

A Study of Consumer Attitude and Their Purchase Intention with Reference to Tier 2 Consumers of India

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Abstract

India's economic landscape continues to evolve, Tier 2 cities like Patna, Bhopal, and Nagpur are emerging as key markets with unique consumer behaviors. This study aims to investigate the factors influencing consumer purchase intentions in these cities, focusing on product quality, brand loyalty, price sensitivity, and social influence. The study employed a cross-sectional survey-based research design, gathering data from 149 respondents across Patna, Bhopal, and Nagpur using a structured questionnaire. The questionnaire measured consumer attitudes toward product quality, brand loyalty, price sensitivity, and social influence, alongside demographic information. Data were analyzed using descriptive statistics, Pearson correlation, and multiple regression analysis to assess the impact of these factors on purchase intention. The analysis revealed that product quality ($\beta = 0.45$, $p < 0.001$) and brand loyalty ($\beta = 0.38$, $p < 0.01$) were the strongest predictors of purchase intention. Price sensitivity ($\beta = 0.29$, $p < 0.05$) also had a significant effect, though to a lesser extent. Social influence was moderately associated with purchase decisions ($r = 0.38$, $p < 0.05$), while aspirational consumption showed a growing impact ($r = 0.48$, $p < 0.01$). This study highlights the importance of product quality and brand loyalty in shaping purchase intentions among Tier 2 city consumers, with price sensitivity and aspirational consumption also playing crucial roles. As Tier 2 markets continue to expand, brands that prioritize quality and foster customer loyalty are likely to succeed.

Keywords: Brand Loyalty, Consumer Behavior, Purchase Intention, Product Quality, Price Sensitivity, Tier 2 Cities.

Introduction

The Indian economy has experienced rapid growth over the past two decades, leading to significant changes in the consumer market (1). While metropolitan cities have traditionally been the focus of consumer research, there is a growing realization of the potential in Tier 2 cities. These smaller but burgeoning urban centers, which include cities like Lucknow, Surat, and Patna, are witnessing rapid economic development, an increasing middle-class population, and greater access to modern retail and digital commerce (2). Consumer behavior in Tier 2 cities differs significantly from that in metros, shaped by distinct socio-economic factors, cultural values, and aspirations (3). These cities are home to consumers who are becoming increasingly aware of global brands and products but may still have unique preferences influenced by local culture, family values, and affordability concerns. With the rise of digital platforms, e-commerce, and improved infrastructure, Tier 2 cities are rapidly evolving and have become crucial markets for companies aiming to expand beyond major

metropolitan areas. According to a report by the Indian Brand Equity Foundation (IBEF), Tier 2 and Tier 3 cities contributed significantly to India's retail market growth, with Tier 2 cities offering considerable untapped potential for businesses (4). Tier 2 cities have shown steady economic growth, fueled by infrastructure development, the rise of service sectors, and increased foreign direct investments. This growth is fostering a middle-class segment that is eager to access better products and services (5). As more people migrate from rural areas to Tier 2 cities, the consumer base expands. These cities offer a blend of traditional and modern lifestyles, creating diverse consumption patterns. The rise of internet accessibility, particularly through affordable smartphones, has connected Tier 2 city consumers to global markets. E-commerce platforms have extended their reach, allowing consumers to purchase a wide range of goods that were previously unavailable (6). Consumer behavior is a complex and dynamic field influenced by psychological, social, and personal

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factors. Attitudes, a core component of behavior, refer to a consumer's predisposition to respond favorably or unfavorably to a product, brand, or service (7). In Tier 2 cities, consumer attitudes are shaped by several factors: Cultural Values and Family: Traditional family structures and collective decision-making often influence purchasing decisions. Products that align with cultural values or have familial approval may find greater acceptance. Aspirational Consumption-Consumers in Tier 2 cities are increasingly aspirational, driven by the desire to emulate lifestyles seen in metropolitan areas or through social media. This aspiration influences their attitudes toward premium brands and higher-quality products, even if affordability remains a concern. Brand Trust and Loyalty: Due to limited exposure to certain brands and lower availability of counterfeit products, Tier 2 consumers tend to exhibit strong loyalty toward trusted brands once they perceive quality and reliability (8). Purchase intention refers to the likelihood that a consumer will buy a product or service based on their attitude toward it. In Tier 2 markets, this intention is often influenced by various factors:

Price Sensitivity: While aspirations drive the desire for premium products, price sensitivity remains high. Consumers often seek the best value for money, balancing quality and cost. Social Influence: In tightly-knit communities, word-of-mouth and recommendations from peers or family can have a substantial impact on purchase intentions. Brand Perception: The perception of a brand, particularly in terms of trustworthiness, quality, and status, is pivotal in shaping purchasing decisions in Tier 2 markets. Consumers are more inclined toward well-established brands that offer a balance of affordability and quality (9). Despite the growing opportunities in Tier 2 cities, brands face several challenges when entering these markets. Unlike consumers in metro cities, Tier 2 consumers are cautious and often deliberate over their purchasing decisions due to limited disposable income. Additionally, regional and cultural variations across different Tier 2 cities may require brands to adopt localized marketing strategies (10, 11). This study aims to delve into the factors that shape consumer attitudes in Tier 2 cities and explore how these attitudes translate into purchase intentions. Understanding this

relationship is crucial for businesses seeking to penetrate these markets and design strategies that resonate with this demographic. There is a scarcity of comprehensive studies focusing specifically on the behavior and purchase intentions of consumers in Tier 2 cities. This study seeks to fill this gap by providing empirical insights into how consumer attitudes are shaped and how they influence purchasing behavior in this growing market segment. Understanding these dynamics will help marketers design more effective strategies to engage with Tier 2 consumers, thereby unlocking the potential of these cities for future business growth.

Hypothesis 1 (H1): Product quality has a significant positive impact on consumer purchase intention in Tier 2 cities. Hypothesis 2 (H2): Brand loyalty significantly influences the purchase intention of consumers in Tier 2 cities. Hypothesis 3 (H3): Price sensitivity negatively affects the purchase intention of consumers in Tier 2 cities. Hypothesis 4 (H4): Social influence has a positive impact on consumer purchase intention in Tier 2 cities. Hypothesis 5 (H5): Aspirational consumption plays a significant role in shaping the purchase intention of consumers in Tier 2 cities.

Methodology

The study employed a descriptive, cross-sectional research design to examine consumer attitudes and their influence on purchase intention in Tier 2 cities of India. A structured survey methodology was used to gather quantitative data, allowing for the identification of key factors that shape consumer attitudes and the examination of their relationship with purchase intentions. The study was conducted across three Tier 2 cities in India, selected based on their economic growth, consumer market potential, and geographical diversity. The cities included in the study were: Nagpur: A rapidly developing city with a growing middle-class population and increasing retail penetration. Bhopal: Known for its cultural diversity and emerging market trends. Patna: An important regional hub with increasing consumption patterns. These cities were chosen to provide a representative sample of Tier 2 consumers from different regions of India, thereby enhancing the generalizability of the findings. The target population for this study comprised consumers aged 18 years and above

residing in the selected Tier 2 cities. These consumers were selected based on their experience with retail and e-commerce platforms and their regular involvement in purchasing decisions for household products or personal items. A stratified random sampling technique was employed to ensure that the sample accurately represented the demographics of Tier 2 consumers. The population was stratified based on key demographic variables such as age, gender, and income level, ensuring diversity within the sample. Total Sample Size: 149 respondents (Patna-49, Bhopal-50, Nagpur-50). 50 respondents were surveyed in each of the three cities to provide a balanced representation. The sample size was determined using Cochran's formula for an appropriate sample proportion, with a 95% confidence level and a margin of error of 5%. The primary data was collected through structured questionnaires designed to measure consumer attitudes and purchase intentions. The questionnaire comprised both closed-ended and Likert scale-based questions to assess the following factors: Age, gender, education level, income, and occupation. Questions measuring attitudes towards brands, product quality, pricing, social influences, and aspirational consumption. Likert scale (1-5) questions gauging the likelihood of purchasing various categories of products, with a focus on brand preference, price sensitivity, and quality considerations. The survey was administered through a combination of in-person interviews and online questionnaires. In-person data collection was preferred in cities where internet penetration was lower, while online surveys were used in cities with higher digital adoption. The survey was conducted over a period of two months, from June to July 2024. Data was collected at popular market places, shopping malls, and retail outlets to capture consumers in the midst of their shopping behavior. Online Surveys were distributed through email and social media platforms, targeting respondents who were familiar with e-commerce and digital retail platforms. All participants were informed of the study's objectives and provided their consent before participating. Personal data was anonymized, and no identifying information was disclosed in the study's findings. Respondents were assured that their participation was voluntary, and they could

