

**A QUALITATIVE STUDY OF CONSUMER BUYING BEHAVIOR IN RURAL AREA ON DURABLE GOODS AT KANEYAN VILLAGE SOUTH MINAHASA**

STUDI KUALITATIF TENTANG PERILAKU PEMBELIAN KONSUMEN DI PEDESAAN TERHADAP BARANG-BARANG TAHAN LAMA DI DESA KANEYAN MINAHASA SELATAN

by:

**Stacy Nindy Warouw<sup>1</sup>**

**Maria V. J. Tielung<sup>2</sup>**

<sup>1,2</sup>Faculty of Economics and Business

International Business Administration (IBA) Program

University of Sam Ratulangi Manado

email: <sup>1</sup>[warouwstacy@ymail.com](mailto:warouwstacy@ymail.com)

<sup>2</sup>[mariatielung@gmail.com](mailto:mariatielung@gmail.com)

**Abstract:** Durable goods is a type of goods that meant not to be easily worn, broken or used up and have longer life for example cars, furniture, dishwashers, refrigerators, televisions, DVD players and so on. The main objectives of this study is to learn, observe and found deeper knowledge and information of the buying behavior on consumer in rural area which is in this case the researcher choose Kaneyan village as the object of this study through a qualitative method by having an interview within the 10 informants. The result indicated that there are various obstacle and influence of the consumer in rural area that have different way of buying behavior with the consumer that are not in rural area. It also found a new method of buying that are provided to those consumers in rural area. Through this study, it can tell that the stores who sell durable goods must have a different special way of marketing in order to be able reach the consumer in rural area and even can have a long term relationship with them. The marketers should act in different way to be competitive from other stores, it's also give different message to the government in that region to create a better way and method for the consumer to be able reach the city easily.

**Keywords:** consumer in rural area, buying behavior, durable goods

**Abstrak:** Barang-barang yang tahan lama merupakan tipe barang yang bertujuan agar tidak mudah usang, rusak atau habis dan mempunyai masa penggunaan yang panjang seperti mobil, perabotan, kulkas, televisi, pemutar DVD dan lain-lain. Tujuan utama dalam penelitian ini adalah untuk mempelajari, mengamati and menemukan pengetahuan dan informasi yang lebih mendalam tentang perilaku pembelian konsumen di daerah pedesaan yang dalam hal ini si peneliti memilih desa kaneyan sebagai objek dalam penelitian ini melalui metode kualitatif dengan melakukan wawancara terhadap 10 narasumber. Hasil dari penelitian ini menunjukkan bahwa ada beberapa macam tantangan dan pengaruh terhadap konsumen di daerah pedesaan yang mempunyai perilaku pembelian yang berbeda dengan konsumen yang bukan di daerah pedesaan. Melalui penelitian ini, menjelaskan bahwa toko-toko yang menjual barang-barang jangka panjang seharusnya mempunyai cara pemasaran yang spesial dan berbeda untuk bisa menjangkau konsumen di daerah pedesaan dan bahkan bisa mendapatkan atau menciptakan hubungan jangka panjang dengan konsumen. Orang-orang di bagian pemasaran harus melakukan tindakan yang berbeda untuk bisa menyaingi toko-toko yang lain, dan ini juga merupakan penyampaian pesan kepada pemerintah di daerah tersebut untuk bisa menciptakan cara dan metode yang lebih baik kepada konsumen/masyarakat di desa agar mereka bisa lebih mudah menjangkau daerah-daerah di perkotaan.

**Kata kunci:** konsumen di pedesaan, perilaku pembelian, barang-barang tahan lama

## INTRODUCTION

### Research Background

Durable goods/ durables/ hard goods is a type of goods that meant not to be easily worn, broken or used up and have longer life for example cars, furniture, dishwashers (including in white goods), refrigerators (including in white goods), televisions (including in brown goods), DVD players (including in brown goods), printers (including in brown goods) and so on.

