFZ	FFZ	MFZ	LFZ	FFZ	MFZ	LFZ	FFZ	MFZ
A. Membership-wise												
Member	11 (27.5)	12 (30)	17 (42.50)	-	-	-	20 (5)	16 (40)	4 (10)	-	-	-
Non-member	-	-	-	12 (30)	15 (37.5)	13 (32.5)	-	-	-	20 (50)	13 (32.5)	7 (17.5)
B. Sex-wise												
Male	5 (23.80)	9 (42.86)	7 (33.33)	5 (22.73)	9 (40.91)	8 (36.36)	12 (57.14)	7 (33.33)	2 (9.53)	11 (50.00)	8 (36.36)	3 (13.64)
Female	6 (31.58)	3 (15.79)	10 (52.63)	7 (35.39)	6 (33.33)	5 (27.79)	8 (42.11)	9 (47.39)	2 (10.5)	9 (50.00)	5 (37.78)	4 (22.22)
C. Occupation-wise												
Agriculturists	1 (12.5)	2 (25.0)	5 (62.5)	1 (14.29)	4 (57.14)	2 (28.57)	1 (12.50)	4 (50.0)	3 (37.50)	2 (28.57)	4 (57.14)	1 (14.29)
Govt. employees	2 (20.0)	4 (40)	4 (40)	3 (33.33)	4 (44.45)	2 (22.22)	4 (57.14)	2 (25.0)	1 (14.29)	5 (55.56)	3 (33.33)	1 (11.11)
Private sector employees	4 (57.14)	1 (14.29)	2 (28.57)	3 (25)	5 (41.67)	4 (33.33)	5 (71.43)	2 (28.57)	-	7 (58.33)	3 (25.0)	2 (16.67)
Self employed	-	2 (33.33)	4 (66.67)	-	1 (25.0)	3 (75.00)	4 (66.67)	1 (16.67)	1 (16.67)	-	2 (50)	2 (50)
Others	4 (57.15)	1 (14.28)	2 (28.57)	3 (25)	5 (41.67)	4 (33.33)	4 (57.14)	3 (42.86)	-	4 (57.15)	1 (14.28)	2 (28.57)
D. Income-wise												
Higher income	7 (53.85)	5 (38.46)	1 (7.69)	9 (60.0)	4 (26.67)	2 (13.33)	10 (76.92)	3 (23.08)	-	10 (66.67)	4 (26.67)	1 (6.66)
Middle income	3 (21.43)	7 (50.0)	4 (28.57)	2 (14.29)	7 (50.0)	5 (35.71)	8 (57.14)	5 (35.71)	1 (7.15)	8 (57.14)	5 (35.71)	1 (7.15)
Low income	1 (7.69)	2 (15.38)	10 (76.93)	1 (9.09)	4 (36.36)	6 (54.54)	4 (30.77)	5 (38.46)	4 (30.77)	2 (18.18)	4 (36.36)	5 (45.46)
E. Education-wise												
Illiterate	-	-	4 (100)	-	1 (25)	3 (75)	-	2 (50)	2 (50)	-	3 (75)	1 (25)
Primary level	2 (16.67)	4 (33.33)	6 (50)	1 (6.67)	8 (53.33)	6 (40)	4 (33.33)	6 (50)	2 (16.67)	9 (60)	4 (26.67)	2 (13.33)
Secondary level	2 (15.39)	5 (38.46)	6 (46.15)	4 (28.57)	6 (42.86)	4 (28.57)	8 (61.53)	4 (30.78)	1 (7.69)	7 (50.0)	5 (35.71)	2 (14.29)
Higher level	7 (63.64)	2 (18.18)	2 (18.18)	3 (42.86)	1 (14.27)	3 (42.87)	7 (63.63)	4 (36.36)	-	4 (57.14)	1 (14.29)	2 (28.57)

Parenthesis indicate percentage

LFZ - Least Favourable Zone, FFZ - Fairy Favourable Zone, MFZ - Most Favourable Zone

branches for provision, while they recorded least favourable preference for stationery consumption. It is also noticed that irrespective of occupation and membership respondents registered least favourable preference for stationery purchase.

4. Income-wise

Here an inverse relationship is noticed between level of income and respondent's preference. In other words, higher the level of income, lesser will be the preference towards TWCCS and branches. This may be due to their status consciousness.

5. Education-wise

Here also an inverse relationship is noticed between level of education and pattern of consumer preference towards the stores. It is interesting to note that all illiterate member respondents exclusively preferred the store for the provision consumption while 25 per cent of non members opted for other traders.

In short from the above analysis it can be concluded that irrespective of membership and category, respondent's preference towards the store seems to be least favourable

for stationery consumption. The reason for this may be manifold. One of the reasons may be their brand/product preference and non availability of the required product/brand. An analysis to this end is made in the following section.

4.4. Product/brand preference and availability of preferred brand

This section examines the product/brand preference of the respondents over selected items of provision and stationery and its availability in the store. The purpose of the analysis is to examine, whether the preferred brands are available with the consumer co-operatives in required quantity. For this purpose twenty commonly used products having distinct product/brand name are selected and its availability is measured on a three point scale viz. always available, sometimes available and not at all available and the analysis was done in three phases. Phase one separately analyses the availability of twenty selected items in APCCS and in TWCCS/branches. Then, in phase two the product/brand preference of the respondents for each selected items of provision and stationery are identified and arranged in the order of preference (only the first three ranks are considered for the study). Here also separate analysis was done for APCCS and for TWCCS/

branches. Finally, in the last phase separate analysis was carried out to examine the availability of mostly preferred product/brand in the APCCS as well in TWCCS/branches.

4.4.1. Phase I: Availability of selected products in consumer co-operative store:

Table 4.9. shows the respondents opinion about the availability of the selected items in APCCS and TWCCS and its selected branches during the period of study.

