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Major Factors Influencing Consumer Behaviour of Goods and Services: A Theoretical Perspective

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ABSTRACT

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The researcher adopted an inductive approach to the study of factors influencing consumer behaviour of both physical goods and services. The paper seeks to establish a relationship between consumer behaviour and certain identified factors like, culture, social institutions, reference group, personal and psychological. It was found that consumer behaviour with respect to physical goods and services is influenced by both endogenous and exogenous factors. And this has wide implications not only for marketing but also for other allied disciplines. The paper has stimulated research into why consumers behave the way they do.

Keywords:

Consumer behaviour

Consumer wellbeing

Culture

Social institutions

1. INTRODUCTION

Everyone is a consumer of at least some of the goods and resources of our economy. For our purposes, however, let us stretch this concept, “Consumer” beyond the usual connotation relating to the consumption of the goods and services of private industry. Let us also think of people as consumer of the services of other types of organizations, such as educational institutions, government organizations (federal, state and local), hospitals, religious organizations and non-profit organizations, as well as others. We consume an array of products and services such as leisure, policemen services, toothpaste, lectures and physician and banking services all in the belief that these goods and services satisfy our objectives. The consumer relationship then can be considered as any relationship between an organization that provides goods or services and the individual who are the recipients thereof.

“Knowledge about human behaviour can be used to the advantage and disadvantage of mankind in many aspect of life, such as in politics, international relations, education and training and personnel placement, as well as in the consumer domain” (McCormick & Tiffin, 1977). Studies about consumer behaviour are many. Some have even proffered important factors for studying consumer behaviour. For example, (Katona 1962 in McCormick & Tiffin, 1977) suggested motivation, perception and learning as important factors. The behaviour of people in their roles as consumer is of course predicated upon essentially the same factor as their behaviour on their jobs or in other facets of their lives.

For this paper the major factors influencing the Nigerian consumer to be considered are: culture social factors, reference groups, personal factors and psychological influences.

Objectives

The basic objective of this paper is to establish a relationship between consumer behaviour and the identified factors. Other objectives are;

- to highlight the import and necessity of understanding the consumer;
- to show how culture affects variables like perception, emotion, especially consumption,

including decision making as well as self concept lifestyle, values and symbols.

- to highlight the connectivity between understanding consumer and good marketing management practices; and finally;
- to arouse interest for research in similar areas of consumer behaviour.

2. CULTURE

The term culture comes from the Latin word “cultura” which is related to cult or worship. In its broadest sense, the term refers to the result of human interaction, Hodgetts and Luthans, (2000).

This concept has been defined by several scholars. We now explore the basic concept of culture and some definitions. Schiffman and Kanuk (1978:330) define culture as “the sum total of learned beliefs, values and customs which serve to regulate the behaviour of members of a particular society”. The key words of this definition are “beliefs”, “values”, “customs” and “a particular society”. Also Sartain, North and Strange (1973) define culture as “typical ways in which members of a society behave and which they transmit to new generations. Among the elements of culture are people’s language, skills, arts, religions, laws, customs and material possessions”. Peter and Olson (1999) define culture “as the meanings that are shared by (most) people in a social group.

The content of culture includes the beliefs, attitudes, goals and values held by most people in a society, as well as the meanings of characteristics behaviours, rules, customs and norms that most people follow”. In another dimension Hodgetts and Luthans (2000) describe the concept as “acquired knowledge that people use to interpret experience and generate social behaviour”. Cultural values are handed down from one generation to another in a society. Culture is an extrapolation of the past. It is learned behaviour rather than innate, a characteristic stressed in the Oxford English Dictionary definition, which defines culture as the “improvement or refinement of mind, tastes and manners, the condition of being the trained and refined, the intellectual side of civilization”.

Also Bovee and Thill (1992:55) opine that culture encompasses all the beliefs, values and objects that are shared by a society and passed on to succeeding

generations. The important characteristic of culture are that (1) it is shared, (2) it is shared through social institutions, schools and the media, (3) it rewards appropriate responses, and (4) it changes with the times. Even though there are a multiplicity of definitions of the concept, most scholars of culture would agree on the following characteristics of culture: Hodgetts and Luthans (2000:108).