Consuming goods is always had satisfaction, and when people stop consuming something it means they cannot found the value that they desire to have according to their expectation. Durable goods have different values to offer to customer, durable goods were long term period consuming process, usefulness, benefits and satisfaction for the customer. Durable goods are most people bought with full of consideration and thoughts, because it will be used for years. There are always full of consideration such as prices, the product's effectiveness and efficiently, the brand image, the progress and process while using it and so on.

Nowadays, the consumption need of goods or services are increasing along with the number of society is increasing. The product of durable goods is also consumer by the people who lived in rural area that have such as quite long distance with the city and most people become farmer for their living, with limited access and money. Which is make the consumption pattern is different to those who does not live in rural areas. The consumption of durable goods of consumer in Minahasa is usually bought it every 5 years there will be a consumption of durable goods such as smartphone, furniture, car, and other electronic products as well. The consumption is also different depends on the family size.

Customers in rural area have their own characteristic to make buying decision because consumer in rural area have to a bit more consider to buy a product despite their low economy and low information or knowledge about the products and the value itself. Many customers will choose products with a brand that suitable with their personality (Andu, 2013). Lack of knowledge and information and also an inconvenient transportation because it far from the town make rural consumer make a wrong decision in order to buy a durable goods and do not experience the satisfaction they want. In addition, lack of price information would end up with rural consumer buy cheaper price product with a low quality that could easily broke. In fact with a clear information or knowledge, the consumer can avoid this kind of issue. Along with this explanation and reasons, the researcher choose Kaneyan village with those criteria as the object of this research to explore and observe, where the researcher hope to find a new phenomena within the behavior of consumers in Kaneyan village. The location of Kaneyan village that take place in South Minahasa, specifically Tareran district, that takes around 45 minutes to go to nearest market that provide durable goods stores in sub-province which is Amurang areas, and takes around 2 hours to go to Manado, with narrow access of road and limited public transportation as well, makes Kaneyan to be the object of this research. With these issues, it's hard also to the marketers can be able to reach those consumer in rural area with the method that apply to consumer who is not in rural area, so the marketers should implement a different way of marketing that compatible to the consumer in rural area or in this case to consumer in Kaneyan village.

### Research Objective

The research objectives are: To know the consumer in rural area buying behavior on durable goods at Kaneyan village South Minahasa.

## THEORETICAL REVIEW

### Theories

#### Marketing

Marketing is the process to deliver the value of the product of services by a firm or organization and build a good relationship with the consumer and get the return value from the consumer. Kotler and Armstrong (2015) marketing is the process by which companies create value for customers and build strong customers relationship in order to capture value from customers in return. For maximizing market share, every company will carry out various forms of marketing strategies aimed to boost sales (Malombeke, 2014).

In terms of function, marketing constitutes just one of the functions available to every business. Along with research, production, finance, accounting, and a myriad of other functions, marketing contributes to the ability of a business to succeed (John, 2008). Marketing is the process of planning and executing the conception, pricing, promotion, and distribution of ideas, goods, and services to create exchange that satisfy individual (customer) and organizational objectives (American Marketing Association, 1988), based on those theories, explained that marketing is giving best influence of successfulness of a company and organizations.

### **Consumer Behavior**

Consumer behavior is very important role for the marketers in a business world nowadays. It helps the company to make effective marketing strategies. There are different characteristic affect the consumer behavior, socioeconomic conditions considerably affect consumer behavior (Kim et al, 2002). Consumer behavior refers to all the thought, feelings and actions that an individual has or takes before or while buying any product, service or idea (Manali, 2015). Arndt (1967) stated that consumer behavior encompasses the problems encountered by members of society in the acquisition and realization of their standard of living. Therefore, it explains that marketing is giving best influence of successfulness of a company and organizations through the value that customers get from the marketing.