The study revealed the following:

1. More than seventy per cent of the respondents opined that, five items (rice, toilet soap, washing soap, washing powder and ink) are always available in APCCS. While, ten out of twenty identified items (rice, tea, coffee, Toilet soap, washing soap, washing powder, tooth paste, tooth powder, ball pen and cigarette) are always available with TWCCS/branches.
2. Similarly more othan fifty per cent of respondents recorded that items like flask, sanitary napkins, coffee/lossenger, ink-pen and soft drinks are not at all available in APCCS. It should also be noted that all the respondents had opined that face cream and liquor are not at all available with APCCS.

Table 4.9. Availability of selected items of provision and stationery

(in numbers)

Items selected	APCCS			TWCCS/Branches		
	Always available	Sometimes available	Not at all available	Always available	Sometimes available	Not at all available
1. Rice	98(82)	22(18)	-	68(85)	12(5)	-
2. Tea	78(65)	37(31)	5(4)	73(91)	5(6)	2(3)
3. Coffee	52(43)	63(53)	5(4)	67(84)	12(15)	1(1)
4. Toilet soap	111(93)	9(7)	-	76(95)	4(5)	-
5. Washing soap	118(98)	2(2)	-	68(85)	9(11)	3(4)
6. Washing powder	87(73)	18(15)	15(12)	77(96)	3(4)	-
7. Tooth paste	74(61)	43(36)	3(3)	63(79)	11(14)	6(7)
8. Tooth powder	25(21)	68(57)	27(22)	51(64)	17(21)	12(15)
9. Face powder	78(65)	14(12)	28(23)	62(78)	14(17)	4(5)
10. Face cream	-	-	120(100)	-	28(35)	52(65)
11. Soft drink	-	29(24)	91(76)	8(10)	18(23)	54(67)
12. Ink pen	15(12)	24(20)	81(68)	17(21)	25(31)	38(48)
13. Ball pen	70(58)	43(36)	7(6)	63(79)	17(21)	-
14. Toffee/ lossenger	5(4)	34(28)	81(68)	31(39)	37(46)	12(15)
15. Cigarette	72(60)	46(38)	2(2)	64(80)	10(13)	6(7)
16. Liquor	-	-	120(100)	-	-	80(100)
17. Sanitary napkin	-	5(4)	115(96)	12(15)	32(40)	36(45)
18. Floor cleaners	32(27)	41(34)	47(39)	43(54)	12(15)	25(31)
19. Ink	102(85)	18(15)	-	50(63)	28(35)	2(2)
20. Flask	5(4)	12(10)	103(86)	24(30)	31(39)	25(31)

Parenthesis represents percentage

(Percentages are adjusted to nearest full digit)

3. In the case of TWCCS/branches majority of the respondents felt that only three items (face cream, liquor and soft drinks) are not at all available in the store while the rest of the items are sometimes available.

It can be concluded from the above analysis that respondents of the APCCS are not sure about the regular availability of almost fifteen identified items. Hence they may opt other traders for their purchases. It may also be noted that out of this fifteen items majority are stationery products. This also substantiate the earlier findings for respondents non-preference of the store for stationery consumption. The analysis further revealed that half of the identified items are always available with TWCCS/branches and the rest of the items are sometimes available. Hence we may conclude that the products availability is more at TWCCS/branches than in APCCS.

Now let us analyse the product/brand preference for each respondent for identified items. This is done in phase II.



4.4.2. Phase II. Product/brand preference of the respondents on selected items of provision and stationery

On the basis of order of preference the product/brand preference of each item is ranked and presented in tables 4.10, 4.11. A comparative analysis of tables 4.10 and 4.11 revealed that -

1. The pattern of preference of product/brand seems to be almost identical for the first preferred product/brand by the respondent irrespective of APCCS and TWCCS/branches. Notable variation in this respect is recorded only in two items viz. toilet soap and toffee/lossenger. For toilet soap, lifeboy is the mostly preferred brand by the respondents of TWCCS/branches while lux is preferred in APCCS. Similarly Eclare is the mostly preferred product/brand under toffee/lossenger in APCCS against Cadburies in TWCCS
2. Some variations in second and third order of preference is also noticed between APCCS and TWCCS with respect to tea, coffee, toilet soap, washing soap, tooth paste, tooth powder, face powder, face cream, soft drinks, toffee/lossenger, cigarette and liquor. Though there exists slight variation in brand

Table 4.10. Product/Brand preference of the respondents of APCCS on selected items of provision and stationery

(figures in percentage)

Sl. No.	Product-Brand name	Member	Non member	Average
1.	Rice			
	Matta	67.08	59.38	63.23
	C.O.	18.92	25.00	21.96
	Plain rice	10.25	11.32	10.79
2.	Tea			
	Kannan Devan	51.43	44.12	49.28
	Three roses**	20.00	23.00	21.80
	Red Label***	8.58	19.94	14.26
3.	Coffee			
	Brook bond	36.24	44.12	40.18
	Green Label	23.71	20.21	21.96
	Cafe***	21.43	18.56	20.00
4.	Toilet soap			
	Lux*	25.00	15.00	20.00
	Lifeboy**	20.00	15.00	17.50
	Rexona***	12.50	7.50	10.00
5.	Washing soap			
	501	53.14	63.33	58.24
	Sunlight	25.00	8.33	16.67
	Chavi bar***	10.71	16.71	13.71

Contd.....