1. Learned: Not inherited or biologically based; it is acquired by learning and experience;
2. Shared: People as members of the society, organization or group share cultural values, it is not specific to single individual;
3. Transgenerational: Culture is cumulative, passed down from one generation to the next.
4. Symbolic: Is based on human capacity to symbolize or use one thing to represent another.
5. Patterned: Culture has structures and is integrated: a change in one part will bring changes in another.
6. Adaptive: Culture is based on human capacity to change or adopt, as opposed to the more genetically driven adoptive process of animals.

Because different cultures exist in the world, an understanding of the impact of culture on behaviour is critical in the study of marketing. If a marketing manager does not know something about the culture of the people he deals with or simply neglects the cultural nuances, the results can be damaging costly to his firm or organization. Organization must avoid offending the culture of the people especially cultural imperative.

Etuk and Ogbidi (2000) advise that the international marketer must avoid ways that are offending to foreign customers and business associates. He must learn to appreciate the nuances of cultural imperative, cultural adiophora and cultural exclusive. Cultural imperatives refer to the business customs and expectations that must be met and conformed to. Example, when doing business with Arabs

businessmen, it is customary to kiss and not shake hands.

Cultural values: An important dimension in the study of culture is value. Hodgetts and Luthans (2000:110) describe values as “basic conviction that people have regarding what is right and wrong, good and bad, important or unimportant”. Cultural values are learned from the culture in which the individual is reared, and they help to direct the person’s behaviour. Differences in cultural values often result in varying consumer practices. With some societies, they have learned to consume certain food as their staple, while with others, this is even unknown or a taboo. For example the Igbos of Eastern Central States of Nigeria consume “Akpo” as their staple food while the Yoruba of Western Nigeria consume “Amala” as their staple food. Again among the Igbos they have the themes of industriousness, succeed competition, independence, and the protestant work ethic, constantly instilled in them through the social systems like schools, families, friends, internship and even apprenticeship. Culture affects a host of social and business-related activities like greetings or exchanging pleasantries, receiving gifts, even including the common handshake. Here are some contrasting examples.

Table 1.1

Types of cultural entity/ cultural greetings

Culture entity	Type of greetings
Ibos	They shake with the back of the hand when greeting chiefs and superiors in addition to embracing
Yorubas	They genuflect to greet superiors but prostrate to greet their chiefs
Hausas	They stoop low to greet their superiors and remain in that position till the greeting is over

With handshake, Hodgetts and Luthans (2000) have given comparison of the most important cultural values of the United States, Japan and Arab countries.

Culture	Type of handshake
United States	Firm
Asian	Gentle (shaking hands is unfamiliar and uncomfortable for some; the exception is the Koreans who usually have firm handshake)
British	Soft
French	Light and quick (not offered to superiors), repeated on arrival and departure.
German	Brisk and firm, repeated on arrival and departure
Latin American	Modern grasp; repeated frequently
Middle Eastern	Gentle, repeated frequently

Source: Hodgetts and Luthans (2000) *International Management, Culture, Strategy and Behaviour* p. 109

Consumer researchers interested in culture have devoted most of their attention to understanding cultural values. And cultural values are a good examples of what Arnold, Price and Zinkhan (2002), called a template or cultural blueprint for action. According to them, “values include instrumental values, and beliefs about how people should behave and terminal values, or desirable life goals”. Examples of instrumental values consist of competence, sociality and integrity (Rokeach, 1979) in Arnold, Price & Zinkhan (2000). Ambition is an instrumental value that one might attain a comfortable life, which is a terminal value. A good example of an instrumental value widely held in Western consumer cultures is a belief that people have choices and that free choice is good. This has even been entrenched in the constitution of some nations, the freedom to associate, press freedom; freedom of worship, etc. Consumers have the liberty to choose from an array of products provided they are safe for human consumption.

