



# International Journal of Marketing and Technology

(ISSN: 2249-1058)

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**Title**

**AN EMPIRICAL STUDY ON THE EFFECT OF PAYMENT  
MECHANISM FOR PURCHASING INTENTION – THE  
MODERATING EFFECT OF CONSUMER INVOLVEMENT  
IN SELECTED PRODUCT CATEGORIES IN VADODARA.**

**Author(s)**

**CS. ASHUTOSH A.  
SANDHE**

*Practising Company  
Secretary & Research  
Scholar,*

*3, Shreeram Vatika, Near  
More Megastore,*

*Vishvamitri Road, Vadodara  
390011.*

**Dr. AMIT R. PANDYA**

*Reader,*

*M. S. University of  
Baroda, Vadodara,*

**DR. ABHIJEET  
CHATTERJEE**

*Professor & Director,*

*Dr. J.k. Patel Institute of  
Management, Vadodara*



**ABSTRACT:**

With the growth of India in terms of its per capita income, and along with that the development of infrastructure, consumers today have lot of choice in terms of shopping for products and services. The purpose of this research paper is to find out the purchasing intention of the people of Vadodara city towards two products categories i.e. high involvement and low involvement. Further, a study of the effect of this involvement on payment mechanism is also analysed and found out.

**PAYMENT MECHANISM:**

The main spirit of different payment mechanisms is exchange of equal items<sup>1</sup> (Ming-Chuan Pan). Consumers compare the satisfaction or utility they perceive to get with the price they pay in the form of money. If they feel that the utility is greater than the monetary outflow, they prefer to purchase the goods or services. However, this behavior of consumer is not always predictable. In other words there will be times when the same consumer will purchase a product where the disutility in terms of the price paid is more than the satisfaction or utility obtained from the product. Studies have suggested that consumers might be able to recall items they recently purchased; many consumers are unable to correctly recall the price paid<sup>2</sup> (Dickson and Sawyer, 1990). Also, some expenses might be small enough that the consumer does not even notice them and is not also motivated to keep a track of them. For example, it would be difficult for a consumer to recall the price he paid last time he purchased a shaving blade or a deodorant. Consumers are not very sensitive to changes in quantities unless those changes alter the level of some salient variable (Serman, 1989). Another factor in payment mechanism is that usually payment results in disutility for the consumer. It has been observed through past studies, that when a payment is made with credit card this disutility is reduced as the consumer makes the payment in future when he receives the credit card statement. Hence, the perceived risk while purchasing the product in terms of its cost is reduced to a great extent. The same cannot be said

<sup>1</sup>Ming-Chuan Pan, The Effects of Payment Mechanism and Shopping Situation on Purchasing Intention - the Moderating Effect of Product Involvement, Proceedings of the 13th Asia Pacific Management Conference, Melbourne, Australia, 2007, 1-10

<sup>2</sup> Dickson., P. R. and Sawyer, A. G. (1990). The price knowledge and search of supermarket shoppers. *Journal of Marketing*, 54 (3), 42-53.

about cash payment. As far as cheque payment is concerned, consumer is likely to remember the past expenses while spending in future as he himself writes down the details of payment in the cheque. However, one factor that needs to be considered while deciding upon the payment mechanism is whether the product is high involvement or low involvement.

In this research, the intention is to study the impact of following types of payment mechanisms on purchasing intention.

- Cash
- Credit cards/ Debit Cards
- Cheques

Historically, in India people have preferred to pay for low involvement products by cash, whereas they prefer to pay by cheques when they engage in purchase of high involvement products. An attempt is made in this research to find out the most preferred payment mechanism for high involvement and low involvement products in Vadodara.

### **CONSUMER INVOLVEMENT:**

Involvement is defined as the mental condition of an individual, which is judged by individual's cognition for things and the importance perceived. (Ming-Chuan Pan, 2007). An individual's mental state for the goal or action, reflects one's interests. Involvement can be classified as

- Situational involvement
- Enduring involvement and
- Response involvement.

***Situational Involvement:*** it is the degree of involvement evoked by a particular situation such as a purchase occasion and is influenced by product attributes (cost, complexity and similarity among choice alternatives) and situational variables (whether product will be used in the presence of others) (Houston and Rothchild, 1978)<sup>3</sup>.

***Enduring Involvement:*** it is the ongoing concern with a product the individual brings into the purchase situation (Bloch and Richins, 1983). It is a function of past experience with the product and the strength of values to which the product is relevant. (Houston and Rothchild, 1978).

***Response Involvement:*** it arises from the complex cognitive and behavioral processes characterizing the overall consumer decision process.