withdraw at any point without consequence. The following variables were considered in the study:

Independent Variables

Brand Loyalty: The extent to which respondents remained loyal to a particular brand when making purchasing decisions. **Product Quality:** The perceived quality of the products influencing the purchase intention. **Price Sensitivity:** The degree to which respondents were influenced by product pricing in their purchasing decisions. **Social Influence:** The effect of family, friends, and peer groups on the purchasing decisions of the respondents.

Dependent Variables

Purchase Intention: The likelihood of respondents purchasing a particular product or brand in the future, based on their attitudes and external influences. Reliability of the measurement scales was tested using Cronbach's Alpha, with a threshold of 0.7 for acceptable internal consistency. Content Validity was ensured by consulting with marketing experts to review the questionnaire and ensuring that all relevant factors influencing consumer attitudes and purchase intentions were included.

Data Analysis

The data collected from the surveys was analyzed using statistical software (SPSS version 26). The following techniques were employed to analyze the data: Frequency Distribution and Percentages were used to describe the demographic profile of respondents. Mean and Standard Deviation were calculated to summarize the key factors influencing consumer attitudes and purchase intentions. Correlation Analysis was done to examine the relationships between consumer attitudes (e.g., brand loyalty, price sensitivity) and purchase intentions. Regression Analysis was done to identify the most significant predictors of purchase intention, such as brand loyalty, product quality, price sensitivity, and social influence. Chi-Square Test used to assess associations between demographic factors (e.g., age, income) and purchase intentions. The Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree), was used to measure respondents' attitudes towards various factors. This allowed for the quantitative measurement of consumer attitudes and their corresponding purchase intentions.

Results

Table 1: Demographic Profile of Respondents (n=149)

Demographic Variable	Frequency	Percentage (%)
Gender		
Male	88	59.1
Female	61	40.9
Age Group		
18-25	40	26.8
26-35	56	37.6
36-45	33	22.1
46 and above	20	13.4
Education Level		
High School	21	14.1
Undergraduate	78	52.3
Graduate/Postgraduate	50	33.6
Income Level (Monthly)		
Below ₹25,000	49	32.9
₹25,001-₹50,000	67	45.0
Above ₹50,000	33	22.1

As per Table 1, the majority of respondents (59.1%) were male, and most (37.6%) were in the 26-35 age group. A large portion of the

respondents (52.3%) held an undergraduate degree, and 45% of the participants reported a monthly income between ₹25,001-₹50,000.

Table 2: Factors Influencing Consumer Attitude and Purchase Intention

Factor	Mean Score	Standard Deviation
Brand Loyalty	4.1	0.72
Price Sensitivity	3.9	0.68
Product Quality	4.4	0.60
Social Influence	3.7	0.81
Aspirational Consumption	3.9	0.74

The key factors influencing consumer attitudes toward purchases—such as brand loyalty, price sensitivity, product quality, and social influence—were assessed using Likert scale scores (1 = Strongly Disagree to 5 = Strongly Agree). The mean scores and standard deviations for each factor are summarized in Table 2. Product Quality had the highest mean score (4.4), indicating that respondents placed significant emphasis on the

quality of products when making purchasing decisions. Brand Loyalty also scored highly (4.1), suggesting that many respondents consistently preferred specific brands they trusted. Price Sensitivity (3.9) and Social Influence (3.7) were moderate factors, indicating that while pricing and peer opinions influenced decisions, they were secondary to product quality and brand loyalty.

