PURCHASE BEHAVIOUR OF CUSTOMERS OF CEMENT: A STUDY ON SELECTED COMPANIES IN WEST BENGAL

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Abstract: The cement market is oligopolistic with more or less homogenous product. In India, there are various cement manufacturers who market cement and attempt to prove that they are different and better than other cement manufacturer quality wise. The multiplicity of brands available in the market makes the brands selection a difficult process. The project focuses on studying the customer purchase behavior process in selecting cement for construction. This will give an insight into the market and try to identify the major product features and services expected by the customers during cement purchase. This project focuses on finding out the major factors that influenced their decision making in choosing cement. Exploratory research was done initially with sample size 10 which include individual home builder, masons, engineer/architect, contractors, builders and dealer to get an insight into the problem, different segment of customer, buying process and the variables that influence the choice of cement. The questionnaire listing various factors affecting their decision process was further modified and administered with a sample of 50 customers.
Further, the author applied factor analysis to summarize the major factors that influenced decision making process using SPSS software (ver. 9.01).

Keywords: Brand perception, Cement, distribution channel, influencer, product, services, etc.

Introduction: In India, Portland cement was first manufactured in 1904 near Chennai by M/S South India Industrial co Ltd; it was 30 tons per day capacity plant. Since then Indian cement industry has covered a long distance. The Industry has undergone rapid technological up- gradation and vibrant growth during the last two decades, and some of the plants can be compared in every respect with the best operating plants in the world.

The cement market is oligopolistic with more or less homogenous product. In India, there are various cement manufacturers (ACC, Ambuja, Ultratech, Lafarge, Jaypee, Konark, Ramco) who market cement and attempt to prove that they are different and better than other cement manufacturer quality wise. The multiplicity of brands available in the market makes the brands selection a difficult process.

Cement companies claim to produce cement as per grade of BIS standards which are 33, 43 and 53 grade cement, so there is hardly any scope for differentiation in product of various cement companies.

As majority of customer lack basic understanding regarding technical aspect of cement, it becomes a highly difficult task to convince the customer about the superiority of any particular brand over other brands.

So there is a need to identify and understand the customers behavior in purchasing of cement, their needs and service expected by them before and after purchase which will help in offering differentiated product.

Objective of this research:

The Study attempts to cover the following areas:

- To explore the cement product features that a customer looks upon
- To explore the services that a customer looks upon before, during and after purchase process of cement.
- To factorize various cement product features and services provided before and after purchase as perceived by customer segments. Based on those factors suggest suitable measures to improve the penetration rate to various customer segment through specific promotion campaigns which will help in offering differentiated product.

To summarize the effort, the first and second objectives involve exploring and involve reviewing the literature related to cement purchase process and cement product features/services. The third part involves research design, data analysis and major interpretation of the results from a survey questionnaire administered to the respondents. Finally the analysis of the research findings, the marketing implications and inferences and limitation of the study presented and general conclusions are drawn.

Literature Survey: Perceived quality of a Brand is the customer's judgment about a product's overall excellence or superiority that is different from objective quality (Zeithaml 1988, pp. 3 and 4). Objective quality refers to the technical, measurable and verifiable nature of products/services, processes and quality controls. Since it's impossible for consumers to make complete and correct judgments of the objective quality, they use, quality attributes that they associate Zeithaml 1988, Hence perceived quality is formed to judge the overall quality of a

product/service.

A Buying Decision Process describes the process that a customer goes through when he/she is buying a product. The Five stages of the buying decision process were first introduced by John Dewey (1910). The stages are:

1. Problem/Need Recognition
2. Information Search
3. Evaluation of Alternatives
4. Purchase Decision
5. Post-Purchase Behavior

Zeithaml, A, Pasuraman, A., Berry, L. (1990). Delivering Quality Service: Balancing Customer Perceptions and Expectations. New York: The Free Press Division of Macmillan, Inc. Zeithaml, et.al. found that a "Service Performance Gap" occurred when employees were unable or unwilling to perform the service at the desired level. They found that this gap was common among the service businesses they studied due to problems related to: role ambiguity; role conflict; employee-job fit, technology-job fit, supervisory control systems; perceived control; and teamwork.