<sup>3</sup> Houston, M. J. and Rothschild, M. L. (1978). Conceptual and methodological perspectives in involvement. In: Jain, S. (ed.). (1978). *Research frontiers in marketing: Dialogues and directions*, Chicago, Illinois: American Marketing Association, 184-187.



As far as involvement is concerned, there are two types of product involvements

- High involvement products
- Low involvement products

The concept of involvement was introduced in psychology in 1947 by Sherif and Cantril and was used in the beginning to explain the receptivity of individuals on communications. The definition of involvement used in the present study is: a person's perceived relevance of the object based on inherent needs, values and interests<sup>4</sup> (Zaichkowsky, 1985). The term "low and high involvement products" can be misleading in the sense that involvement is not a property of a product (Salmon, 1986). Involvement is recognized as the interaction between the product and the individual. Although involvement tends to be defined as the relevance of a product rather than the interest of an individual in a product, involvement can be interpreted to be more on the side of the stimulus than on the side of the viewer (Salmon, 1986). If involvement can be defined according to the stimulus, then products can be organized into different product involvement categories and ideally, markets can be segmented on the basis of product involvement<sup>5</sup> (Grunig, 1989; Taylor & Joseph<sup>6</sup>, 1984). In case of high involvement products, consumer perceives high risk and high levels of satisfactions are achieved if the purchase is as per his perceived benefits. On the other hand if a wrong purchasing decision is made, it involves huge amount of risks in terms of costs, time and satisfaction. Hence, for high involvement products, consumer spends lot of time gathering information about the product. He inquires about its price and compares it with its features in detail. He also asks for feedbacks and experiences of others who have used the same or a similar kind of product.

### **PURCHASING INTENTION:**

Purchasing intention is a psychological process of decision making. (Engel,1990). Consumers are motivated by the fulfillment of demands to search relevant information according to personal

<sup>4</sup> Zaichkowsky, J. L. (1985). Measuring the involvement construct. *Journal of Consumer Research*, **12** (December), 341-352.

<sup>5</sup> Grunig, J.E. (1989). Publics, audiences and market segments: Segmentation principles for campaigns. *Information Campaigns*, 199-228.

<sup>6</sup> Taylor, M.B. & Joseph, W.B. (1984). Measuring consumer involvement in products. *Psychology and Marketing*, **1**(2), 65-77.

experience and external environment. A consumer, before purchasing a product, starts to collect information about the product. This information is evaluated and comparisons are made. Based on the comparisons, the final buying decision is arrived at. This process is called the consumer decision process.

### **RESEARCH OBJECTIVES:**

The objective of this research is to establish a relationship between two variables i.e payment mechanism and purchasing intention. Following was studied in this research-

- To find out and classify consumers' involvement in purchasing intention as high or low.
- Number of consumers in Vadodara who prefer the different payment mechanisms.
- To study the relationship between payment mechanism and purchasing intention for high and low involvement products.

### **RESEARCH METHODOLOGY:**

- A sample size of 200 respondents was selected for the purpose of this research from Vadodara in Gujarat. Stratified random sampling method was used in selecting the sample units.
- Primary data was collected in the form of structured questionnaire through survey and personal interviews to test the hypothesis.
- Within the sample size, the sample unit comprised professionals, businessmen, and salaried class, and also care was taken to select respondents who are utilizing the facility of internet for online purchasing and also have the facility of TV.
- Sample units comprised male and female respondents belonging to different age groups.
- Primary data collected was analyzed using statistical software (SPSS) for the purpose of studying the findings.

For the purpose of this research, descriptive and analytical statistics was carried out during November 2010. Out of the sample size, approximately 40% respondents belonged to service

occupation, 30% each belonged to businessmen and professionals. Primary data was collected through a structured questionnaire. The questionnaire was developed in two parts. First part was developed to establish whether the products Laptop and Detergent are high and low involvement products respectively. It had in total 30 questions which were framed on Likert Scale. Respondents were asked to give their agreement on different statements regarding the respective product on a scale of 1 to 7. A rank of 1 was taken as “very strongly disagree” and a rank of 7 was taken as “very strongly agree”. After the data was collected, the responses from these statements were converted into two responses as favorable response which was assigned the numerical value as “1” and unfavorable response was assigned the numerical value “0”. The responses in the Likert Scale with ranks 5(Agree), 6(Strongly Agree) and 7(Very Strongly Agree) were considered as favorable responses. Whereas, responses 1(Very Strongly Disagree), 2(Strongly Disagree), 3(Disagree) and 4(Neutral) were taken as unfavorable responses. Based on the data obtained, their mean values and significance was calculated to find out the reliability of the data.