6.	Washing powder			
	Surf	37.50	37.15	37.33
	Nirma	35.15	37.14	36.15
	Wheel	12.50	11.43	11.97
7.	Tooth paste			
	Colgate	67.55	43.33	55.44
	Closeup**	17.65	10.00	13.83
	Forhance***	5.88	20.23	13.11
8.	Tooth powder			
	Namboodiris Ayurvedic powder	43.48	46.15	44.82
	Vicco**	26.09	15.38	20.74
	Colgate***	17.29	19.23	18.24
9.	Face powder			
	Ponds	31.81	34.24	33.01
	Cutticura	22.73	21.05	21.89
	Nycil**	11.36	7.89	9.63
10.	Face cream			
	Fair & Lovely	37.17	30.00	33.59
	Nivea**	14.86	25.00	19.93
	Clearasil***	22.46	15.00	18.73
11.	Softdrinks			
	Rasna	45.45	38.10	41.78
	Trinka	18.18	29.57	23.88
	Rex***	13.64	19.05	16.35
12.	Ink pen			
	Hero	45.45	42.86	44.16
	Bismi	18.18	29.57	23.88
	Jubilee	22.73	16.99	19.86

13.	Ball pen			
	Reynolds	70.00	60.00	65.00
	Bismi	20.00	25.00	22.50
	Jubilee	10.00	15.00	12.50
14.	Toffee/Lossenger			
	Eclare*	26.67	29.03	27.85
	Cadburies**	20.00	16.13	18.07
	Nutrine	16.67	19.35	18.01
15.	Cigarette			
	Scissors	33.33	37.50	35.42
	Charminar**	18.33	15.00	16.67
	Wills***	17.00	12.50	14.75
16.	Liquor			
	McDowels	50.00	57.14	53.57
	Deplomat	20.15	23.81	19.41
	Binnis***	20.00	14.29	17.15
17.	Sanitary Napkins			
	Carefree	64.07	58.82	61.45
	Stayfree	28.50	26.67	27.59
	Prima	7.43	20.00	13.72
18.	Floor cleaners			
	Vim	56.52	75.00	65.76
	Biz	26.09	25.00	25.25
19.	Ink			
	Brill	66.67	68.75	67.71
	Chelpark	33.33	30.30	31.82
20.	Flask			
	Eagle	66.66	62.50	64.58

* Denotes variation in first order of preference between the respondent's response of APCCS and TWCCS

** Variation in second order of preference

*** Variation in third order of preference

Table 4.11. Product/brand preference of respondents of TWCCS/
branches on selected items of provision and
stationery

(in percentage)

Sl. No.	Product/brand in the order of preference	Member	Non-member	Average
1.	Rice			
	Matta	40.00	42.86	41.43
	C.O.	22.50	14.14	18.32
	Plain rice	20.00	28.57	24.29
2.	Tea			
	Kannan Devan	27.03	29.27	28.17
	Red Label**	21.62	17.66	19.64
	Three roses***	16.27	21.90	19.08
3.	Coffee			
	Brook Bond	25.00	44.73	34.87
	Green Label	22.22	23.68	22.95
	Brue***	13.89	13.16	13.55
4.	Toilet soap			
	Lifeboy*	18.00	22.00	20.00
	Lux**	16.00	16.00	16.00
	Cinthol***	8.00	10.00	9.00
5.	Washing soap			
	501	30.30	26.08	28.19
	Chavi bar**	18.18	21.75	19.87
	Wheel***	9.09	13.05	11.07
6.	Washing powder			
	Surf	27.50	31.25	29.38
	Nirma	32.50	25.00	28.75
	Wheel	20.00	18.75	19.38

7.	Tooth paste			
	Colgate	26.32	24.24	25.28
	Forhance**	23.68	18.18	20.93
	Closeup***	15.79	18.18	16.99
8.	Tooth powder			
	Namboodiris Tooth powder	28.57	47.78	38.18
	Colgate**	25.71	28.47	27.09
	Forhance***	22.86	14.23	18.56
9.	Face powder			
	Ponds	22.50	24.39	23.45
	Cutticura	25.00	19.51	22.26
	Cinthol***	12.15	12.19	12.17
10.	Face cream			
	Fair & lovely	41.38	30.43	35.96
	Clearasil**	17.24	13.79	15.52
	Nivea***	13.04	17.39	15.22
11.	Soft drinks			
	Rasna	43.75	34.24	34.00
	Trinka	15.62	21.21	18.42
	Kissan***	12.50	12.12	12.31
12.	Ink pen			
	Hero	46.66	45.71	46.19
	Bismi	26.67	20.02	20.35
	Jubilee	10.00	17.14	13.57
13.	Ball pen			
	Reynolds	57.14	53.33	55.24
	Bismi	35.57	20.67	31.12
	Jubilee	7.29	20.00	13.65

14.	Toffee/Lossenger			
	Cadburies**	10.00	46.66	28.33
	Eclare**	20.00	26.06	23.03
	Nutrine	17.50	13.33	15.42
15.	Cigarette			
	Scissors	37.50	31.25	34.38
	Wills**	17.50	12.50	15.00
	Panama***	11.25	15.00	13.13
16.	Liquor			
	McDowell's	32.00	47.06	39.53
	Diplomat	24.00	11.76	14.83
	Bijoy's***	12.00	17.65	14.84
17.	Sanitary Napkins			
	Carefree	58.82	53.33	56.08
	Stayfree	23.53	26.67	25.10
	Prima	27.65	20.00	18.83
18.	Floor cleaners			
	Vim	48.00	66.67	57.34
	Biz	32.00	33.33	32.67
19.	Ink			
	Brill	68.75	54.55	61.65
	Chelpark	31.25	30.30	30.78
20.	Flask			
	Eagle	64.00	72.05	68.03

* Denotes variation in first order of preference between the respondent's response of APCCS and TWCCS

** Variation in second order of preference

*** Variation in third order of preference

brand preference, all respondents, irrespective of APCCS and TWCCS seems to be highly product/brand conscious and hence they are influenced by the product/brand awareness and its availability in the store. This calls for a thorough analysis of availability of mostly preferred brand in consumer co-operative stores. This is done in phase III.