According to Porter, E Michael. (1998). on competitive advantage: creating and sustaining superior performance a firm can choose a competitive advantage by following one of the three Generic competitive strategies: a) Cost leadership b) Product differentiation c) Focus -Market segmentation.

Research Design And Data Analysis: It was all about describing, predicting and influencing the customer preferences towards purchasing cement. On what basis customer purchase cement? How product features and services (pre and post purchase) are important for customers during purchase of cement.

At the first stage, author made an extensive search in review of current literature such as working papers, research, and newspaper and magazine articles with a view to identify the common basic product features of cement and services across customer groups and examining the strategic importance of different of different customer group, their preferences and the way customer makes purchasing decisions.

Exploratory research was done on the basis of a questionnaire with a sample size of 10 which include individual house builder (IHB), masons, engineer/architect, contractors, builders and dealer to get an insight into different segments of customer, buying process and the variables that influence the choice of cement.The questionnaire listing various factors affecting their decision process was further modified and administered with a sample size of 50 customers.

Interestingly in case of cement customer, they purchase more than the physical product. Customer buy an augmented product which include easy availability, credit terms, timely delivery, originality of cement bags, site related technical service and complaint handling . So when it is difficult to differentiate physical product, superior augmentation of a cement brand, can add substantial value in the eyes of the customers leading them to pay willingly what are often considered as price premiums.

The study is both exploratory and descriptive in nature based on secondary data as well as primary data. Exploratory research was conducted through pilot interview for the first two objectives of this research and descriptive research was done to identify the major factors responsible for the purchase decision for the third objective of this research. The research method used in this project is factor analysis using SPSS. Factor analysis is primarily used for data reduction and summarization. As there are a large number of variables, most of which are correlated and which must be reduced to a manageable level, so these relationships among the sets of many interrelated variables are examined and represented in terms of a few underlying factors with the help of SPSS.

Data that will be collected throughout this study is expected to be mainly of a qualitative nature. Two valuable source of evidence are documentation and interview. Documents could be either internal like management reports, market research journal.

First data collection from Secondary sources: The secondary data was collected from the company and the company's website.

Data collection from Primary source includes Retail stores, masons, engineers, builder and contractor to get an insight into the cement industry and current trends in the industry. Face to Face interview and documentation are used as main data collection methods for this study. First systematic random sampling was adopted from a list of Dealer and from their feedback got a list of customer and from that list of customer a statistical judgmental sampling was resorted to. To begin with the respondents were asked to rate the product features/ services in a 5-point Likert Scale is used. Where 1-Strongly disagree and 5-Strongly agree. Study attempt to cover 10 districts/districts town of West Bengal namely viz. Kolkata(Cossipore, Kalighat) Howrah(shalimar), Midnapore, Malda, Siliguri, Nadia(Krishnanagar), Murshidabad(Beharampore) Burdwan, Bankura, Birbhum(Sainthia). Fifteen product features and nineteen services were listed for popular cement brands.

Data Reduction By Factor Analysis: Factor analysis (using SPSS software) was carried out to summarize

the major factors that influenced decision making process while purchasing cement. In order to detail analysis, multivariate statistical techniques such as factor analysis was resorted to with the help of the software SPSS (ver. 9.01). The rationale for choosing factor analysis is that it would help reduce the bulk of data by grouping them under meaningful factor. The outcome of this analysis would provide an empirical basis for assessing the structure of variables or selecting a subset of representative product features/services options for further analysis.

Model Development: Principal–components method of factor analysis seeks to maximize the sum of squared loadings of each factor extracted in turn and explains more variance than would the loadings obtained from any another method of factoring.