The second part of the questionnaire was for the purpose of ascertaining the preference of respondents about payment mechanism for the two products. For this purpose, 3 payment mechanisms were considered as under-

(a) Cash, (b) Credit card/ Debit card and (c) Cheque.

In this part of the questionnaire, respondents were asked to rank the preference about payment mechanism along with the reason for such choice. Rank 1 was given the highest preference, rank 2 was taken as preferred and rank 3 was taken as least preferred.

### **HYPOTHESIS:**

- 1 : Product involvement for Laptop is same as that for Detergent
- 2 : Effect of payment mechanisms on purchasing intention is independent of the Product Involvement.



## DATA ANALYSIS:

The primary data collected for the purpose of this research revealed the following attributes of the respondents in terms of their demographic features as well as their purchasing intention for the two products selected.

Samples were selected on the basis of their occupation. 43% of the samples belonged to service class, while 28% samples were businessmen and remaining 29% were professionals.

**H<sub>0</sub> : Product involvement for Laptop is same as that for Detergent**

**H<sub>1</sub> : Product involvement for Laptop is more than that for Detergent**

The first and the most important test was to examine whether Laptop and Detergent are High Involvement and Low Involvement products respectively. To measure the involvement of the respondents for Laptop and Detergent, a seven point Likert scale was used. Involvement was measured using Zaichkowsky's RPII with modifications. To make the model compatible to Gujarat, India, Zaichkowsky's model was modified by defining various factors affecting a consumer's involvement for Laptop and Detergent. For this purpose, five factors were identified and involvement was measured based on statements to study respondents' level of involvement for the two identified products.

Similar research was conducted in two European countries viz; Spain and England by Carmen Garcia, Julio Olea, Vicente Ponsoda, y Derek Scott in their article titled "Measuring Involvement from its Consequences" in the year 1996. In this research, Zaichkowsky's PII (Personal Involvement Inventory) was modified from a simple 9 item Likert Scale which used only two factors, into a Spanish version having five factors. The Spanish modification of Zaichkowsky's RPII (Revised Personal Involvement Inventory) was named as CIQ (Consequences of Involvement). As per the modified version, there are four factors<sup>7</sup> which are-

- Affective link(AL).
- Search and information processing(SIP)

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<sup>7</sup> Carmen García, Julio Olea, Vicente Ponsoda y Derek Scott (1996), Measuring Involvement From Its Consequences, Psicothema, 1996. Vol. 8, No. 2, pp. 337-349

- Purchase purpose(PP)
- Social Relevance(SR)
- Search and information processing(SIP)

For this purpose, a series of statements were put to respondents and respondents were asked to convey their response as favorable or unfavorable. To check the internal consistency of the data, Cronbach Alpha was found out. In this, research, we got Cronbach Alpha of 0.859 for Laptop and 0.898 for Detergent. This suggests that the data is highly reliable.

**I. Table Showing Product Involvement for Laptop & Detergent in Vadodara**

Factors		Mean	N	Std. Deviation	t value	P value
Affective Link	Laptop	0.5838	200	0.18931	13.527	0.000
	Detergent	0.3371		0.20038		
Search & Information Processing	Laptop	0.6455	200	0.24347	11.765	0.000
	Detergent	0.3630		0.23216		
Purchase Purpose	Laptop	0.9350	200	0.24714	10.108	0.000
	Detergent	0.5150		0.50103		
Social Interaction	Laptop	0.7050	200	0.36212	18.314	0.000
	Detergent	0.1225		0.26404		
Social Relevance	Laptop	0.6083	200	0.28637	6.739	0.000
	Detergent	0.4383		0.26009		
<b>Total</b>	<b>Laptop</b>	<b>0.6955</b>	<b>200</b>	<b>0.20491</b>	<b>15.369</b>	<b>0.000</b>
	<b>Detergent</b>	<b>0.3552</b>		<b>0.21854</b>		

To ascertain the consumer involvement for Laptop and Detergent, five factors were tested. The obtained data suggests that mean values for all the factors for Laptop are greater than the mean values for all factors in case of Detergent. Even the total mean for Laptop is greater than

Detergent. Further, the mean values of Laptop are nearer to the numerical value “1” which suggests that for all the factors consumers show higher involvement in their purchase intention for Laptop as compared to Detergent.

Based on the Spanish modification of Zaichkowsky’s RPII, it was established that Laptop was high involvement product whereas Detergent was low involvement. This was concluded from the means for both the products. We got a mean of 0.6955 (P=0.00) for Laptop and 0.3552 (P=0.00) for Detergents.