4.4.3. Phase III. Availability of preferred brand in required quantity

Availability of the mostly preferred brand under each selected item in APCCS and TWCCS are presented in tables 4.12, 4.13. A comparative analysis of tables 4.12, 4.3 revealed that

1. Majority of the respondents of APCCS felt that mostly preferred product/brand is always available for the selected items like tea, toilet scap, washing soap, washing powder, tooth paste and ball pen. At the same time they are of the opinion that preferred product/brand are not at all available for the items like face cream, ink-pen, toffee/lossenger liquor, sanitary napkins and flask. Similarly, availability of preferred brand is not at all guaranteed for items like face powder, ink and tooth powder.

Table 4.12. Availability of mostly preferred brand from APCCS.
(in number)

Sl. No.	Selected items	Mostly preferred brand	Availability		
			Always	Some-times	Not at all
1.	Rice	Matta	28(23)	84(70)	8(7)
2.	Tea	Kannan Devan	73(61)	36(30)	11(9)
3.	Coffee	Brookebond	42(35)	59(49)	19(16)
4.	Toilet soap	Lux	85(71)	31(26)	4(3)
5.	Washing soap	501 Bar	102(85)	18(15)	-
6.	Washing powder	Surf	71(59)	25(21)	24(20)
7.	Tooth paste	Colgate	65(54)	39(33)	16(13)
8.	Tooth powder	Namboodiris tooth powder	24(20)	60(50)	31(30)
9.	Face powder	Ponds	25(21)	76(63)	19(16)
10.	Face cream	Fair & Lovely	-	-	120(100)
11.	Soft drinks	Rasna	2(2)	23(19)	95(79)
12.	Ink pen	Hero	5(4)	13(11)	102(85)
13.	Ball pen	Reynolds	65(54)	46(38)	9(8)
14.	Toffee/lossenger	Eclare	4(3)	13(11)	103(86)
15.	Cigarette	Scissors	65(54)	52(43)	3(3)
16.	Liquor	McDowell's	-	-	120(100)
17.	Sanitary napkins	Carefree	-	2(2)	118(98)
18.	Floor cleaners	Vim	15(12)	37(31)	68(57)
19.	Ink	Brill	50(42)	64(53)	6(5)
20.	Flask	Eagle	-	7(6)	113(94)

Parenthesis indicate percentage

(Percentages are adjusted to nearest full digits)

Table 4.13. Availability of mostly preferred brand from TWCCS/branches

(in number)

Sl. No.	Items selected	Mostly preferred brand	Availability		
			Always	Some-times	Not at all
1.	Rice	Matta	46(58)	28(35)	6(7)
2.	Tea	Kannandevan	52(65)	13(16)	15(19)
3.	Coffee	Brookbond	49(61)	28(35)	3(4)
4.	Toilet soap	Lifeboy	70(88)	8(10)	2(2)
5.	Washing soap	501 Bar	63(79)	12(15)	5(6)
6.	Washing powder	Surf	74(93)	5(6)	1(1)
7.	Tooth paste	Colgate	68(85)	10(13)	2(2)
8.	Tooth powder	Namboodiri's	42(53)	24(30)	14(17)
9.	Face powder	Ponds	53(66)	17(21)	10(13)
10.	Face cream	Fair & Lovely	-	21(26)	59(74)
11.	Soft drinks	Rasna	8(10)	18(22)	53(58)
12.	Ink pen	Hero	8(10)	10(13)	62(77)
13.	Ball pen	Reynolds	50(63)	22(27)	8(10)
14.	Toffee/Lossenger	Cadburies	17(21)	34(43)	29(36)
15.	Cigarette	Scissores	59(74)	12(15)	9(11)
16.	Liquor	McDowells	-	-	80(100)
17.	Sanitary Napkins	Carefre	10(13)	28(35)	42(52)
18.	Floor cleaners	Vim	35(44)	24(30)	21(26)
19.	Ink	Brill	72(90)	8(10)	-
20.	Flask	Eagle	12(15)	28(35)	40(40)

Parenthesis indicate percentage

(Percentages are adjusted to nearest full digit)

2. When compared to APCCS, the availability of mostly preferred product/brand in TWCCS is high. The analysis revealed that, out of the twenty identified products, majority of the respondents felt that eleven items with preferred brand are always available with the store. Similarly more than fifty per cent of the respondents felt that items like face cream, soft drinks, ink pen, liquor and sanitary napkins are not all available in preferred brand. Hence we may conclude that availability of preferred product/brand in required quantity stands as a key factor for respondents preference/non - preference towards the store.

So far we have assessed the parameters that influence the choice behaviour of members and non members towards consumer cooperatives and the pattern of consumer preferences in relation to groups of consumers and products. The whole analysis revealed that the respondents preference towards the store for stationary consumption is meagre when compared to their preference for provision consumption. It is also identified that product/brand awareness also influenced the response behaviour of respondents. Apart from this, the level of

satisfaction of respondents towards the consumer cooperative store may also influences the salience determining parameters of consumers' behaviour towards the store.

To examine the level of satisfaction of members and non - members towards consumer cooperative store, satisfaction index (similar to that of Kerlinger 1970) was constructed by collecting their reactions towards the consumer cooperative stores. On the basis of satisfaction index constructed for each respondent, respondents were grouped into three zones viz. Most Favourable, Fairly Favourable and Least Favourable Zones. This in turn would help us to identify the salience determining parameters of consumer towards consumer cooperative stores. An analysis to this end is given in part C.

PART C

4.5. Salience determining parameters of consumer behaviour towards consumer co-operatives

In order to examine the salience determining parameters of consumer behaviour, a Satisfaction Index was constructed. To construct the satisfaction index, seven characters viz. quality, price, quantity, behaviour of the employee, convenience, availability of preferred brand

and quick disposal at the counter were selected and coded*. Again the salience determining parameters were grouped under three zones, viz. Least Favourable Zone, Fairly Favourable Zone and Most Favourable Zone. The characters having Satisfaction Index below 33.33, come under Least Favourable Zone, Satisfaction Index between 33.33 to 66.67 come under Fairly Favourable zone and Satisfaction Index above 66.67 come under Most Favourable Zone. Opinion of both, members and non-members were gathered on a five point scale for each character and scores were attributed.