The aim of the principal component method is the construction out of a given set of variables X'_js (j= 1,2,.....,k) of new variables (p_i), called principal components which are linear combination of the X_s

In practical, if the variables are standardized, the factor model can be written as:

$p_1=a_{11}X_1 + a_{12}X_2 +.....+ a_{1k}X_k$

$p_2=a_{21}X_1 + a_{22}X_2 +.....+ a_{2k}X_k$

....

$P_k=a_{k1}X_1 + a_{k1}X_2 +.....+ a_{kk}X_k$

Where P_k= kth standardized variable and a_{ij}'s= Standardized Multiple Regression coefficient of variable i on common factor j. X_k= common factor. The method is being applied mostly by using standardized variables, i.e. $z_j= (X_j - \overline{X}_j)^2/\sigma_j$. The a_{ij}'s are called loadings and are worked out in such a way that the extracted principal components satisfy two conditions: i) principal component are uncorrelated (orthogonal) and ii) the first principal component (p_1) has the maximum variance, the second principal component (p_2) has the next variance and so on.

Applying the concept of principal component and the varimax procedure to get an appropriate result of factor analysis.

The construct validity is determined through the factor analysis in which the KMO index of sampling adequacy is above 0.60 and Bartlett's test of sphericity is .000 (sig) which is significant at 5% level. The construct validity proves that questionnaire constructed is valid and can proceed for factor analysis. The author adopted Bartlett's test of Sphericity and KMO measure of sampling adequacy mainly to establish the reliability and scientific validity of the data and technique opted for the purpose of the study for further analysis. Bartlett's test of Sphericity indicates whether correlation matrix under review is an identity matrix, which would indicate that variables chosen for the purpose of the study are unrelated. Values (less than 0.05) indicate that there are probably significant relationships among the chosen variables.

The communality is measured which helps in finding the amount of variance that the variable shares with the other variables, which in turn, gives the proportion of variance explained by the common factors.

Product Features: From exploratory survey there are variables namely reasonable Price, availability, Brand faith, Good reputation of the brand through word of mouth from other users, un-adulteration/Good quality, Recommendation of Engineer/Architect/Mason, strength consideration, color of cement, Packaging, Durability, setting time, Good relationship (Distribution channel), Sales and customer service support, advertisement, discount which influence the decision making of the cement customers.

Empirical Result For Ihb:

In the reliability test of the variables, the cronbach alpha coefficient is found to be .689 in Table 1, which is accepted.

TABLE 1 Reliability statistics

Cronbach's Alpha	N of Items
.689	15

In Table 2 Kaisen-Meyer-Olkin measure of sampling adequacy gives the value of .653 which indicates that the factors selected is ideal for factor analysis and Bartlett's test of Sphericity indicates that at 105 degrees of freedom (df) Chi-Square values for the factors derived are highly significant.

TABLE 2: KMO and Bartlett's Test:

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.653
Bartlett's Test of Sphericity	Approx. Chi-Square	303.845
	df	105
	Sig.	.000

Communality, h^2, is the *squared multiple correlation* for the variable as dependent using the factors as

predictors. The communality measures the percent of variance in a given variable explained by all the factors jointly and may be interpreted as the *reliability of the indicator*.

TABLE 3:

Communalities

	Initial	Extraction
PRICE	1.000	.741
REPUTAT	1.000	.562
FRESHNES	1.000	.811
FINESS	1.000	.806
UNADULTE	1.000	.813
LIFE	1.000	.758
STRENGTH	1.000	.735
COLOUR	1.000	.751
PACKAGIN	1.000	.889
DURABILT	1.000	.769
SET.TIME	1.000	.827
RELATION	1.000	.671
CURING	1.000	.811
CRACKRED	1.000	.869
SERVICE	1.000	.919

Extraction Method: Principal Component Analysis.