The significance value for all the factors is 0.00 which tells that the values are highly significant. Hence, as per Table 1, it can be said that –

Laptop is a high involvement product and Detergent is a low involvement product. Based on the primary data, the hypothesis that product involvement for Laptop is same as that for Detergent is rejected.

**II. Table Showing Preference for Payment Mechanism for Laptop in Vadodara**

Payment Mechanism	Highly Preferred		Preferred		Least Preferred		Total
	Number	Percent	Number	Percent	Number	Percent	
<b>Laptop</b>							
Cash	36	18	70	35	94	47	200
Credit/Debit Card	77	38.5	60	30	63	31.5	200
Cheque	89	44.5	69	34.5	42	21	200
<b>Detergent</b>							
Cash	176	90.72	15	7.5	3	1.5	194
Credit/Debit Card	23	24.73	59	29.5	11	5.5	93

As per Table 2, 18% respondents preferred to pay cash for purchasing laptop, 38.5% used a credit/debit card while a majority 44.5% people paid for the laptop by cheque. The hypothesis is rejected on the ground that cheque is the most preferred payment mechanism for laptop. credit/debit card is the second most preferred method while cash is the least preferred method of



payment. This behavior of respondents is quite normal for a high involvement product like laptop where consumer prefer more safe methods because of the higher cost of the product.

In the case of detergent, different behavior was seen from the same respondents. 90.72% respondents preferred to pay cash to purchase it. 24.73% respondents preferred credit/debit card, while, only 2.82% respondents preferred cheque to pay for when they purchased detergent. This behavior for low involvement product is also normal behavior as the product is frequently purchased and low priced.

**III. Table Showing Preference for Payment Mechanism for the Factor "Affective Link (AL)" in Vadodara**

Payment Mechanism	AL	N	Mean	S.D.	t-value	P-Value	Overall Mean
<b>Laptop</b>							
Cash	Below Mean	97	2.18	0.722	2.106	0.036	2.29
	Above Mean	103	2.40	0.771			
Credit / Debit Card	Below Mean	97	2.07	0.904	2.361	0.019	1.93
	Above Mean	103	1.80	0.746			
Cheque	Below Mean	97	1.70	0.752	1.132	0.259	1.77
	Above Mean	103	1.83	0.797			
<b>Detergent</b>							
Cash	Below Mean	132	1.16	0.425	2.944	0.004	1.11
	Above Mean	62	1.00	0.000			
Credit / Debit Card	Below Mean	78	1.82	0.575	1.894	0.061	1.87
	Above Mean	15	2.13	0.640			

**Affective link (AL).** High involvement with a product implies some identification with it; some sort of affective link. The product is considered to be important in the subject's daily life and he/she shows a special interest in it (Krugman, 1965; Park and Mittal, 1985; Zaichkowsky,

1987)<sup>8</sup>. Because, the product is costly, it involves bigger risk. Hence, respondents show special interest in the product. Same is the case for laptop as was found from the data collected and analyzed in Vadodara. Laptop is categorized as high involvement in this research (Mean = 0.5837, P=0.00). Further analysis of the data shows that cheque (Mean = 1.77) was the most preferred form of payment mechanism. The data reveals the preference of two groups of respondents, those who were in the above mean category, and those in the below mean category. For cash as a payment mechanism the preference of both groups was significant ( $t = 2.106$ ,  $P=0.036$ ). This means that there was a significant difference in the behavior of both the groups of respondents. For credit/debit card as payment mechanism also, the preference is significant ( $t = 2.361$ ,  $P=0.019$ ). This shows that the preference for payment mechanism of both groups of respondents was different. In case of cheque as a payment mechanism, the behavior was insignificant ( $t = 1.132$ ,  $P=0.259$ ). This means that the behavior of both the groups of respondents was highly similar. In the present research, both laptop and detergent are important in respondents' daily life. However, in case of detergent, respondents did not show special interest in it. This could be said on the basis of results obtained for both, laptop as well as detergents in Vadodara. For laptop we got a mean of 0.5837 and for detergent the mean is 0.3371. Both the results were highly significant ( $P=0.00$ ).

For the factor "affective link", significant behavioral difference is found in case of cash only. For other payment mechanisms, the relationship between respondents of the two groups is not found to be significant. In case of cash payment, it can be said that there is a significant difference in preference between those respondents who are below mean (Mean = 1.16) and those above mean (Mean = 1.00). This can be said on the basis of the t-value we found ( $t = 2.944$ ,  $P=0.004$ ). For Credit/debit card as a payment mechanism, insignificant relationship is obtained. From the t-value ( $t=1.894$ ,  $P=0.061$ ), it can be said that there is significant difference in the preference of those respondents who are below mean and above mean.