With the above methodology the consolidated opinion of members and non members towards selected characteristics were analysed by constructing separate satisfaction index for each identified characters and the results are presented in the following sections.

* C₁ - quality

C₂- price

C₃- quantity

C₄- behaviour of the
employee

C₅ - Convenience

C₆ - availability of
preferred brand

C₇ - quick disposal at
the counter

4.5.1. Section I: Satisfaction Index of members and non-members for selected characteristics towards APCCS.

The opinion of respondents towards the selected characteristics were analysed and presented in table 4.14

1. The consolidated opinion of members comes above 3 for characters, like C_1 , C_2 , C_3 , C_4 , C_5 and C_7 indicating that members satisfaction towards these characters are above average, whereas for the character C_6 the level of satisfaction is below average.
2. The highest average score recorded by members is for character C_7 and lowest score is recorded for C_6 , which indicate that for character C_7 their level of satisfaction is the highest and for C_6 it is the lowest. In general members satisfaction Index ranges between 48.67 to 90.67.
3. The average score recorded by the non-members reflects that, for the characters C_1 , C_2 , C_4 , C_5 and C_7 the average score is above 3 which shows a higher level of satisfaction over these characters. For other characters the level of satisfaction is below average.

Table 4.14. Satisfaction Index (S.I) of members and non-members for selected characteristics towards APCCS

Sl. No.	Characters	Member (A)			Non member (B)			Total (A+B)		
		Total score	Average score	S.I.	Total score	Average score	S.I.	Total score	Average score	S.I.
1.	Quality	231	3.85	77.00	183	3.05	61.00	411	3.45	68.50
2.	Price	214	3.56	71.33	202	3.36	67.33	416	3.47	69.33
3.	Quantity	198	3.33	66.00	142	2.36	47.33	340	2.83	56.67
4.	Behaviour of the employee	214	3.56	71.00	195	3.25	65.00	409	3.41	68.17
5.	Convenience	261	4.31	87.00	148	2.46	49.33	409	3.41	68.17
6.	Availability of preferred brand	146	2.43	48.67	133	2.20	44.33	279	2.33	46.50
7.	Quick disposal at the counter	272	4.53	90.67	258	4.30	86.00	530	4.42	88.33

4. The non-members satisfaction index ranges from 44.33 to 86 and the highest score is obtained for C_7 and lowest is for C_6 .

In addition to this a pooled satisfaction index for both members and non-members are also computed and revealed that average score ranges between 2.33 to 4.42 and satisfaction index ranges between 46.5 to 88.33. Here also, the highest score obtained is for C_7 and lowest for C_6 . The consolidated opinion of members and non-members also come above average for the characters viz. C_1 , C_2 , C_4 , C_5 and C_7 and for C_3 and C_6 it is below average.

Inferences made from the above analysis revealed that irrespective of membership, the respondents scored quality, price, behaviour of the employee, convenience and quick disposal at the counter as above average and highest score was obtained by the character C_7 and lowest score by C_6 .

Saliency determining parameters of respondents of APCCS

Table 4.15 shows that the characters like C_1 , C_2 , C_4 , C_5 and C_7 come under Most Favourable Zone and C_3 and C_6 come under Fairly Favourable Zone under the member group.

Table 4.15. Salience determining parameters of respondents of APCCS

Sl. No.	Group	Least Favourable Zone*	Fairly Favourable Zone *	Most Favourable Zone***
1.	Member	Nil	C ₃ , C ₆	C ₁ , C ₂ , C ₄ , C ₅ , C ₇
2.	Non-member	Nil	C ₁ , C ₃ , C ₄ , C ₅ , C ₆	C ₂ , C ₇ .
3.	Total	Nil	C ₃ , C ₆ .	C ₁ , C ₂ , C ₄ , C ₅ , C ₇ .

- * Least Favourable Zone - Satisfaction Index below 33.33
 ** Fairly Favourable Zone - Satisfaction Index between 33.33 to 66.67
 *** Most Favourable Zone - Satisfaction Index above 66.7.

63

The analysis on non-members' response shows that, the characters like C_1 , C_3 , C_4 , C_5 and C_6 come under Fairly Favourable Zone and the rest ie. C_2 and C_7 come under Most Favourable Zone. Thus it can be concluded that the level of satisfaction is higher for members than for non-members.

Similar type of analysis was done with TWCCS/branches and results are presented in Section II.

4.5.2. Section II. Satisfaction Index of members and non members for TWCCS/branches

Table 4.16 shows the satisfaction index of the respondents of TWCCS/branches and analysis revealed that:

1. The consolidated average score comes above 3 for both members and non-members which indicate that their level of satisfaction in general is above average.
2. The satisfaction index of members ranges in between 55 to 86 and highest score is recorded for C_7 and lowest score recorded for C_6 .

Table 4.16. Satisfaction Index (S.I) of members and non-members for selected characteristics towards TWCCS/branches

Sl. No.	Characters	Member A			Non member (B)			Total (A+B)		
		Total score	Average score	S.I.	Total score	Average score	S.I.	Grand total	Average score	S.I.
1.	Quality	133	3.33	66.50	134	3.35	67.00	267	3.34	66.75
2.	Price	136	3.40	68.00	120	3.00	60.00	256	3.20	64.00
3.	Quantity	137	3.43	68.50	102	2.55	51.00	239	2.99	59.75
4.	Behaviour of the employees	134	3.35	67.00	134	3.35	67.00	268	3.35	67.00
5.	Convenience	149	3.73	74.50	146	3.65	73.00	295	3.69	74.75
6.	Availability of preferred brand	110	2.75	55.00	101	2.53	50.50	211	2.64	52.75
7.	Quick disposal at the counter	172	4.30	86.00	163	4.08	81.50	335	4.19	83.75

3. The level of satisfaction of non-members shows that, their satisfaction index ranges between 50.5 to 81.5 and highest score is obtained for C_7 and lowest score is for C_6 .