In this experiment, the extracted factors explain over 91% of preferences for services but only 56% for reputation. In general, communalities show for which measured variables the factor analysis is working best and least well.

To determine how many components to extract the Kaiser's criterion of Eigen value of 1 or more has to be followed. The ''Total'' column gives the amount of variance in the observed variables accounted by each components or factor. The ''% of Variance'' column gives the percent of variance accounted for by each specific factor or component, relative to the total variance in all the variables. The

''Cumulative %'' column gives the percent of variance accounted for by all factors or component up to and including the current one. In this factor analysis, the first 6 components recorded Eigen value above 1 (4.083, 2.011, 1.880, 1.595, 1.100 and 1.064).

As shown in Table 4, the first six components accounted for 78.214 % of the total variance, further does not change after rotation. Further, principal components' extraction, these values will be the same as those reported under initial Eigen values.

Table4:Total variance Explained

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.083	27.221	27.221	4.083	27.221	27.221	3.333	22.221	22.221
2	2.011	13.407	40.628	2.011	13.407	40.628	1.944	12.962	35.183
3	1.880	12.532	53.160	1.880	12.532	53.160	1.798	11.984	47.167
4	1.595	10.632	63.792	1.595	10.632	63.792	1.744	11.627	58.794
5	1.100	7.330	71.122	1.100	7.330	71.122	1.633	10.888	69.682
6	1.064	7.092	78.214	1.064	7.092	78.214	1.280	8.532	78.214
7	.783	5.221	83.435						
8	.606	4.037	87.472						
9	.496	3.308	90.780						
10	.334	2.224	93.004						
11	.310	2.067	95.071						
12	.253	1.688	96.760						
13	.181	1.210	97.969						
14	.165	1.097	99.066						
15	.140	.934	100.000						

Extraction Method: Principal Component Analysis.

This involves plotting each of the Eigen values of the factors and inspecting the plot to find a point at

which the shape of the curve changes direction and becomes horizontal. There are 6 breaks in this scree plot. So 6 components need to be considered.

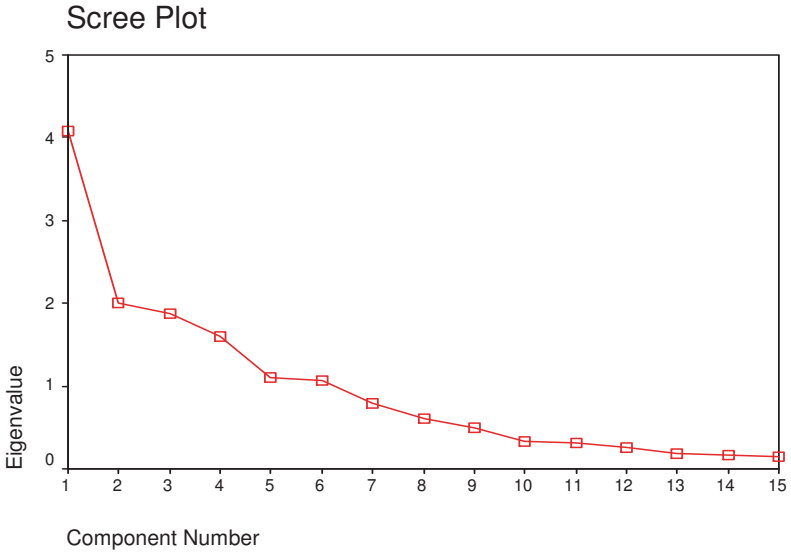

Figure 1: Scree Plot

Rotated Component Matrix: Rotation serves to make the output more understandable and is usually necessary to facilitate the interpretation of factors.
The factor solution was derived from the component analysis with VARIMAX rotation of the 15 cement attributes listed for the purpose of the study. The cut – off point for interpretation purpose is +0.55 for the taken sample size.