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<sup>8</sup> Carmen García, Julio Olea, Vicente Ponsoda y Derek Scott (1996), Measuring Involvement From Its Consequences, *Psicothema*, 1996. Vol. 8, No. 2, pp. 337-349

**IV. Table Showing Preference for Payment Mechanism for Laptop for the Factor "Search & Information Processing (SIP)" in Vadodara.**

Payment Mechanism	SIP	N	Mean	S.D.	t-value	P-Value	Overall Mean
<b>Laptop</b>							
Cash	Below Mean	80	2.04	0.702	4.01	0.00	2.29
	Above Mean	120	2.46	0.744			
Credit / Debit Card	Below Mean	80	2.25	0.849	4.644	0.00	1.93
	Above Mean	120	1.72	0.758			
Cheque	Below Mean	80	1.66	0.795	1.53	0.128	1.76
	Above Mean	120	1.83	0.76			
<b>Detergent</b>							
Cash	Below Mean	115	1.10	0.36	0.183	0.855	1.10
	Above Mean	79	1.11	0.358			
Credit / Debit Card	Below Mean	66	1.91	0.488	0.967	0.336	1.87
	Above Mean	27	1.78	0.801			

**Search and information processing (SIP).** High involvement also implies an active search of additional information on the product and a deeper processing of this information. As a result, a change in the quantity and the quality of the knowledge on the product would be expected (Howard and Jagdish, 1969; Macquarrie and Munson, 1992). In other words, in case of high involvement products (laptop), respondents would involve themselves in detailed information search before they purchase the product. In case of low involvement product, respondents would not go for detailed information search. One of the reasons for active and detailed information search is the perceived risk in terms of the money paid and the satisfaction derived from the product. In this research, product involvement was derived on the basis of five factors, one of which was search and information processing. For laptop we got a mean of 0.6455, whereas for



detergent we got a mean of 0.3630. This value was obtained at high level of significance ( $t = 11.765$ ,  $P=0.00$ ). For the purpose of this research, it can be said from the primary data obtained that in case of laptop respondents were involved in active and detailed search for the product before they purchase it. Not only that, respondents were of the opinion that they spend lot of time for evaluation of the information they collect. This behavior is typical for a high involvement product. Hence, we analyzed respondents' behavior for purchase intention for laptop in terms of this factor. Based on that, we got significant results (Mean = 0.6455,  $P=0.00$ ). Highly significant relationship is found in cash and credit/debit card payment mechanism. Whereas, in the case of cheque, insignificant relationship was observed. In case of cash payment, it can be said that there is a significant difference in preference between those respondents who are below mean and those above mean. This can be said on the basis of the t-value obtained. ( $t=4.01$ ,  $P=0.00$ ). For Credit/debit card as a payment mechanism, significant relationship is obtained. From the t-value ( $t=4.644$ ,  $P=0.00$ ), it can be said that there is significant difference in the preference of those respondents who are below mean and above mean. In case of cheque as a payment mechanism, there is no significant relationship. This can be said on the basis of t-value obtained ( $t=1.53$ ,  $P=0.128$ ). This means that the preference of respondents who fall in the group of below mean is similar to those in the group of above mean. Further analysis of this factor revealed the preference for payment mechanism of the respondents in Vadodara. It can be seen from Table 5, that cash is the most preferred payment mechanism (Overall Mean = 1.10), followed by credit/debit card (Overall Mean = 1.87). As far as behavior of the respondents is concerned, it is found to be insignificant for cash with  $t = 0.183$  ( $P=0.855$ ). This implies that there is a consistency in the behavior of respondents who are below mean and those who are above mean. For credit/debit card, we found  $t=0.967$  ( $P=0.336$ ). This shows that the relationship between the two groups of respondents is insignificant. For the factor "search & information processing", based on the t-value and P value, it can be said that there is no significance in the two groups for cash as well as credit/debit card. In case of cash as a payment mechanism, we got t-value = 0.183 ( $P=0.855$ ), which is not significant. This means that there is not much of a difference in the purchasing intention of respondents who are below mean and those who are above mean. For credit/debit card, the t-value is insignificant ( $t = 0.967$ ,  $P=0.336$ ). From this, it can be said that there no significant in the difference in the preference of respondents who are below mean and those who are above mean.