Saliency determining parameters of respondents of TWCCS/branches

The saliency determining parameters grouped under three zones, Least Favourable, Fairly Favourable and Most Favourable are presented in table 4.17.

The table reveals that the parameters like C_4 , C_5 and C_7 come under Most Favourable zone irrespective of the membership. For member group, the character C_2 also comes under Most Favourable zone whereas for non member it comes under Fairly Favourable zone. The characters like C_1 and C_6 fall under Fairly Favourable zone for members, whereas three characters like C_3 , C_6 and C_2 come under this group for non-members.

A pooled analysis of members and non-members shows that, the characteristics such as C_1 , C_4 , C_5 and C_7 come under Most Favourable Zone and C_2 , C_3 and C_6 fall under Fairly Favourable Zone.

Table 4.17 Saliene determining parameters of respondents of TWCCS/branches

Sl. No.	Group	Least Favourable Zone	Fairly Favourable Zone	Most Favourable Zone
1.	Member	Nil	C ₁ , C ₆	C ₂ , C ₃ , C ₄ , C ₅ , C ₇
2.	Non member	Nil	C ₂ , C ₃ , C ₆	C ₁ , C ₄ , C ₅ , C ₇
3.	Total	Nil	C ₂ , C ₃ , C ₆	C ₁ , C ₄ , C ₅ , C ₇

Least Favavourable Zone - Satisfaction index below 33.33
 Fairly Favourable Zone - Satisfaction Index between 33.33 to 66.67
 Most Favourable Zone - Satisfaction Index above 66.67.

The above analysis revealed that irrespective of membership, the whole respondents were satisfied with quality, behaviour of the employee, convenience and quick disposal at the counter. At the same time they were not that much happy towards, price, quantity and the availability of preferred product/brand. Hence this analysis substantiate the earlier argument that the response behaviour of respondents towards consumer cooperatives is influenced by the brand availability, quality and price comparison attitude of individual respondents. Apart from these factors the researcher made an attempt to analyse the influence of purchase incentives provided by the society on consumer behaviour. But with frequent interaction with the respondents it came to the notice that only few societies are providing purchase incentives (one rupee discount for every Hundred rupee purchase) and respondents are not at all motivated by such a system. In other way round they opined that other parameters are influencing their purchase decision than the meagre purchase incentives provided by some of the societies. It is also noticed that some of the societies are not even carry out such an incentive scheme. Hence a thorough analysis to this end is not undertaken.

4.6. Conclusion

So far we have analysed the parameters that influence the choice behaviour of members and non-members towards consumer cooperatives, pattern of consumer preferences in relation to groups of consumers and products and also examined the salience determining parameters of consumer behaviour. The whole analysis revealed that while the factors like price, quality and convenience have favourable influence on respondent's behaviour towards the store, the parameters like availability of preferred brand, credit facility, influence by others and membership have an unfavourable influence on their preference. Again product-wise analysis shows that demand for stationery from the society is very low when compared to provision. A further analysis on product/brand preference and its availability in consumer cooperatives proved that the reason for low demand for stationery is due to the lack of availability of required product/brand at required quantity. Apart from this the satisfaction index analysis also substantiate that the respondents are not that much satisfied with the availability of required product/brand from consumer

cooperatives. Hence we may conclude that availability of preferred brand, price, quality, convenience, credit facility, quantity, influence by others and behaviour of the trader/employee are the major parameters influencing the consumers in selecting a particular store/shop for their purchase.

SUMMARY AND CONCLUSION

CHAPTER V

SUMMARY AND CONCLUSIONS

Consumer cooperatives are supposed to act as the custodian of the consumers by supplying quality products and services at reasonable price and at correct weight. But, consumer cooperatives are in a disadvantageous position by competing with other distribution systems due to low network of cooperatives and large number of private traders. The existence and survival of consumer cooperatives, hence depend upon the loyalty of members and patronage of other consumers. In other words, the preference of consumers to the consumer cooperative store as well as their products and services have paramount significance in a world where number of products, buyers and sellers are innumerable. The preferences of consumer towards product/services and consumer cooperatives/ other traders are determined by multiple factors and forces which mount the consumers response behaviour. The response behaviour of consumers provides a sound basis for identifying and understanding consumer means. Thus, the present study focuses on the response behaviour of members and non-members towards consumer cooperatives. Such a study may help to identify

the parameters that influence the choice behaviour of members and non-members towards the store. This in turn will help to identify the consumer attitude towards consumer co-operatives

The present study is limited to the selected autonomous primary consumer cooperatives and TWCCS and its selected branches in Thrissur district alone and the problem is analysed under the following specific objectives.

1. To assess the parameters that influence the choice behaviour of members and non-members towards consumer cooperatives.
2. To assess the pattern of consumer preferences in relation to groups of consumers and products and,
3. To examine the salience determining parameters of consumer behaviour by developing an appropriate scaling technique for the purpose.

The study was based on primary data collected from 200 respondents selected from the autonomous primary consumer cooperatives as well as from TWCCS and its selected branches through a pre-structured schedule. The analysis was done

separately for APCCS and TWCCS/branches. For the purpose of analysis, statistical tools like percentages, Kendall's coefficient of concordance and satisfaction Index were used.

5.1. Summary of results

The major findings of the field survey conducted in selected APCCS and TWCCS/branches are summarised below.

5.1.1.a) Parameters influencing choice behaviour

1. Convenience, price and quality are the major parameters influencing the members preference towards APCCS while parameters such as, availability of preferred brand, credit facility and influence by others were having only very little influence on their preference.