### **Consumer Buying Behavior**

The buying behavior of consumer is very important to learn especially for those in marketing division of a company or organization in order to get profit by understanding the consumer and getting their loyalty. Kotler and Armstrong (2001) stated that consumer buying behavior is how individuals, groups and organizations to select, purchase, use and disposal of products, services, ideas or experience to meet the consumers' demand. Manali (2015) said consumer behavior involves the study of individuals and the method they employ to choose, utilize, and set out products and services to fulfill their wants and the effect that these method have on the consumer and the society as a whole. Kotler and Armstrong (2001) also said that, buying behavior is the decision processes and acts people involved in buying and using products which includes social and mental process.

Consumer buying behavior is a confluence of at least three streams of social science, i.e., individual psychology, social psychology and cultural anthropology (Ramachander, 1988). Gajjar (2013) said that social factors also impact the buying behavior of consumers. The important social factors are: reference groups, family, role and status. Personal factor influence the buyer's purchasing process, and personal factor is different one to another. Radulescu et al (2012) suggested that the decisions of a buyer/consumer are also influenced by personal characteristics, especially by age and the stage of the life cycle that the consumer crosses, sex, occupation, financial status, lifestyle, personality and opinion of self. Demographic factors play an important role in the consumer purchase process. Income, age, occupation, and a myriad of other demographics can influence decision making at every step in the process (Andersone and Gaile-Sarkane, 2008). So, despite from these factors the marketers should create creative and aggressive marketing campaigns.

### **Consumer in Rural Area**

A rural area is an open swath of land that has few homes or other buildings, and not very many people. A rural areas population density is very low. Many people live in a city, or urban area (National Geographic Society, 2011). Their homes and businesses are located very close to one another The presence of customers in rural area becomes the reason that make many companies of consumer products (both durable and non-durable) are making their best efforts in order to reach more the rural consumer. The rural areas are now developing by educate the children even until high level of education, hence many young people in rural areas is now success and have proper even good job for living. Advertisers target teenagers because of their high disposable income, their influence on parental purchases, their early establishment of loyalty to certain brands, and a conventional wisdom that they buy products on impulse (Fox, 1996). By having a good education and knowledge, make the parents in rural areas is highly get influence by the children. Increase in infrastructure and change of lifestyle make the rural consumer wants a television for a standard in every houses or family in the village also. And by having television in every houses make consumer more familiar of the product through advertisement. The theories concludes that the marketing of a consumer toward consumer in rural area should put more effort and different strategy in order to reach the consumer.

## **Durable Goods**

The durable goods are mass-produced in anticipation to consumers' demand and involve huge capital cost (Downham and Treasure, 1956). Consumer purchases durables in response to a recognized specific need (Solomon, 2004). But there are many reasons behind on purchasing durable goods. The style of durables is turning into a big purchase influence (Bhatia, 2014). Hence, based on the explanation durable goods are averagely cost quite high price and the consumer have different reason on buying durable goods.

## **Previous Research**

Mathi and Saraswathi (2011) explain that the attitude for every stratified respondents of rural consumer is differs to product wise. The study interpreted that the consumer behavior have different instinct personality that influence the consumer buying behavior itself, and every different personality is differs also to product wise which make the marketers of the company should have emphasize the product promotion and many variations approach. Jha (2013) suggested that family size and structure is very much affect the rural consumer consumption pattern. The key influencers like opinion leaders, family and friend is high associated to the perceived risk and perceived risk is becomes high in rural consumer because of hard to have and process relevant information about the product and which is why to be close with consumer is a need to be done for example showcasing the experience of users and ensuring service delivery in terms of productivity as well. Rauthan (2007) findings defined the company will have more demand in the future because of a remarkable improvement in rural consumer buying behavior and the consumption pattern, and in fact rural buyers look for the value that worth money from purchasing.

## **RESEARCH METHOD**

### **Type of Research**

The type of this research used qualitative research. Taylor and Bogdan (1998) said, a qualitative researcher holds that understanding comes from exploring the totality of the situation, often has access to large reams of hard data, and begins with propositions proceeding in a scientific and empirical way throughout the research process. Hence, qualitative research aims to understand the human behavior and the reason that govern such behavior. The type of this research is exploratory, which is Russel (1994) seeks to find out how people get along in the setting under question, what meanings they give to their actions, and what issues concern them. The goal is to learn 'what is going on here?' and to investigate social phenomena without explicit expectations.