Factor 1 has five significant loadings; factor 2, 4, 5, 6 has one significant loadings while factor 3 has two significant loadings. For the purpose of naming the factor, factor 1 was designated as most preferred Quality and similarly factor 2 as crack reduction, factor 3 as services, factor 4 setting time, factor 5 curing time and effort and factor 6 Price.

TABLE 5:

Rotated Component Matrix [a]

	Component					
	1	2	3	4	5	6
PRICE	5.958E-02	-1.91E-02	-.125	6.555E-02	-9.12E-02	.842
REPUTAT	.711	-.119	-7.48E-02	-.115	-4.37E-02	.143
FRESHNES	.354	.312	.102	-.730	.175	.118
FINESS	.794	.384	3.872E-02	4.571E-02	-.120	-.100
UNADULTE	.872	5.993E-02	-6.96E-02	.207	1.080E-02	-4.23E-02
LIFE	.771	2.709E-02	-.114	-.194	.147	.302
STRENGTH	.538	-3.29E-02	-.102	-.283	.554	-.217
COLOUR	.538	.511	-.158	-.342	.123	-.206
PACKAGIN	-.127	-.200	.844	4.926E-02	-.310	-.148
DURABILT	.293	.512	-.242	.467	-.358	-.125
SET.TIME	7.819E-02	.233	9.302E-02	.826	.187	.202
RELATION	.126	.433	-.214	4.088E-02	.413	.500
CURING	-7.01E-02	4.020E-02	-7.28E-02	7.370E-02	.891	-6.97E-03
CRACKRED	-3.16E-02	.920	9.596E-02	4.467E-02	5.301E-02	8.905E-02
SERVICE	-6.69E-02	.162	.934	-3.89E-02	8.751E-02	-8.86E-02

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 10 iterations.

Component Transformation Matrix: It describes the specific rotation applied to factor solution. This matrix is used to compute the rotated factor matrix from the original (un rotated) factor matrix. It shows the off- diagonal elements which are greater than ± 0.5; a larger rotation was applied by the following the extraction method of principal component analysis and varimax with Kaiser normalization.It provides the correlations between the factors in the original and in the rotated solutions.

TABLE 6:

Component Transformation Matrix

Component	1	2	3	4	5	6
1	.837	.385	-.266	-.146	.218	.105
2	-.178	.392	-.344	.757	-.084	.341
3	.271	.319	.626	.255	-.531	-.292
4	-.334	.608	.392	-.150	.585	.001
5	.286	-.473	.451	.452	.468	.259
6	-.026	.048	.249	-.336	-.320	.848

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

Six factors mentioned above explained 78.21% of the total variation.

Services Needed: Based on the exploratory/ qualitative survey various specific services needed for the customer.From above exploratory research there a lot of service variables needs to be comply. Service variables namely quick response, exact price rate, pre and post technical service, Pre and post sales feedback and communication, billing and accounting, credit, timely order and delivery process, direct delivery from factory , easily availability, brand faith, recommendation of engineers/mason/ architect, good relationship, advertisement promotion and branding, discount, more company official market visit , handling of grievances and complaints are of equally importance in purchase decision.

Empirical Result For Customer: Data Reduction By Factor Analysis: Reliability Coefficients, N of Items = 19, Alpha = .8804

TABLE 7:

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.644
Bartlett's Test of Sphericity	Approx. Chi-Square	497.627
	df	171
	Sig.	.000

Figure 2:

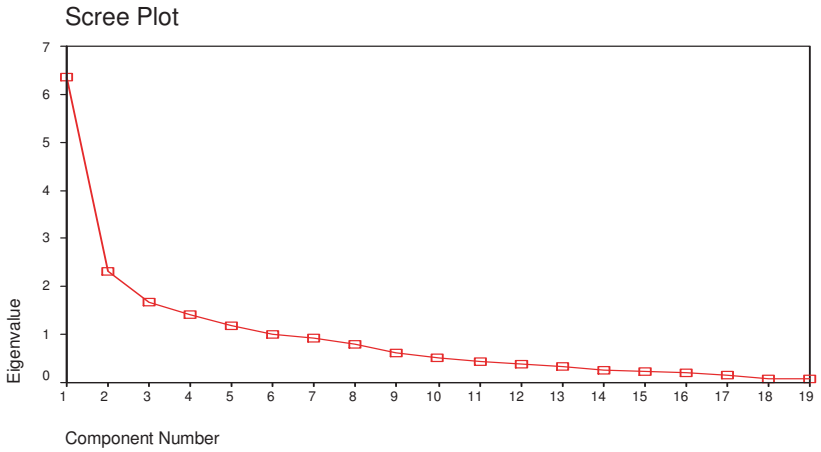

TABLE 8:

Communalities

	Initial	Extraction
quick reponse on query	1.000	.704
Exact price rate quote for cement - no ambiguity	1.000	.708
Pre- Sales Technical service	1.000	.767
post- sales technical service	1.000	.708
Pre- Sales communication support/advt/promotions & advt	1.000	.752
post- sales customer feedback	1.000	.742
accounts reconciliation (billing & accounting)	1.000	.795
order processing and confirmation	1.000	.643
delivery process	1.000	.786
credit	1.000	.732
direct deivery from factory	1.000	.742
Easily available	1.000	.751
Brand faith	1.000	.705
recommendation	1.000	.676
good relationship	1.000	.631
advertisment	1.000	.794
discount	1.000	.802
more company official visit in market	1.000	.729
further improve on handling of greivances and complaints	1.000	.778

Extraction Method: Principal Component Analysis.

TABLE 9:

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.364	33.493	33.493	6.364	33.493	33.493	3.106	16.349	16.349
2	2.304	12.129	45.622	2.304	12.129	45.622	3.063	16.121	32.470
3	1.670	8.787	54.409	1.670	8.787	54.409	2.466	12.978	45.449
4	1.403	7.386	61.795	1.403	7.386	61.795	2.362	12.430	57.878
5	1.196	6.295	68.090	1.196	6.295	68.090	1.788	9.409	67.287
6	1.009	5.309	73.399	1.009	5.309	73.399	1.161	6.112	73.399
7	.915	4.814	78.213						
8	.808	4.251	82.464						
9	.629	3.312	85.776						
10	.520	2.738	88.514						
11	.430	2.265	90.779						
12	.395	2.076	92.856						
13	.341	1.795	94.651						
14	.264	1.390	96.041						
15	.235	1.238	97.278						
16	.218	1.149	98.427						
17	.142	.746	99.173						
18	3.618E-02	.454	99.626						
19	7.098E-02	.374	100.000						

Extraction Method: Principal Component Analysis.

Table 10

Rotated Component Matrix [a]

	Component					
	1	2	3	4	5	6
quick reponse on query	.143	.705	.111	-.136	.168	.358
Exact price rate quote for cement - no ambiguity	.772	.291	.137	-5.40E-02	1.402E-03	7.576E-02
Pre- Sales Technical service	-3.03E-03	.564	.610	.175	4.950E-02	-.211
post- sales technical service	.163	.230	-1.79E-02	.425	.656	-.132
Pre- Sales communication support/advt/promotions & advt	-.135	.167	.326	-.326	.661	.235
post- sales customer feedback	-6.53E-02	7.011E-02	9.408E-02	.833	.165	4.371E-02
accounts reconciliation (billing & accounting)	.834	.124	.155	-8.58E-02	.211	8.647E-02
order processing and confirmation	.660	3.632E-02	-5.94E-02	.426	6.093E-02	.136
delivery process	.305	.427	.581	.389	1.448E-02	.144
credit	.344	-5.97E-02	.721	6.928E-02	.216	.197
direct deivery from factory	.187	3.263E-02	7.248E-02	.302	.773	-.108
Easily available	.663	.120	.481	-.228	7.699E-02	-8.91E-02
Brand faith	9.327E-02	.282	.764	.136	5.239E-02	.114
recommendation	.560	.534	.211	-1.25E-02	1.018E-02	-.179
good relationship	.221	.582	.353	5.812E-02	.338	3.328E-02
advertisment	-3.09E-02	-6.90E-03	.172	.868	7.958E-02	6.934E-02
discount	8.430E-02	.195	.145	.133	-7.43E-02	.844
more company official visit in market	.480	.648	.118	.215	-.120	-6.23E-02
further improve on handling of greivances and complaints	.114	.837	9.019E-02	3.999E-02	.140	.189