2. Non-members of APCCS on the other hand influenced by the parameters such as, convenience and quality for their preference while parameters like availability of preferred brand, membership and influence by others have little influence on their preference.

3. The study on TWCCS/branches revealed that irrespective of membership, sex, occupation, income and

73

education respondents preferred three parameters such as, quality, price and convenience for their preference while the factors like availability of preferred brand, membership and influence by others were having an unfavourable influence on their preference towards the store.

5.1.2.b) Consumer preferences in relation to groups of consumers and products

1. The general consumption pattern of respondents revealed that, majority of the consumers preferred other traders for their stationery consumption. Whereas, for provision consumption most of them preferred consumer cooperative store.

2. Though whole respondents prefer provision to stationery from the store, the proportion of the respondents for TWCCS who preferred stationery is higher than that of APCCS.

3. A categorywise analysis with this respect also marked a higher preference for provision consumption for each category of respondents towards the store. Again the study revealed that higher the income lower will be the preference towards the store

and vice-versa. Similarly, an inverse relationship is also noticed between education and preference towards the store. In addition to this the study shows that agriculturists and self employed people were having a higher preference towards the store when compared to other occupational categories. While, government employee's, businessmen's and bank employee's preference seemed to be less than other groups..An analysis with respect to the availability of Preferred Product/brand in required quantity from consumer cooperatives was also carried out to examine its influence on the purchase decision. The study also revealed that all the twenty commonly used selected products are not available in APCCS as well as in TWCCS/branches. It was also noticed that availability of preferred product is more at TWCCS than at APCCS. Again the analysis revealed that though, the products are available with the store the availability of mostly preferred brand for each product is not always there for majority of the identified products. The respondents also felt that though, sometimes the preferred brands are available with the store, its

availability in required quantity was not sure. Hence, they have to opt other traders for bulk of their stationery purchases.

5.1.3.c) Consumer satisfaction towards the store

The salience determining parameters of consumer behaviour was examined with the help of satisfaction index constructed, separately for members and non-members of APCCS and TWCCS. The study revealed that:-

1. Irrespective of membership respondents marked high satisfaction for quick disposal at the counter and lowest score for availability of preferred product/brand.

2. The pooled opinion about the level of satisfaction seems to be above average for customer service (quick disposal at the counter and behaviour of the employees), quality, price, quantity and convenience. While it was below average for availability of preferred brand. The survey result was more or less similar for TWCCS/branches too.

Thus, on the whole the survey result indicate that availability of preferred brand, price, quality, convenience, customer service, credit facility and influence and reliability of other traders are the major parameters

influencing the consumers in selecting a particular store/ shop for their purchase. In addition to this, the study revealed that, majority of the respondents preferred consumer cooperatives for their provision consumption to stationery consumption. A further analysis on product/brand preference and its availability in consumer cooperatives proved that the reason for low demand for stationery is due to lack of availability at required quantity. This calls for a proper re-planning of the inventory management mechanism of consumer cooperatives based on customer preferences, which in turn may help the store to increase the turnover and thereby the profit.

*** *** ***

SCHEDULE

A list of statements is given below to study the response behaviour of members and non members towards consumer cooperatives.

(Please put a tick (✓) mark or give your opinion (as in the case may be in appropriate space)

I. General Information

1. Name :
2. Age :
3. Sex : Male/female
4. Marital Status : Married/unmarried
5. Educational qualification : Illiterate/Primary level/
Secondary level/pre-degree/
Degree/Post-graduation/
Professional qualification/
Others (specify)
6. Occupation : Employed/Unemployed
7. If employed, specify the occupation : 1. Agriculturist
2. Govt. employee
3. Private sector employee
4. Self employed
5. Any other (specify)
8. Distance from your residence to the consumer co-operative store : Within one km/within 2 km
Within 3 km/within 4 km
Within 5 km/Above 5 km

II. Member Information

1. Are you a member of the society? : Yes/No
2. Specify the year of joining:
3. If yes, specify the number and type of share held by you:

No.	Class	Face value	No. of membership
1.	A		
2.	B		
3.	C		
4.	Others (specify)		

4. Do you attend General Body meetings : Always/Occasionally/Rarely
Not at all.
5. If not, why? : 1.
2.
6. Do you receive any patronage dividend as a member : Yes/No.
7. Specify any other benefits enjoyed by you as a member : 1.
2.
3.
8. Do you hold any position in the Director Board : Presently: Yes/No
Previously: Yes/No
9. If yes, specify the position and period of holding the post. :
10. Do you like to continue as a member of the society. : Yes/No
11. If not, specify the reasons : 1.
2.
12. If you are not a member do you prefer to be a member in the society : Yes/No

13. If yes, why? :

14. If no, why? :

III. Family Information

Family details

Sl. No.	Members	Age	Sex	Ednl.qualifi- cations	Dependent	Monthly income
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1. Adult

1.

2.

3.

4.

5.

3. Children

1.

2.

3.

4.

5.

Total members

IV. Specific Information relating to purchase

1. Who make the purchase in your home : Husband/Wife/Children/servant/Cthers (specify)

2. Frequency of purchase : Daily/Twice in a week/Fortnightly/Monthly

3. Time preferred for purchase : Morning/Noon/Afternoon

4. Mode of purchase : Cash/Credit/Both

5. Nature of purchase : After enquiry the prices at other shops/directly visiting the store
6. Preference for purchase : Packed goods by the company/Prepacked goods packed by the society/loose goods
7. Companion for purchase : Family members/friends/colleagues/others
8. Do you identify any particular shop for your purchases : Yes/No
9. If yes, specify the shop preferred for the following items.

Shop Preferred

Co-operatives Other traders Both

- a. Provision
- b. Stationery
- c. Textiles
- d. Medicine
- e. Electric goods
- f. Others (specify)
-

10. Can you attribute any specific reasons

- 1.
- 2.
- 3.