Table 3: Correlation between Consumer Attitudes and Purchase Intention

Attitudinal Factor	Correlation Coefficient (r)	p-value
Brand Loyalty	0.57	<0.001
Price Sensitivity	0.43	<0.01
Product Quality	0.61	<0.001
Social Influence	0.38	<0.05
Aspirational Consumption	0.48	<0.01

As per Table 3, product Quality had the highest positive correlation ($r = 0.61$, $p < 0.001$) with purchase intention, highlighting the strong relationship between quality perceptions and purchasing decisions. Brand Loyalty also had a significant positive correlation ($r = 0.57$, $p < 0.001$) with purchase intention, suggesting that consumers with higher brand loyalty were more

likely to purchase. Price Sensitivity ($r = 0.43$, $p < 0.01$) and Aspirational Consumption ($r = 0.48$, $p < 0.01$) had moderate correlations with purchase intention. Social Influence ($r = 0.38$, $p < 0.05$) showed a weaker but still significant relationship, indicating that family and peer opinions had a lesser influence compared to other factors.

Table 4: Regression Analysis of Purchase Intention Predictors (n=149)

Predictor Variable	Beta Coefficient (β)	p-value
Product Quality	0.45	<0.001
Brand Loyalty	0.38	<0.01
Price Sensitivity	0.29	<0.05
Social Influence	0.17	<0.05

A multiple regression analysis was performed to identify the most significant predictors of purchase intention among the respondents. The results are shown in Table 4. Product Quality was the strongest predictor of purchase intention ($\beta =$

0.45, $p < 0.001$), followed by Brand Loyalty ($\beta = 0.38$, $p < 0.01$). Price Sensitivity ($\beta = 0.29$, $p < 0.05$) and Social Influence ($\beta = 0.17$, $p < 0.05$) were significant but weaker predictors compared to product quality and brand loyalty.

Table 5: Association between Income and Purchase Intention

Income Level (Monthly)	High Purchase Intention (%)	Low Purchase Intention (%)	χ^2	p-value
Below ₹25,000	25.5	74.5	8.73	0.013
₹25,001-₹50,000	52.6	47.4		
Above ₹50,000	60.6	39.4		

As described in Table 5, respondents with higher income levels were more likely to have high purchase intentions, particularly those earning above ₹50,000 per month (60.6%). Results

showed no significant associations between gender and purchase intention, but significant relationships were found for age and income levels.

Table 6: Cronbach's Alpha for Reliability of Constructs

Construct	No. of Items	Cronbach's Alpha (α)	Interpretation
Product Quality	5	0.87	Good
Brand Loyalty	4	0.85	Good
Price Sensitivity	3	0.78	Acceptable
Social Influence	4	0.81	Good
Aspirational Consumption	4	0.83	Good
Overall Scale Reliability	20	0.84	Good

As per Table 6, product Quality and Brand Loyalty have high reliability with an alpha of 0.87 and 0.85, respectively, indicating that these constructs are measured consistently. Price Sensitivity shows acceptable reliability at 0.78. Social Influence and Aspirational Consumption demonstrate good internal consistency with alphas of 0.81 and 0.83.

Tier 2 cities of India, such as Patna, Bhopal, and Nagpur. Through a comprehensive analysis of factors including product quality, brand loyalty, price sensitivity, and social influence, the study offers valuable insights into the purchasing behavior of consumers in these emerging markets. The strongest predictor of purchase intention identified in this study was product quality ($\beta = 0.45$, $p < 0.001$). This finding is consistent with numerous studies that emphasize the importance of product quality in driving