### **Place and Time of Research**

The study was conducted in district of Tareran specifically in Kaneyan village South Minahasa between April to June 2016.

### **Population and Sample**

Population is identifiable group of elements (e.g, people, product, organization) of interest to the researcher and pertinent to the information (Hair et. Al, 2006). Spradley (1980) in Sugiyono (2007:389) in qualitative research there is no population term but only social situation, which consists of three elements: place, actors and activity. The social situation of this research that consist of those elements can be respondent to this research. The population that is mainly observed in this research is people in Kaneyan village who bought durable goods such as television, refrigerator, cars, furniture and other long term product. The customer that bought electronic product can be included also for being a respondent and object for this research, because electronics product is also known as a durable goods.

Sample in qualitative research is not called as respondent instead as a sources, participant, informant, friend and teacher in research process (Sugiyono, 2007:390-391). Sample in qualitative research also is not statistical sample but a theoretical and constructive sample because the purpose is to gain theory, and the source data is the source of constructed phenomenon that was previously unclear before. The size of sample in this research is in line with the number of informants are 10 informants which are the society in Kaneyan Village that bought durable goods.

## Data Collection Method

### Primary Data

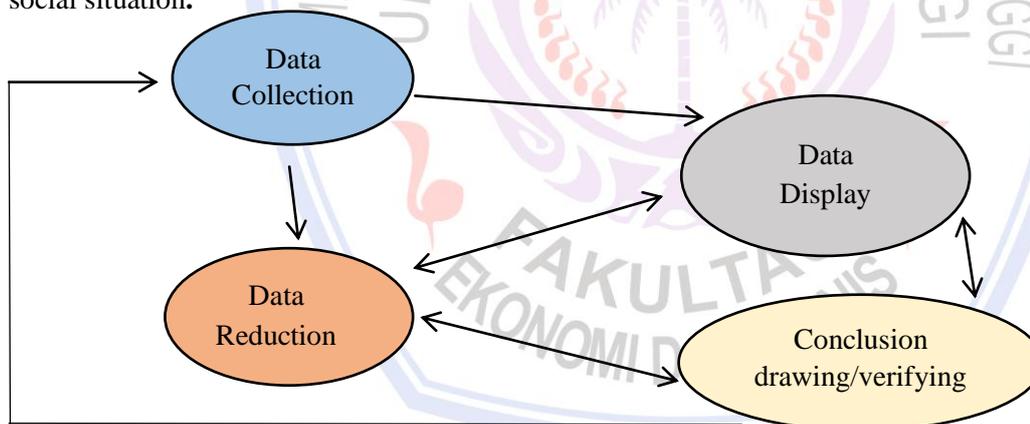
The data needed for this research were gathered through interview and observation in the social situation. Hair et al (2007) said that in-depth interview is an unstructured one-to-one discussion session between a trained interviewer and a respondent. To gather the information, the interview will be held face-to-face between the respondents and the interviewer. Along with this study, the researcher was doing a face to face interview that takes 30 minutes for each person with the question that has been made before hand and the interviewer was trying to build a good comfortable conversation in order for having a freely conversation with the informants so the informants can be more relax and open of telling their financial position and their current situation without feeling bad about it.

### Secondary Data

Sekaran and Bougie (2009) suggested, secondary data are data that have already gathered by researchers, data published statistical and other journals, and information available from any published or unpublished source available either within or outside of organization, all of which might be useful to the researcher. The secondary data in this research were gathered from articles, journals as the supporting journals, and books regarding to the study of this research.

### Data Analysis Method

Data analysis is the process of systematically searching and arranging the interview transcripts, field notes, and other materials that you accumulate to increase your own understanding of them and to enable you to present what you have discovered to others. Qualitative data analysis is a typical of inductive which when the data are being gathered, the next step is the data are being developed to find pattern or model or to become hypothesis. After the hypothesis, it needs advance data to draw conclusion using triangulation to become theories, Taylor and Bogdan (1998). In this research the process of data analysis were done before entering the social situation.