Terminal values on the other hand as Rokeach (1973) in Arnold, Price and Zinkhan (2002) include social harmony, personal gratification, self actualization, security, love and affection and personal contentedness. The desire for security is used to promote many products, ranging from insurance to death, minds and deodorant, many products and services are positioned to appeal to other terminal values. Cultural values are widely shared and cut across a broad spectrum of society. Arnold, Price and Zinkhan (2002) hold that “they are learned, reinforced and modified within sub-cultures, ethnic

groups, social classes and families. Values are organized into systems that differ in their importance to consumers. They transcend particular situations”. There is a belief common to most researchers that behaviours develop from attitude, which in turn derive from more general or abstract cultural values. This is referred to as “value-attitude-behaviour hierarchy”. According to this model, within any given consumption choice situation, abstract, values affect mid range attitudes that lead to specific consumer behaviour. As an illustration, the abstract, values of security and self-confidence may be linked to attitude about preventing cavities and providing clean, white teeth respectively. Consumers with these attitude may seek these benefits in the toothpaste they buy, (Homer and Kahle, (1988).

Cultural myths and symbols: Notwithstanding, the impact of values on consumer behaviour, societies also have sets of myths and symbols. Myths and symbols help us to understand what we observe in social life. Myths according to Arnold, Price and Zinkhan (2002) “are stories containing symbolic elements that express shared emotions and cultural values”. In most cultures, especially in traditional African culture people convey cultural information or knowledge to their children through myths, legends, fairy tales or fables. Among my people, (Boki) the figure of cloud on the moon goes with a story that a certain woman went to fetch firewood on Sunday and God cursed her; she remained with her hands raised up to the sky. Today, many popular cultural media like television programmes, advertisement, movies,

comics, and novels build on myths themes and convey cultural knowledge to consumers.

Myths serve several important functions in culture. Arnold, Price and Zinkhan (2002) gave the following functions served by myths:

Firstly, they emphasized how things are interconnected.

Secondly, myths maintain social order by authorizing social code.

Thirdly, myths provide psychological models for individual behaviour and identity.

Understanding myths is important for creating successful media products, and they play a role in building the image of the company and products. Generally speaking, myths are usually loaded with lessons and meanings that are not conveyed in the ordinary messages.

Cultural symbols: Similar to myths, another important behaviour in any society so well understood in communication are cultural symbols, that is, objects that represent beliefs and values. Symbols which can be defined as concrete indicators of abstract values (Firth, 1993:53) in Rafaeli, Dutton & Harquael & Mckie-Lewis (1997). Arnold, Price and Zinkhan (2002) hold that culture is well reflected in core symbols, symbols that are emotionally powerful and that contain multiple meanings. In the United States, core symbols include George Washington and the Wild West. In Nigeria core symbols include the two colour Nigeria flag, the Elephant, or the Eagle, Aso Rock, Dr. Nnamdi Azikiwe and even the Sarduana of Sokoto and Chief Obafemi Awolowo. In Japan, core symbols include Mount Fuji. In every nation and among societies people have core symbols which they revere a lot. Core symbols are used in many ways by different people. In Nigeria for example the National Flag is a public symbol, typically used to mark official places and events. This type of use also applies to the United States of America and other countries.

With specific respect to marketing, marketers can use cultural symbols to position product and services. Unilever has one of its products named after elephant, called "Omo, Elephant Blue Detergent". The eagle as a symbol of strength is over our Code of Arms and the national football team. Again the logo of the Nigeria Police is the elephant depicting intimidation.

Recently, the Nigerian Airways changed the "flying elephant" logo on all aircrafts and documents to eagle, while the distressed Savannah Bank had its logo as the galloping horse. ADC airlines has the plum as its logo to symbolize the positive benefit of flying. The examples are indeed endless. Marketers use symbols in a variety of ways, on products, for positioning products, in ads and events. The People's Democratic Party (PDP) has the umbrella as the logo to convey protection from sun and rain and other things too.

Not only can goods and services be used as key cultural symbols, also consumer goods can also become cultural symbols. For instance, the Peugeot cars and the eagle emblem have become high-status symbols of distinction for federal and state governments of Nigeria. The BMW motorcycles too used by dispatch riders enjoy special symbols status in Nigeria and even globally. Consumer goods may become national symbols. The butterfly-shape flying dress (popularly called Agbada) used by most Nigerians has become a national symbol. With Catholic Christians, religious commodities or articles of faith provide symbolic protection to believers such as a cross, holy water. Specifically, holy rosary hanging over the screen mirror is believed to give protection to the occupants of the car and the car. In traditional African religion, many fetish objects are used to ascribe protection, like a cassava stick over the doorframe protects occupants from evil spirits or ghosts. This view apropos Arnold, Price and Zinkhan (2002) they averred that "in Egypt religious commodities provide symbolic protection to believers, such as a copy of the Qu'ran (Koran) encased in a velvet box, covered shrink-wrap, and set in the back window of a tax. Among the Catholics and even non-Catholics believe a rosary behind the front shield of your car has powers of protection and other divine blessings.