V. Table Showing Preference for Payment Mechanism for Laptop for the Factor "Purchase Purpose (PP)" in Vadodara

Payment Mechanism	PP	N	Mean	Std. Deviation	t-value	P-Value	Overall Mean
<b>Laptop</b>							
Cash	Below Mean	13	2.15	0.689	0.672	0.502	2.29
	Above Mean	187	2.3	0.759			
Credit / Debit Card	Below Mean	13	2.31	0.855	1.693	0.092	1.93
	Above Mean	187	1.9	0.830			
Cheque	Below Mean	13	1.54	0.776	1.088	0.278	1.76
	Above Mean	187	1.78	0.776			
<b>Detergent</b>							
Cash	Below Mean	95	1.19	0.445	3.168	0.002	1.11
	Above Mean	99	1.03	0.224			
Credit / Debit Card	Below Mean	61	1.79	0.581	1.912	0.059	1.87
	Above Mean	32	2.03	0.595			

**Purchase purpose (PP).** High involvement is also related to purchase purpose, as people prefer to buy those products which they have high involvement with (Clarke and Belk, 1978; Zaichkowsky, 1985, 1986). To determine whether involvement is high or low on the basis of purchase purpose, respondents were asked to give their agreement on whether they like to have laptop or not. We got 93.5% respondents agreeing to this. From this, we calculated a mean value (Mean = 0.935, P=0.00). In other words, for low involvement product, people have lesser preference to buy the products. For this factor, consistent relationship is found in all the payment mechanisms. In case of cash payment, it can be said that there was insignificant difference in behavior between those respondents who were below mean (Mean = 2.15) and those above mean (2.30). This can be said on the basis of the t-value we found. (t=0.672, P=0.502). For



Credit/debit card as a payment mechanism, insignificant relationship is obtained. From the t-value ( $t=1.693$ ,  $P=0.092$ ), it can be said that there is no significant difference in the preference of those respondents who are below mean and above mean. In case of cheque also, there is no significant relationship. This can be said on the basis of t-value obtained ( $t=-1.088$ ,  $P=0.278$ ). This means that the preference of respondents who fall in the group of below mean is similar to those in the group of above mean.

For detergent, it can be seen from Table 6, that cash is the most preferred payment mechanism (Overall Mean = 1.11), followed by credit/debit card (Overall Mean = 1.87). As far as preference of the respondents is concerned, it is found to be highly significant for cash with  $t = 3.168$  ( $P=0.002$ ). This implies that there is a significant difference in the preference of respondents who are below mean and those who are above mean. For credit/debit card, we found  $t=1.912$  ( $P=0.059$ ). This shows that the relationship between the two groups of respondents is insignificant. For the factor "purchase purpose" based on the t-value and P value, it can be said that there is significance in the two groups for cash. Whereas, for credit/debit card and cheque, the relation is not significant. In case of cash as a payment mechanism, we got t-value 3.168 ( $P=0.002$ ), which is significant. This means that there is a difference in the purchasing intention of respondents who are below mean and those who are above mean. For credit/debit card, the t-value is insignificant ( $t=1.912$ ,  $P=0.059$ ). From this, it can be said that there no significant in the difference in preference of respondents who are below mean and those who are above mean.

#### VI. Table Showing Preference for Payment Mechanism for Laptop for the Factor "Social Interaction (SI)" in Vadodara

Payment Mechanism	SI	N	Mean	S.D	t-value	P-Value	Overall Mean
<b>Laptop</b>							
Cash	Below Mean	72	2.07	0.738	3.172	0.002	2.29
	Above Mean	128	2.41	0.737			
Credit /	Below Mean	72	2.11	0.897	2.324	0.021	1.93



Debit Card	Above Mean	128	1.83	0.785			
Cheque	Below Mean	72	1.75	0.783	0.204	0.838	1.76
	Above Mean	128	1.77	0.776			
<b>Detergent</b>							
Cash	Below Mean	151	1.13	0.371	1.284	0.201	1.11
	Above Mean	43	1.05	0.305			
Credit / Debit Card	Below Mean	88	1.88	0.584	0.273	0.785	1.88
	Above Mean	5	1.8	0.837			

**Social interaction (SI).** A high involvement also implies greater related social interaction, with the person trying to meet other people to talk about the product (Macquarrie and Munson, 1992). This means that in case of high involvement product, people like to declare the fact that they own the product to the world. Based on the data collected this fact was proved for laptop (Mean = 0.705, P=0.00). However, this only reveals that laptop is high involvement product. It does not focus much on other aspects of respondents' behavior like the payment mechanism they prefer. Hence, further analysis was carried to study the payment mechanism preference for this factor.