**Figure 1. Steps in qualitative data analysis.**

Source: "Research Methods for Business" 2007

Hair et al (2007) state that there are several steps in qualitative data analysis, such as:

1. **Data Collection**, is the process where the researcher find information or data from any kind of source such as books, internet website and gather deeper information from the informant.
2. **Data Reduction**, involves selecting, simplifying and transforming the data to make it more manageable and understandable.
3. **Data Display**, helps qualitative researches to organize information and view it in a way that enables them to identify linkages and develop explanations that relate their findings to existing theories.
4. **Drawing and Verifying Conclusion**, drawing conclusion involves deciding what the identified themes and patterns and how they help to answer the research question. Verification involves checking and re-checking the data ensure the initial conclusions are realistic, supportable and valid.

## RESULT AND DISCUSSION

### Discussion

#### The Influence Strategy of Buying Behavior

**Table 1. The Influence Strategies Table**

Strategy	Behavior
Experience	Using experience and knowledge as a source of information that will influence the outcome of the decision.
Legitimate	Emphasizing a role stereotype in order to obtain influence. For example, a mother may assume or point out that she is the one who deals with the provision of food and therefore should dominate this decision.
Coalition	Two or more members of the family decision making unit collude in order to obtain a particular outcome.
Emotion	A member of the decision making unit tries to persuade others by using emotive appeals, crying, pouting and other non-verbal techniques in order to achieve influence.
Bargaining	Giving in on this occasion in return for getting their way on some other occasion.

The informant information that has been gathered in Kaneyan village they tend to buy the same brand of the product that has been used before. The experience and the feeling during the time they have used become the buying influence at the end of final decision. Even it doesn't happen to be a very popular brand among its environment but the consumer will buy the same brand again because they experience the satisfy value before. Hence, the experience they get before become their knowledge about such a product or the related brand they have been used. According to the knowledge it also becomes the point of influence strategies of buying behavior and however can affect the other people or family buying decision.

The second influence state from the table is legitimate which is explain that emphasizing a role stereotype in order to obtain influence. For example, a mother may assume or point out that she is the one who deals with the provision of food and therefore should nominate this decision. According to the informant interview, in can conclude that the role in this situation is the husband and wife or father and mother. Like Mrs. Serli Pongkorung answer that she ask an advice from her husband, or Sir Kristo Winerungan said that he ask advice when he want or ever buy durable goods from his mom.

The next strategy that influence on buying behavior is coalition that means two or more members of the family decision making collude in order to obtain a particular outcome. There some informants make a decision based from the family decision not as an individual decision.

The next strategy that influencing buying behavior is emotion that means a member of decision making unit tries to persuade others by using emotive appeals, crying, pouting and other non-verbal techniques in order to achieve influence. Based from the informant answerers it tells that the informant bought or buy durable goods because of needs. Rather than emotive appeals they tend to talk and discuss it together within the family especially the husband and wife approval that play important role in order to make a decision.

The last strategy that influence the buying behavior is bargaining, it means giving in on this occasion in return for getting their way on some other occasion. Based on the result of the informant interview, it can conclude that the members of family that make an agreement of buying decision toward some particular product, however the result of the informants tell that in order to make a final decision of buying durable goods they have to make their wife/husband to approve of the planning. Though they don't clearly explain the way of their discuss process within the family members. Despite that, there are some of informants that make an individual decision of buying durable goods.

## The Stages of Paradigm

These four stages are named as access, buying behavior, consumption characteristics and disposal (Srivastava & Kumar, 2011).