Food is variable symbol of identity that helps to depict fine distinction. What ones eats may tell others if one is old or young; differentiate gender (male or female) distinguish status (high or low status); and well or unwell. There is an adage that "you are what you eat". In addition, there may also be reference to wider cultural identities, for example, implying that the person is an Ibo, Yoruba, Hausa-Fulani or even a Jew, Muslim or Hindu or French, British or American. On some occasions the food, we choose to eat might

tell something about our self image and how others may perceive us. These meanings are evoked in different social contexts and at different times through particular food items, including our disposal of wastes.

Consumers use goods in many transitional or developing societies to show off for modernity, affluence, or their ability to participate in global consumer society. Consumers' ostensible consumption of status symbol is often a by-product of economic development. Conspicuous consumption according to Brook (1981) is the acquisition and visible display of luxury goods and services to demonstrate one's ability to afford them. Conspicuous consumption is more common in developing economies particularly Nigeria. Now it is the era of Jeep Cars and Posh Benz Cars in addition to cell phones strapped over their waists with ear phones glued to the ear. They also eat exotic meals and display a life style symbolizing modernity. Girls are suggestively clad in skimpy dresses and boys adorn in trendy jeans and thin-fitting attires. Arnold, Price and Zinkhan (2002) added that "In Thailand and other parts of Asia, in part through the promotion activities of part-Thai player Tiger Woods, playing golf has become an aspirational symbol of modernity and internationalism.

3. SOCIAL FACTORS

Environmental effect, over social interaction exert influence over our behaviour. Robbins (1999:605) remarks that "among the factors that exert pressure on our personality promotion are the culture in which we are raised, our early conditioning, the norms among our family, friends and social groups and other influences that we experience. The environment we are exposed to plays a substantial role in shaping our personality.

Acquiring behaviour in relation to others is a matter of social learning. "Social learning is learning which depends on social conditions" Sartain, North & Strange (1973:94-95). To the extent that social learning is successful from the point of view of society, a person is said to be socialized. Such a person not only knows the language, roles, norms, and other aspects of the culture, but he also accepts these ways to an appreciable degree and is motivated to accord with them.

An important concept in understanding the development and expression of personality is that of social role, or simply put role. social role may be defined as any one of the following depending on context;

1. A socially defined category of persons, such as the position, or status, of being male, single, young, adult, student or black.
2. The expectation or requirement for behaviour of those in a given social category for example, the norms prescribing the rights and obligation of a husband, policeman or an applicant.
3. The model (most frequent) behaviours of those in a given social category, such as typical actual behaviour of men or women. The unique way in which a given person behaves when he or she assumes a given role, such as host at a party (role taking or role enactment), influences the person's behaviour.

If marketers can understand, the social status, role, expectation of consumers, they are better able to design product attributes, namely, all strategies and approaches that consumers will connect to important consequences and values.

Reference groups: No person is an island. Individuals interact with different types of groups, we mean two or more people who interact with one another to achieve set goal. Notable groups include the families, close personal friends, co-lecturers, social groups or even professional associations, age group association. Some of these groups may become reference groups. A reference group according to Peter and Olson (2000) "involves one or more people that someone uses as a basis for comparison or point of reference in forming affective and cognitive responses and performing behaviour". There are about three categories of reference group influence namely:

1. Informational reference group.
2. Utilitarian reference group influence and
3. Value-expressive reference group influence.

Informational reference group influence transmits useful information to consumers about themselves, other people, or aspect of the physical environment such as product, services, and stores.