Discussion

The findings of this study shed light on the key determinants of consumer purchase intentions in

consumer decisions, especially in developing markets. For instance, it was noted that quality perception significantly shapes consumer attitudes and plays a central role in determining purchase intention (12). The high emphasis on product quality in Tier 2 cities may reflect an evolving consumer base that is becoming increasingly discerning, as access to information and the availability of a wider range of products continue to grow. In a study focused on consumer behavior in smaller cities, it was found that consumers in Tier 2 and Tier 3 cities prioritize value-for-money offerings, with product quality being a key factor in their decision-making process (13). Similarly, it was suggested that consumers across emerging markets are more likely to assess the quality of products based on durability and reliability, especially in markets where economic constraints may limit the frequency of purchasing high-cost goods (11). Furthermore, research on product quality and purchase behavior in developing markets dictate that as consumers in smaller cities gain access to a wider variety of products, they become increasingly selective and place greater emphasis on the quality of their purchases. The current study echoes these findings, as consumers in Patna, Bhopal, and Nagpur appear to be highly focused on acquiring products that deliver consistent value and meet quality expectations, regardless of brand name or price considerations (8). Brand loyalty emerged as another significant factor influencing purchase intention ($\beta = 0.38$, $p < 0.01$). This finding aligns with the previous research which highlights the critical role of brand loyalty in driving consumer decisions (1, 4). In Tier 2 cities, consumers often develop loyalty to brands that have successfully established trust through consistent product quality, reliable service, and effective marketing. Previous study indicated that brand loyalty is particularly important in smaller cities, where consumer choices may be somewhat limited compared to metropolitan areas, making repeat purchases from trusted brands more likely (14). Additionally, brand loyalty as a strong emotional bond that leads to consistent repurchasing, even in the face of competing offers. This study's findings are consistent with that observation, as consumers in Tier 2 cities demonstrated a high level of loyalty to brands they trust (15).

However, in the context of Tier 2 cities, the role of brand loyalty may differ from Tier 1 cities. In larger cities, loyalty is often driven by brand prestige or aspirational consumption, as highlighted in the study of consumer behavior in Tier 1 cities (16). In contrast, the current study suggests that in Tier 2 cities, brand loyalty is rooted more in product performance, durability, and overall reliability rather than brand image alone. This indicates that brands aiming to capture the Tier 2 market must focus on maintaining high product standards and ensuring customer satisfaction over the long term. Price sensitivity was found to have a moderate effect on purchase intention ($\beta = 0.29$, $p < 0.05$), indicating that while consumers in Tier 2 cities are becoming more quality- and brand-conscious, price remains a significant consideration in their purchase decisions. This is consistent with the previous study, who noted that consumers in markets with lower income levels are generally more sensitive to price, often balancing product quality against affordability (17). In the context of India's Tier 2 cities, it was observed that price sensitivity is influenced by the socio-economic conditions prevalent in these regions, where household incomes are lower than in metropolitan cities. As a result, consumers tend to weigh the cost of the product against perceived value, particularly for high-involvement purchases such as electronics, appliances, and branded apparel (18). Interestingly, the present study suggests that while price is an important consideration, it is not the dominant factor driving purchase intention. The results reveal that consumers in Tier 2 cities are willing to pay higher prices for products that meet their expectations in terms of quality and brand reputation. This shift reflects the growing affluence and aspirations of consumers in these markets, which is also observed in previous study, related to emerging consumer segments in India (19). As consumers in Tier 2 cities continue to experience upward mobility, their focus on quality and brand value may increasingly outweigh their concerns about price, particularly for durable goods and lifestyle products. The weaker correlation between social influence and purchase intention ($r = 0.38$, $p < 0.05$) in this study indicates that while peer groups and family recommendations play a role in consumer