For the factor "social interaction", significant difference in preference of a payment mechanism is found in case of cash and credit/debit card payment mechanism. The same cannot be said about cheque. In case of cash payment, it can be said that there was a significant difference in preference between those respondents who were below mean and those above mean ( $t=3.172$ ,  $P=0.002$ ). For Credit/debit card as a payment mechanism, significant relationship was obtained ( $t=2.324$ ,  $P=0.021$ ). There was significant difference in the behavior of those respondents who were below mean and above mean. In case of cheque also, there was no significant relationship ( $t=0.204$ ,  $P=0.838$ ). This means that the preference of respondents who fall in the group of below mean was similar to those in the group of above mean. From Table 2, it can be seen that the mean value for this factor for detergent is 0.1225 which suggests that involvement is low. This indicates that people do not like to talk with other people about detergent. Further analysis of the data is revealed in the above Table 7. In case of detergent, taking "social interaction" as an independent variable and payment mechanism as dependent variable, it can be said that for

cash as payment mechanism the relationship between respondents who were below mean and those who above mean was insignificant ( $t = 1.284, P=0.201$ ). This means that respondents are showing a consistent preference in selection of cash as a payment mechanism. Same is the case with credit/debit card where the relationship was insignificant ( $t = 0.273, P=0.785$ )

For detergent the overall mean for the factor Social Interaction is 1.11 for cash and 1.88 for credit/debit card. This means that cash is the most preferred payment mechanism here. Thus, by comparing the preference of respondents in terms of this factor for laptop and detergent, it can be said that for high involvement product (laptop), cheque (Mean =1.76) is the most preferred payment mechanism and for low involvement product (detergent) cash (Mean =1.11) is the most preferred payment mechanism. Further analysis of respondents below mean and above mean for both categories of products reveal that for high involvement product the preference of respondents was significant for cash ( $t = 3.172, P=0.002$ ) and credit/debit card ( $t = 2.324, P=0.021$ ) and insignificant for cheque ( $t = 0.204, P=0.838$ ). In case of low involvement product, the preference of respondents was insignificant for both cash ( $t = 1.284, P=0.201$ ) as well as credit/debit card ( $t = 0.273, P=0.785$ ). Hence, it can be said that preference for payment mechanism for high involvement product is not the same as that for low involvement product.

**VII. Table Showing Preference for Payment Mechanism for Laptop for the Factor "Social Relevance (SR)" in Vadodara.**

Payment Mechanism	SR	N	Mean	S.D.	t-value	P-Value	Overall Mean
<b>Laptop</b>							
Cash	Below Mean	52	2.12	0.732	1.955	0.052	2.29
	Above Mean	148	2.35	0.755			
Credit / Debit Card	Below Mean	52	2.21	0.871	2.875	0.004	1.93
	Above Mean	148	1.83	0.803			
Cheque	Below Mean	52	1.60	0.721	1.834	0.068	1.76
	Above Mean	148	1.82	0.789			



Detergent							
Cash	Below Mean	122	1.13	0.363	1.161	0.247	1.11
	Above Mean	72	1.07	0.349			
Credit / Debit Card	Below Mean	69	1.84	0.633	0.835	0.406	1.87
	Above Mean	24	1.96	0.464			

**Social Relevance (SR).** People having high involvement with a product try to extrapolate their own personal interest and view the product as also important for others. In simple terms, when respondents try to generalize an opinion about the importance of the laptop, it is called social relevance. This means that if a respondent feels that laptop is important for him and is interested in a laptop, he believes that even other people are interested in a laptop and that laptop is important for everybody. To study this, respondents' opinion was collected and we found respondents showing this behavior for laptop. This can be said on the basis of the results obtained for laptop (Mean = 0.6083, P=0.00).

For the factor "social relevance", significant difference is found in case of cash and credit/debit card payment mechanism. The same cannot be said about cheque. In case of cash payment, it can be said that there is a significant difference in preference between those respondents who are below mean (Mean = 2.12) and those above mean (2.35). This can be said on the basis of the t-value we found. (t=1.955, P=0.052). For Credit/debit card as a payment mechanism also, significant relationship is obtained. From the t-value (t=2.875, P=0.004), it can be said that there was significant difference in the preference of those respondents who were below mean and above mean. In case of cheque also, there was no significant relationship. This can be said on the basis of t-value obtained (t=1.834, P=0.068). This means that the preference of respondents who fall in the group of below mean was similar to those in the group of above mean. Cheque was the most preferred payment mechanism for high involvement product (Laptop). From Table 8, it can be seen that the mean value for this factor for detergent is 0.43 which suggests that involvement is low. This indicates that people do not think that detergent is important for other people. Further analysis of the data is revealed in the above Table. In case of detergent, taking "social relevance" as an independent variable and payment mechanism as dependent variable, it can be said that for cash as payment mechanism the relationship between respondents who are



below mean and those who are above mean is insignificant ( $t = 1.161, P=0.247$ ). This means that respondents are showing a consistent preference in selection of cash as a payment mechanism. Same is the case with credit/debit card where the relationship is insignificant ( $t = 0.835, P=0.406$ ). Hence, it can be said that preference for payment mechanism for high involvement product is not the same as that for low involvement product.