Utilitarian reference group influence on customers' behaviour (and affect and cognition) occurs when the group reserves the right to important reward and punishments. With some work groups (a formal, membership reference group) people are required to be formally dressed in suits or ties, while other group may encourage casual dressing (dirty-blue jeans and T-shirt). The reward and punishment may take any form tangible to intangible things (praises, bonuses, promotion, being fired or commendation, positive rewards behind you) consider how peer reference group in schools influence dress behaviour. Marketers use these factors by showing such sanctions in TV commercials.

Value-added reference group influence affects people self-concepts. As cultural units, reference groups both contain and create cultural meanings (beliefs, values, goals, behavioural norms, lifestyles). In some cases and for some products reference groups may influence both a person's product category and brand or even type, choice. In such a situation, products are called "product-plus, brand plus" item. In other situations, reference groups may influence only product category decision. Such products are called "product-plus, brand-minus" items. Yet in other cases, reference groups influence the brand (or type) decision. These products are called "product-minus, brand-plus" items. And where reference groups influence neither the brand decision nor the product category, and these products are "product-minus, brand-minus" items.

Marketers are particularly interested in the reference groups ability to influence or change attitude and behaviour of consumers.

Personal factors or influence: The influence of another person on our attitude depends upon how we view that person. Most of us, for example are likely to be strongly influenced by the opinions of our friends. We may also be influenced by those we consider to be expert in the field under consideration. The prestige of a person and his influence may generalize from the field in which he is expert to others in which he has a special competence. In every community, there are persons who have high prestige and whose opinions outside their specialty are given much respect. Advertisers often make use of the prestige of celebrities (Movie stars or sports figures in endorsing their products). We know very

well that such person are no better judges to toothpaste, for example, than any of us.

Another personal influencing factor is intrinsic self-reliance. This "is based on consumers" means-end knowledge stored in memory". Peter and Olson (2000) consumers acquire this means-end knowledge through their past experiences with the product. Either as they use the product or observe others use it, they learn that certain product attributes have consequences that help achieve important goals and values. Still another personal influencing factors is "situational self-reference is determined by aspects of the immediate physical and social environment that activate important consequences and values. This means that physical objects or social environment can form the antecedent that personally influences a particular behaviour. Aspects of social environment can create situational self-relevance. For example, shopping with others can make some consumers more self-conscious than shopping alone (I want to impress friends with my sense of style).

4. PSYCHOLOGICAL FACTORS

The psychological are intrinsic in the consumer. There are many, but this paper will only briefly examine three, namely motivation, perception and learning.

Motivation: This can be defined broadly "as that aspect of behaviour concerned with goal direction". The study of motivation seeks to discover why organization acts the way it does. With human it is an attempt to understand why we behave the way we do. Cole (1995:119) also defines this term as "motivation is the term used to describe those processes, both intrinsic and rational, by which people seek to satisfy the basic drives, perceived needs and personal goals, which trigger human behaviour".

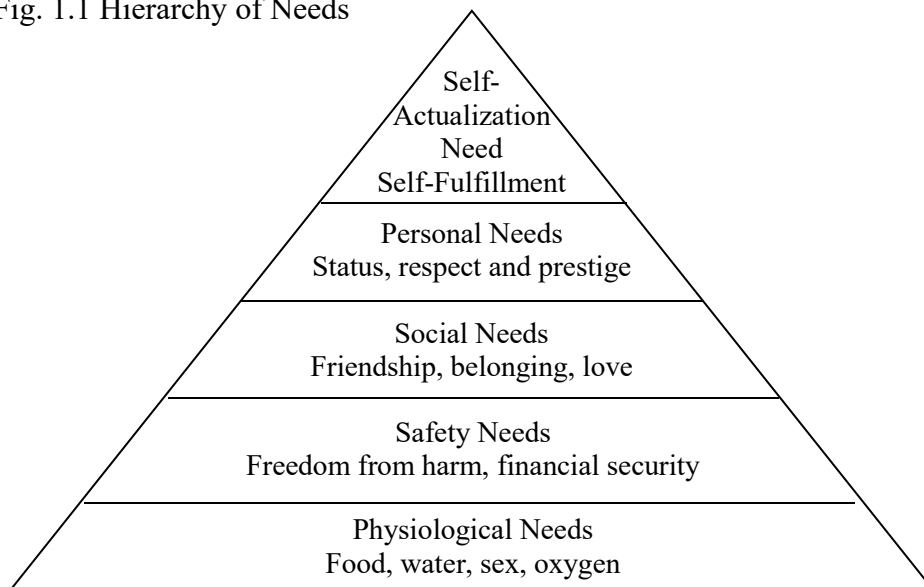
This definition emphasizes the process of motivation rather than the identification of the triggers (often called the motivating factors), although these are, of course, extremely relevant. Cole adds that the definition includes satisfying instinctive or semi-conscious, drives (e.g. hunger, sleep, sex, etc) as well as rational, or conscious, needs and aspirations (e.g. recognition, achievement, self-fulfillment, etc). Similarly, Berkowitz, Kein, Hartley et al (2000:156)