1. Access, the first step is to provide access to the product/services for consumer within rural areas. Access pertains to physical access as well as the economic access.
2. Buying Behavior, this stage encompasses all factors impacting decision making and choice within a rural area. Example of these factors includes perception, attitude and consumer responses such as brand royalties.
3. Consumer Characteristic, the specific products/services that are purchased and consumed may be different in each area. The cultural orientation and social class distribution will determine consumption pattern within a culture.
4. Disposal, many rural areas are becoming more environmentally conscious and are moving away from throw away products. Hence marketers need to design systems to facilitate the safe disposal, recycling, resale of products. They also meet their social responsibilities especially in relation to public safety and environmental pollution.

Following to the 4 paradigm and the result of the interview, the first paradigm which is access within rural areas that such as transportation as physical access is provide within rural area and the city. Though it's quite difficult to go to the city despite of the vehicle and the distance between the city and the village that take couple hours the path that are provided is quite better now. The villagers usually use their own motorcycle for those who have it or rent a car from the family that have it or join a family that have a car and will go to the city. For economic access, the villagers is always working hard by become farmer or selling Midal (tinutuan) or cookies and saving their money for some times. Recently, it's a clove season right now so the villagers waits to harvest the clove and take the money for more saving in order to fulfil their planning for buying durable goods.

The second paradigm is buying behavior, based from both paradigm and the result of the interview, it's conclude that the factors that impact the consumer making decision in rural areas which is in this case is the Kaneyan villagers such as the needs factor, the price of the product, the quality or the brand of the product, family members like husband and wife approval, the trend, the advantage/function of the product, and the money or saving that they have right now. That is all the factors that influence them on making decision which is included on buying behavior.

The next paradigm which is consumer characteristic, it tells that every consumer have different characteristic toward purchased and consumed. Therefore, it's occur if there different places such as city and village. The consumption pattern will be different according to the environment and culture. In Kaneyan village, the consumer will prepare the money by saving for months despite durable goods is relatively have higher price so it takes months of preparation by saving money until they can buy it and to go to town, couple hours that they have to take in order to go to town make them didn't go often to town. And because Manado is more far than Amurang, some informant tend to choose Amurang as their destination even though Manado have more choices than Amurang. Though, different character have different way because of different preferences. The consumer in Kaneyan village will buy a new product if the old one already broken.

The last paradigm of the four paradigm above is disposal, it that consumer in rural area tend to like product that can be sale again because they don't like to throw away a product. Which is the Kaneyan villagers refers to use a product for quite long time until it broken, even it get a bit damage they will still use it until it can't be used anymore, then they will buy a new after that. For example like Mr. Agus Kolopita said that he want to buy a new rice cooker because the old one is get damaged but won't buy it until it really broken.

## CONCLUSION AND RECOMMENDATION

### Conclusion

The researcher found out several points of the consumer buying behavior in Kaneyan Village:

1. In order to make a buying decision, the consumer 90% is always make a family decision rather than individual decision, and the consumer needs to make both approval within the family members that mostly in this case is the husband or wife approval.

2. The consumer obstacle on buying durable goods is both at the transportation and money obstacle. There are very limited of public transportation that heading to Amurang or Manado, therefore the consumer is rarely going to the city.
3. There are 60% of the informants choose Manado as their destination of buying durable goods, the reason is because Manado have a lot of choices and have cheaper prices. The rest consumers are choose Amurang because it's nearer than Manado. However, the most important thing for the consumer is always to buy such a kind of product in stores, because it's way more trusted.
4. There is a new method in Kaneyan village, which is very impressive method and be trusted as well called "Mas Kredit". The reason for the consumer to buy durable goods is only because they need it already.

### Recommendation

This research hoped to be useful both practically and theoretically. Theoretically, this research hoped to give more knowledge to other researchers or students. The usefulness of this research will be used practically by all the Stores that sell durable goods kind a products. According to the result of this research, there are several recommendations.