**VIII. Table Showing Preference for Payment Mechanism for Laptop for All Factors Combined in Vadodara**

Payment Mechanism	ALL Factors	N	Mean	S.D	t-value	P-Value	Overall Mean
<b>Laptop</b>							
Cash	Below Mean	74	2.00	0.702	4.351	0.00	2.29
	Above Mean	126	2.46	0.734			
Credit / Debit Card	Below Mean	74	2.23	0.884	4.033	0.00	1.93
	Above Mean	126	1.75	0.756			
Cheque	Below Mean	74	1.70	0.789	0.869	0.386	1.76
	Above Mean	126	1.80	0.770			
<b>Detergent</b>							
Cash	Below Mean	100	1.25	0.500	2.244	0.026	1.18
	Above Mean	100	1.11	0.373			
Credit / Debit Card	Below Mean	100	2.09	0.683	2.485	0.014	2.20
	Above Mean	100	2.31	0.563			

In case of high involvement product, it was found that cheque was the most preferred payment mechanism. Statistically, it was found that the preference of respondents for cheque is insignificant ( $t = 0.869, P=0.386$ ). This implies that the preference of both groups of consumers were consistent for laptop which is high involvement product. For cash ( $t = 4.351, P = 0.00$ ) and credit/debit card ( $t = 4.033, P=0.00$ ), the preference was significant, which means that

respondents above mean and below mean behave differently. For low involvement product (Detergent), the preference of respondents was different as compared to high involvement product (Laptop) in Vadodara. In case of detergent overall, it can be said that cash was the most preferred payment mechanism (Mean = 1.18). Further analysis of the respondent group reveals the consistency in behavior. It can be seen from the table that the preference of respondents in cash and credit/debit card was significant. For those respondents who preferred cash, the preference was significant ( $t = 2.244, P=0.026$ ). This means that there were more respondents in the below mean category who gave the highest preference to cash as compared to the respondents in the above mean category. In case of credit/debit card also the preference was significant between both the groups ( $t = 2.485, P=0.014$ ). In other words, the preference of respondents in the below mean category was significantly different than those above mean.

From the above analysis it can be said that Effect of payment mechanisms on purchasing intention is dependent on the Product Involvement. Hence the hypothesis is rejected.

### **FINDINGS AND CONCLUSION:**

From the data analysis and results it was found that –

- Laptop was a high involvement product in Vadodara while detergent was a low involvement product.
- Consumer preference for laptop and detergent was different with respect to payment mechanism.
- For laptop cheque was the most preferred payment mechanism while for detergent cash was the most preferred one.
- Of the respondents who preferred to pay by cheque when they purchase a laptop, 28.09% gave first preference 'low risk'. 38.2% respondents gave second preference to 'convenient for payment'. 33.71% respondents gave third preference to 'product is high priced'.
- Of the respondents who preferred to pay by credit or debit card when they would purchase a laptop, 38.67% respondents gave highest preference to 'accepted online'. 28% respondents

gave second preference to 'ease of payment'. 34.67% ranked reason 'reward points on purchases' third.

- Out of those respondents who preferred cash payment for purchase of laptop, 40% gave highest preference to 'get more discounts/bargaining through cash payment'. 34.29% respondents gave second preference to 'get the product immediately if paid in cash'. Similarly, 34.29% respondents gave third preference to 'easy to pay'.
- Of the respondents who preferred to pay for detergent by cash, 32.57% preferred cash due to reason 'acceptable everywhere'. 34.86% respondents gave second preference to 'low priced product'.
- Those respondents who preferred to buy detergent through credit or debit card, 30.43% gave highest preference to 'ease of payment'. 56.52% respondents gave second preference to 'credit period'. 30.43% respondents gave third preference to 'reward points'.

### **CONCLUSION:**

On the basis of primary data collected from the respondents of Vadodara city, it can be concluded that people showed different purchasing intention in terms of payment mechanism for high involvement product as compared to low involvement product. The hypothesis that behavior of a respondent is same for both the product categories was rejected.

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