say “motivation is the emerging force that causes behaviour that satisfies a need”. Because consumer needs are the mainstay of marketing concept, marketers, always are interested in arousing these needs.

An individual’s needs are multifaceted from physiological needs to learned, there are a plethora of needs. Physiological needs are basic things like air,

water, food, and sex for subsistence, while learned needs include esteem, achievement and affection, psychologist believe that these needs are arranged in a scale of hierarchy, that is, once physiological needs are satisfied, learned needs emerged to be satisfied. Figure 1.1 shows one’s needs hierarchy and classification scheme that contains five need classes.

Fig. 1.1 Hierarchy of Needs



Source: Maslow in Berkowitz, Kerin et al (2000) Marketing 6th ed. P. 156.

From the figure above, physiological needs are lowest, but are basic to subsistence and must be satisfied first. Next is safety needs which are needs for self-preservation and physical well-being. The federal government directive that “cigarette smoking is dangerous to your health” or smokers are likely to die young” is intended to arouse a conscience for personal safety. Burglar alarm manufacturers focus on these needs too. Social needs of some international clubs, dating services, and fragrance companies try to arouse these needs. Personal needs are needs for achievements, status, prestige and esteem. Self-actualization needs involve personal fulfillment self-fulfilling goals. Attainment of a coveted position like the Governor or President or the Managing Director of a multinational corporation. People have needs, which they seek to fulfill. Incentives are those things people perceive are capable of fulfilling their needs. So human behaviour consists of those actions or process that occurs in the

courses of attempting to achieve the incentive that are sought. “In the consumer context, the goods and services that people buy or avail themselves of, are the incentives which they perceive as being capable of fulfilling their needs.

Human motivation can be studied in the context of consumer in somewhat two different ways. One is essentially a clinical individual approach, involving the use of dept interviews, projective devices and personality tests. The record is essentially a statistical one, based on responses to survey questionnaire or fairly well-structured interviews or on some type of observable behaviour.

Perception: “The process by which an individual select, organizes and interprets stimuli into a meaningful and coherent picture of the world”, (Shifftman and Kanuk, 1978). This term may also be described as “how people view themselves and others,

the goods and services that are available to them; have significant effects on their behaviour as consumer”.

The individual’s behaviour will be influenced by his perception of whether something will or will not fulfill his need. For example, if an individual perceives a Ph.D degree as fulfilling his need for social status, he will behave accordingly (by perhaps obtaining it (even if, in the eyes of others, his status is not changed in the way he desires). In other circles, this might be perceived as an indication of “show-off” behaviour. The perception of most people stem from their motivation and personal frame of reference.

Learning: Another important factor that influences the behaviour of people in their roles as consumers is learning. Most human behaviours are learnt. Habits are manifestations o learning. Thus to the extent that people buy products or avail themselves of services on a habitual basis is all “learned” behaviour for better or for worse. Again another aspect of the influence of learning on consumer behaviour involves the remembering of experiences they have had with various products, services and even persons (sales person), if for example consumer had used a product and had some side-effects, these may influence his future purchase decision of that product and similar products.

5. IMPLICATIONS FOR MARKETING

The essence of studying the consumer is to understand and know him better. The more he is understood, the easier it is to design products with attributes and services that satisfy the consumer. Marketing strategies that are targeted at particular consumer segments can be evolved. Cost will be minimized on faulty products, poor promotional communication and the like. When consumers are satisfied, they will buy more of the product and speak favourably about the product and firm; hence the firm will succeed and grow.

It is very necessary to have an indepth study of the consumer using the above factors.

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