1. The stores that sell durable goods should always provide card warrantee and moreover provide delivery services for the consumer because consumer find it hard about the transportation itself. It will create loyalty value to the consumer because they felt comfortable to buy in such stores.
2. The stores that sell durable goods can be able to reach more consumer in rural area if they sell it with cheaper price more than other stores, but still get profit for sure. Consumer in rural prefers stores that sell product cheaper than others.
3. The firm that produce or stores that selling durable goods should take this opportunity to open more branches in Amurang so there will be more choices for the consumer in rural areas as well.
4. The government should provide public transportation with constant schedule so the consumer in rural areas will easily and become more reachable to go to the city such as Amurang and Manado which are the common place or city that people tend to buy durable goods.

### REFERENCES

- American Marketing Association. 2012. *Definition of Marketing*. Retrieved from <https://www.ama.org/AboutAMA/Pages/Definition-of-Marketing.aspx>. Accessed December 17<sup>th</sup> 2015
- Andersone, I. and Gaile-Sarkane, E. 2008. *International Scientific Conference Business and Management 5<sup>th</sup>*. Publishing House Technika, Vilnius Gediminas Technical University.
- Andu, R. 2013. Analysis of Brand Personality on Customer Loyalty (Case Study Table Computer: Apple Ipad and Samsung Galaxy Tab). *Jurnal EMBA*. Vol. 1 No 4 (2013). Available on: <http://ejournal.unsrat.ac.id/index.php/emba/article/view/3428/2972>. Accessed August 6<sup>th</sup> 2016. ISSN 2303-1174, Pp 2178-2185.
- Arndt, J. 1967. Role of product related conversations in the diffusion of a new product. *Journal of Marketing Research*, Vol. 4 No. 3, (1967). Available on: <http://www.jstor.org/stable/3149462>. Accessed June 7<sup>th</sup> 2016. Pp 291-295.
- Bhatia, P. 2014. A Factorial Study of Consumer Buying Behaviour towards Durable Goods With Reference To Urban Working Women, *International Journal on Recent and Innovation Trends in Computing and Communication*. Volume: 2 Issue: 3, ISSN: 2321-8169, Pp 203-209.
- Downham, J. S. and Treasure, J. A. P. 1956. Market Research and Consumer Durables, *The Incorporated Statistician*. Vol. 7, No. 3 (1956). Available on: <http://www.jstor.org/stable/2986549>. Accessed June 27<sup>th</sup> 2016. Pp 108-117.
- Fox, R. F. 1996. *Harvesting Minds: How TV Commercials Control Kids*. CT: Praeger, New Haven.