decisions, they are not as influential as factors such as product quality and brand loyalty. This finding is in line with the previous study, who suggested that social influence can shape consumer attitudes but tends to be less significant in high-involvement purchase decisions, where personal preferences and product attributes take precedence (2). In Tier 2 cities, social influence may be less pronounced due to the relative insularity of the communities compared to Tier 1 cities, where social networks and peer groups are more diverse and influential. It was found that consumers in smaller cities and towns are more likely to base their purchase decisions on personal experience and product performance rather than social approval. The current study supports this, as respondents in Patna, Bhopal, and Nagpur demonstrated that their purchasing decisions are more closely aligned with individual preferences, such as product quality and brand trust (5). Nevertheless, the moderate impact of aspirational consumption ($r = 0.48$, $p < 0.01$) in this study suggests that Tier 2 consumers are increasingly motivated by the desire to enhance their social status through their purchasing decisions. It was argued that aspirational consumption is closely tied to consumers' desire to project a higher social status and align themselves with urban or global trends (3). This phenomenon is becoming more prevalent in Tier 2 cities as consumers gain greater access to global brands and products through e-commerce platforms, as highlighted by previous study (20, 21). The rising influence of aspirational consumption in Tier 2 cities is further supported by the earlier study, who found that younger; middle-class consumers in smaller cities are increasingly aligning their purchase behavior with the lifestyle trends of metropolitan consumers (19, 22). While aspirational consumption remains secondary to quality and brand loyalty in this study, it is likely to grow in importance as consumers in Tier 2 cities continue to seek products that enhance their social standing and reflect their upward mobility. The absence of a significant association between gender and purchase intention suggests that both male and female consumers in Tier 2 cities exhibit similar purchasing behaviors, which aligns with the previous findings (23, 24). This is particularly interesting in the context of India, where

traditional gender roles are gradually evolving and women are playing a more prominent role in household purchasing decisions.

Conclusion

This study highlights critical areas for understanding consumer attitudes and purchase intentions in Tier 2 cities of India, offering valuable directions for future research. Consumers across the cities of Patna, Bhopal, and Nagpur exhibited similar behavioral patterns, with a strong focus on value for money, product reliability, and trust in brands. Income level significantly influenced purchase intentions, with higher-income respondents showing greater propensity to make purchases. It emphasizes the potential of specific marketing strategies, such as digital and influencer marketing, and the comparative effectiveness of traditional versus modern advertising. The role of demographic factors like age, gender, and income is also underscored as key mediators in consumer behavior. Suggestions for longitudinal studies on brand loyalty and investigations into the impact of economic and social trends are made to capture evolving market dynamics. Additionally, cross-tier comparative studies, sustainability preferences, and sector-specific consumer behaviors are proposed as promising areas for exploration. These insights aim to refine business strategies and expand the academic understanding of emerging markets. This study offers valuable insights into consumer behavior in India's Tier 2 cities, a rapidly growing yet underexplored segment. By focusing on these emerging markets, it bridges a critical research gap and highlights the unique preferences and intentions of consumers in cities like Patna, Bhopal, and Nagpur. It integrates key behavioral factors—product quality, brand loyalty, price sensitivity, social influence, and aspirational consumption—into a comprehensive framework. The findings provide actionable business implications, emphasizing the need to balance quality with affordability, leverage social influence, and align strategies with aspirational values. Additionally, the study contextualizes consumer behavior within the socio-economic and cultural environment of Tier 2 cities, contributing to the broader literature on emerging markets and laying the foundation for future research on digital marketing, sustainability, and localized

branding. This study contributes to a growing body of research on consumer behavior in India's Tier 2 cities, offering insights into the factors that influence purchase intentions. The findings suggest that while consumers in these cities are price-conscious, they place a greater emphasis on product quality and brand loyalty. The study also highlights the emerging role of aspirational consumption as consumers seek to improve their social status through their purchasing decisions. As the economic landscape in Tier 2 cities continues to evolve, brands that prioritize quality and build consumer trust will likely benefit from increased loyalty and higher purchase intentions. Future research could further explore the evolving dynamics of consumer behavior across different tiers of Indian cities, particularly as the line between Tier 1 and Tier 2 markets begins to blur.

Abbreviation

Nil.

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Author Contributions

All authors contributed to the study conception and design. Material preparation, data collection and analysis were performed by Ms Sudha Gupta and Dr Chetna Priti. The first draft of the manuscript was written by Ms Sudha Gupta and all authors commented on previous versions of the manuscript. All authors read and approved the final manuscript.

Conflict of Interest

The authors declare no conflict of interest.

Ethics Approval

Not applicable.

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