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 12 iterations.

Table 11

Component Transformation Matrix

Component	1	2	3	4	5	6
1	.540	.582	.489	.220	.260	.121
2	-.361	-.133	.014	.877	.286	-.012
3	-.741	.401	.322	-.305	.180	.247
4	.084	-.363	.090	-.298	.837	-.252
5	.022	-.573	.744	-.001	-.265	.218
6	.144	-.152	-.308	-.017	.218	.902

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

For the purpose of naming the factor, factor 1 was designated as most preferred Price and similarly factor 2 as handling of grievances and complain, factor 3 as Technical services, factor 4 Advertisement, factor 5 Delivery and effort and factor 6 Discount.

Summary Of Major Findings: Factor Analysis: Factor analysis provides a platform for the author to meaningfully represent the product features with limited categories.

There are **major factors derived from factor analysis** that influence the purchase decision of customer, namely a. **Product features:** The properties of cement like strength, setting time, color play a major role in choosing cement.

b. **Service needed:** the company's sales and marketing actions like availability, advertisement, customer service, pricing, quick response to query, handling of complaints and pre and post sales technical service comes out to be an important factor. The above defined factors are the highest need features which a company has to take care. It is observed that factor such as service parameter and price are of prime importance to get the product stable and to become market leader.

Major Findings: Customer Insight: Based on the exploratory survey it is found that factor such as quality of service level is very poor compared to other attributes. Quality of service level expected from

company official is that complain related to product, exact price rate at various places, settlement of claims, settlement of product complaints and even promptness and accuracy with respect to documents are not favorable. The company should focus on improving quality of service level based on customer insights.

After data reduction and summarization, strategic options are to comply with the specific service need of the various segment of customer. It is found that there is a necessity of further improvement of services provided.

Policy Implications: It is suggested to incorporate the service standard guidelines as perceived by the customer and framework for resolving customer complains which will significantly influence the purchase decision of the customers at large.

Limitations And Suggestion For Further Research Limitations Of This Study: The quality of information totally dependent on respondent knowledge.The limitation of this study is that the field research was conducted only in West Bengal. A more extended geographical sample may show greater differences in perceptions. Since there always remains a possibility of changing customer expectation so to cater and fulfill the need, the service quality standards shall be reviewed and modified periodically to meet the changing customer expectations. There may be change in view of respondent when comes in terms of Company official.

Suggestion For Further Research: More in-depth study is need to be conducted for analysis and derive a advanced design framework for up gradation and modernization of cement sector is required in respect of overall industry strategy and it's integrative component strategies.

Conclusion: The cement industry is an interesting one to analyze as on one hand the similarity of raw materials and processing units makes differentiation difficult.

The factors that appeared to be the most decisive are:

- Quality of the cement: that is approval by the engineers, and sometimes good feedback from the market and the field. It is the first and major criteria to consider the cement.
- It is the only way to be sure that the cement will respect the BIS, and gives guarantees on the consistency of the product and the trust they can have for the company. For some customers it is also a value for their customers.
- Although brands are a major factor for customers, very low difference is done between the identity of brands, and only memories from mass marketing helps them associate brands to an image.
- When the suppliers are already known, the quality of the delivery based on former experience is definitely one of the most decisive factors.

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