- Gajjar, D. N. B. 2013. Factors Affecting Consumer Behavior. *International Journal of Research in Humanities and Social Sciences*. Vol. 1, Issue: 2 (2013). Available on: [http://rajimr.com/wp-content/uploads/2013/03/2\\_10-15-Dr.-Nilesh-B.-Gajjar.pdf](http://rajimr.com/wp-content/uploads/2013/03/2_10-15-Dr.-Nilesh-B.-Gajjar.pdf). Accessed: July 13<sup>th</sup> 2016. ISSN: 2320-771X, Pp 10-15.
- Hair, J., Black, B., Babin, B., Anderson, R. and Tatham, R. (2006). *Multivariate Data Analysis* (6<sup>th</sup> edition). NJ: Prentice-Hall, Upper Saddle River.
- Hair, J., Arthur, M., Philip, S., Mike, P. 2007. *Research Method for Business*. Hoboken, N.J.: John Wiley & Sons Ltd. Chichester, West Sussex, England.
- Jha, M. 2013. A Study on the Rural Consumer Buying Behavior in Bihar. *International Journal of Marketing, Financial Services & Management Research*. Vol. 2, No. 2 (2013). Available on: [www.indianresearchjournals.com](http://www.indianresearchjournals.com). Accessed on: July 15<sup>th</sup> 2016. ISSN: 2277-3622, Pp 172-182.
- Kim, J-O., Forsythe, S., Gu, Q. and Moon, S. J. 2002. Cross-cultural consumer values, needs and purchase behavior. *Journal of Consumer Marketing*. Vol. 19, No. 6 (2002). Available on: <http://dx.doi.org/10.1108/07363760210444869>. Accessed June 27<sup>th</sup> 2016. ISSN: 0736-3761, Pp 481-502.
- Kotler, P., and Armstrong, G. 2001. *Principles of Marketing*, 9th ed., N.J.: Prentice Hall. Inc: Singapore.
- Kotler, P., and Armstrong, G. 2015. *Marketing: An Introduction*. 12<sup>th</sup> Edition. Pearson Education. Inc: Singapore.
- Malombeke, S. 2014. The Impact of Promotional Tools on Consumer Buying Behavior at Matahari Department Store Manado Town Square. *Jurnal EMBA*. Vol. 2, No 1 (2014). Available on: <http://ejournal.unsrat.ac.id/index.php/emba/article/view/3526/3054>. Accessed August 6<sup>th</sup> 2016. ISSN 2303-1174, Pp 48-56.
- Manali, K. 2015. Consumer Buying Behavior. *International Journal of Innovation and Scientific Research*. Vol. 14, No. 2 (2015). Available on: <http://www.ijisr.issr-journals.org>. Accessed June 25<sup>th</sup> 2016. ISSN: 2351 8014, Pp 278-286.
- Mathi, K. M. and Saraswhati, C. 2011. A Study on Factors Influencing Rural Consumer Buying Behavior towards Durable Goods in Erode District. *Asia Pacific Journal of Research*. Vol. 1, Issue: 4 (2011). Available on: <http://apjor.com/files/1370366195.pdf>. Accessed June 25<sup>th</sup> 2016. ISSN: 2320-5504, Pp 54-63.
- National Geographic Society. 2011. *Definition of Rural Area*. Retrieved from [nationalgeographic.org/encyclopedia/rural-area](http://nationalgeographic.org/encyclopedia/rural-area). Accessed June 17<sup>th</sup> 2016.
- Radulescu, V., Cetina, I. and Orzan, G. 2012. Key factors that Influence Behavior of Health Care Consumer, the Basis of Health Care Strategies, *Contemporary Readings in Law and Social Justice*. Vol. 4, No. 2 (2012). Available on: <https://www.questia.com/read/1P3-3020199651/key-factors-that-influence-behavior-of-health-care>. Accessed June 28<sup>th</sup> 2016. ISSN: 1948-9137, Pp 992-1001.
- Ramachander, S. 1988. Consumer Behaviour and Marketing: Towards an Indian Approach?. *Economic and Political Weekly*. Vol. 23, No. 9 (1998). Available on: <http://www.jstor.org/stable/4378170>. Accessed June 18<sup>th</sup> 2016. Pp 22-25.
- Rauthan, Y. S. 2007. *Consumption Pattern and Buying Behavior of Rural Consumer in Uttaranchal – A Study of Dehradun District*, Srinagar: H.N.B Garwhal University.
- Russell, B. H. 1994. *Research Methods in Anthropology: Qualitative and Quantitative Approaches*, 2<sup>nd</sup> edition. CA: Sage Publications, Newbury Park.

- Sekaran, U. and Bougie, R. 2009. *Research Methods for Business: A Skill Building Approach*, 5<sup>th</sup> ed. Wiley: UK.
- Solomon, M. 2004. *Consumer behaviour: buying, having, and being*. N.J.: Pearson Prentice Hall, Upper Saddle River.
- Srivastava, S. P., & Kumar, M. 2011. Consumer Behavior in Rural Marketing – A New Paradigm. *Asian Journal of Technology & Management Research*. Vol. 01, Issue: 01, (2011). Available on: <http://ajtmr.com/papers/vol1issue1/CONSUMER-BEHAVIORIN-RURAL-MARKETING.pdf>. Accessed August 11<sup>th</sup> 2016. ISSN: 2249-0892.
- Sugiyono. 2007. *Metode Penelitian Bisnis (Pendekatan Kuantitatif, Kualitatif, dan R&D)*. Alfabeta, Bandung.
- Taylor, S. J., & Bogdan, R. 1998. *Introduction to qualitative research methods*, 3<sup>rd</sup> edition. John Wiley & Sons, New York.