11. Please rank the parameters (in the order of preference) for preferring consumer co-operatives

1. Price (P₁)
2. Quality (P₂)
3. Quantity (P₃)
4. Convenience (P₄)
5. Credit facility (P₅)
6. Availability of preferred brand (P₆)
7. Membership (P₇)
8. Influence by others (P₈)

12. Do you have any product/brand preference for the purchase : Yes/No.

13. If yes, specify the availability of following products

Sl. No.	Items selected	Availability		
		Always	Sometimes	Not at all
1.	Rice			
2.	Tea			
3.	Coffee			
4.	Toilet soap			
5.	washing soap			
6.	Washing powder			
7.	Tooth paste			
8.	Tooth powder			
9.	Face powder			
10.	Face cream			
11.	Soft drinks			
12.	Ink pen			
13.	Ball pen			
14.	Toffee			
15.	Cigarette			
16.	Liquor			
17.	Sanitary napkins			
18.	Flask			
19.	Floor cleaners			
20.	Ink			

14. Also, specify your product/brand preference for the following items and the availability of preferred brand in required quantity from the consumer cooperatives.

Items selected	Product/brand	Availability of preferred brand in required quantity		
		Always	Some times	Not at all
1. Rice	Matta/CO/plain rice/Vasumathy/Others (specify)			
2. Tea	Kannan Devan/Three Roses/Deepam/Tazza/Red Label/Others (specify)			
3. Coffee	Bru/Green Label Coffee/Rich Cafe/Cafe/Nece Cafe/Brook Bond/Others (specify)			
4. Toilet soap	Lux/Cinthol/Life boy/Rexona/Liril/Hamam/Glory/Vigil/Ria/Mysore Sandal/Kairali/OK/Others (specify)			
5. Washing soap	501/Sunlight/Chavi Bar/Nirma/Wheel/Gopuram/Others (Specify)			
6. Washing powder	Surf/Nirma/Wheel/Sunlight OK/Key/Biz/Others (specify)			
7. Tooth paste	Colgate/Cibaca/Close-up/Promise/Forhance/Others (specify)			
8. Tooth powder	Colgate/Vicco/Dabar/Namboodiris Ayurvedic Tooth Powder/Forhance/Others (specify)			
9. Powder	Ponds/Cutticura/Cinthol/Liril/Old Spicie/Nivea/Nycil/Jasmine/Others (specify)			
10. Face Cream	Fair and Lovely/Nivea/Clearsil/Ponds Snow/Lakme Fair Lady/Others (specify)			

- d. Behaviour of the employees of the society : Very good/Good/Average/Bad
Very bad
- e. Working hours : Most convenient/ Convenient/
Sometimes convenient/Inconvenient/Most inconvenient
- f. Availability of preferred brand : Always/Sometimes/Occasionally/Rarely/Not at all
17. Whether you received cash/credit bill for your purchase : Always/Sometimes/Occasionally/Rarely/Not at all
18. Do you insist for the bill : Always/Sometimes/Occasionally/Rarely/Not at all
19. Do you get timely attention : Always/Sometimes/Occasionally/Not at all
20. Whether there is any delay in getting the requirements : Always/Sometimes/Occasionally/Not at all
21. Whether the packing of the supplier is convenient : Most convenient/Convenient/
Sometimes convenient/Inconvenient/Most inconvenient
22. Do you get any incentive from the society for cash purchase : Always/sometimes/Occasionally/Rarely/Not at all
23. Whether the society provide any credit facility : Yes/No
24. If yes, specify the following
1. Formalities in getting credit : Very difficult/difficult/moderate/easy/very easy
2. Amount of credit : Sufficient/insufficient (if insufficient give your suggestions)
3. Are you satisfied with the terms of repayment of credit : Yes/No

4. If not, give your suggestions : 1.
2.
25. Whether the society has self service counter : Yes/No
26. If yes, specify the benefits enjoyed by you : 1.
2.
27. If not, whether you recommend the introduction : Yes/No
28. If not specify the reason : 1.
2.
29. What are the auxiliary services provided by the consumer cooperative store : Home delivery/price reduction/Other discounts (specify)
30. Are you satisfied with the location of the society : Yes/No
31. If not, give your suggestions : 1.
2.
32. Give your suggestions for improving the working of the store : 1.
2.

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AN ANALYSIS OF RESPONSE BEHAVIOUR OF MEMBERS AND
NON-MEMBERS TOWARDS CONSUMER CO-OPERATIVES

By

USHADEVI K. N.

ABSTRACT OF A THESIS

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ABSTRACT

The study viz. "An Analysis of response behaviour of members and non-members towards consumer co-operatives" has been carried out to assess the parameters that influence the choice behaviour of members and non-members of consumer co-operatives and the pattern of consumer preference in relation to groups of consumers and products. The study also examined the salience determining parameters of consumer co-operatives.

Consumer co-operatives in the Thrissur district constitute the population and three autonomous primary consumer co-operatives and TWCCS and its three selected branches constitute the sample for the study. From the selected units, two hundred consumers consisting of equal number of members and non-members were randomly selected as respondents.

The first objective was analysed with the help of Kendall's Coefficient of concordance and the results revealed that price, quality, and convenience are the parameters influencing the respondents preference towards

the store while availability of preferred brand, credit facility and membership are the key parameters identified for their non-preference.

The second objective analysed with the help of percentages indicated that the respondent's demand for stationery from the store is very low when compared to provision. Further analysis on product/brand preference and its availability in consumer co-operatives proved that the low demand for stationery is due to non availability of required product/brand at required quantity.

The salience was analysed by constructing Satisfaction Index. The results revealed that the respondents are not that much happy with availability of preferred brand/product which remained as one of the factors determining their non-preference towards the store.