



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

Dr. Pradeep. M.P

Faculty Member, JSS Centre for Management Studies, JSS Science and Technology University, Mysuru.

Das Sangita Hemant

Research Scholar, Dr Ambedkar Institute of Technology, Bangalore

Prof. Yuvaraj Nath

Faculty Member, JSS Centre for Management Studies, JSS Science and Technology University, Mysuru.

ABSTRACT

The objectives of all business are to makes profits and a merchandising concern can do that by increasing its sales at remunerative prices. This is possible, if the product is widely polished to be audience the final consumers, channel members and industrial users and through convincing arguments it is persuaded to buy it. Publicity makes a thing, or an idea known to people. Advertising effectiveness can be defined as the extent to which advertising generates a certain desired effect. Measuring the effects of advertising is very important, given the number of investments needed for advertising. This study is aimed at studying the impact of advertising and its various factors affecting consumer. The study also involves the overview of various players in the market for this specific sector. The study being descriptive and explanatory in nature, findings have been made through theoretical analysis in order to get an insight into the cause-and-effect relationship of advertising and consumers' perception relating to insurance products which ultimately affects the Patanjali industry on a whole. Thus, detailed descriptions of specific issues concerning the consumers' purchasing behavior and the effect of advertisement on this particular industry is being studied using a detailed questionnaire to interview the consumers and observe their behavior after which a detailed review is done.

Keywords: Advertising Effectiveness, Purchase Intentions, Brand Awareness, Brand Attitude, Purchase Intensity, Brand Emotion, Persuasion.

INTRODUCTION

While it is not possible to obtain a global measure of the advertising effectiveness, we should seek to develop and apply methods and measures for a partial verification of results. Regarding the difficulty of measuring the overall effectiveness, we believe that it is due essentially to the following considerations: Advertising interacts with other business variables (behavior, marketing policies, financial decisions etc.) and environmental variables (competition, economic conjuncture etc.), hardly isolable; the effects of advertising are varied and not always translatable into quantitative terms; Advertising causes long-term effects, not always, therefore, the results occur in the same period in which are the costs. Advertising denotes a specific attempt to popularize a specific product or service at a certain cost. It is a method of publicity. It is a common form of non- personal communication about an organization and or its products idea service etc. that is transmitted to a target audience through a mass medium. Advertisements are sometimes spoken of as the nervous system of the business world. As our nervous system is constructed to give us all the possible sensations from objects, so the advertisement which is comparable to the nervous system must awaken in the reader as many different kinds of images as the object itself can excite. Advertising effectiveness means different things to the groups responsible for its different effects. Effective advertising must achieve all four goals, delivering messages to the right audience, thereby creating sales at a profit. It is a general term indicating efforts at mass appeal. As personal stimulation of demand for a product service or business unit by planting commercially significant news about it in a published medium

or obtaining favorable presentation of it upon video television or stage that is not paid for by the sponsor. On the other hand, advertising denotes a specific attempt to popularize a specific product or service at a certain cost. It is a method of publicity. It always intentional openly sponsored by the sponsor and involves certain cost and hence is paid for. It is a common form of non- personal communication about an organization and or its products idea service etc. that is transmitted to target audiences through a mass medium. In common parlance the term publicity and advertising are used synonymously.

LITERATURE REVIEW

Among the benefits consumers perceive from advertising, utilitarian (or functional) and emotional benefits are identified as the two most important ones (Shimp and Andrews, 2013). Utilitarian benefits are often linked to the consumer's basic motivation levels, such as his/her physiological, informational and safety needs, which involve a desire for problem-solving or avoidance (Maslow, 1970). One of the major utilitarian benefits that consumer seeks from advertising is information (Shimp and Andrews, 2013). In addition to utilitarian benefits, advertising provides emotional benefits, which refer to the esthetic, pleasurable and hedonic benefits that ads can provide (Cutler and Javalgi, 1993). Emotional benefits usually relate to consumers' underlying needs for stimulation, personal expression, social approval and self-esteem (Cutler and Javalgi, 1993). Stafford and Day (1995) defined rational appeal as a straightforward presentation of factual information, characterized by objectivity. Johar and Sirgy (1991) stated that rational appeal often focuses on the product's utilitarian benefits. Emotional appeal, on the other hand, associates with emotions and feelings, such as adventure, fear, romance and status (Cutler and Javalgi, 1993). As there is a wide range of services, one of the widely adopted ways to classify services is in terms of their experience or credence (or utilitarian) attributes (Keh and Pang, 2010; Sun *et al.*, 2012). Experience attributes are those that require actual experience of the service to be evaluated; and credence attributes are those that cannot be evaluated even with experience – they have to be taken on faith (Simmons *et al.*, 2010; Sun *et al.*, 2012). Examples of experience services include hotels, fast-food restaurants and hair salons, whereas credence services include tax consultant, psychotherapy, physicians, legal and financial investments (Ostrom and Iacobucci, 1995). It may be sometimes difficult to differentiate experience and credence services; however, it is generally accepted that credence services (such as legal or medical service) are more difficult to verify than experience services because they hardly possess any information cues or specified standards by which consumers can evaluate the actual service outcome (Sun *et al.*, 2012). Relative to experience services, credence services are often associated with lower levels of pre-purchase knowledge and higher perceived risks, which, in turn, prompt greater information search efforts (Keh and Pang, 2010; Mitra *et al.*, 1999; Stafford, 1996; Sun *et al.*, 2012). Grove *et al.* (1995) found that services advertisers appeared to use more rational appeals than do product advertisers. Abernethy and Gray (1997) demonstrated that service marketers included more information in radio commercials to concretize service offerings in consumers' minds and lower risk perceptions. In contrast, Cutler and Javalgi (1993) reported that emotional appeals are seen more often in service advertising. Mattila (1999) revealed that emotional appeals helped create favorable attitudes toward service brands in novice consumers with little personal experience of a given service. Liebermann and Flint Goor (1996) found that emotional appeals were more dominant than rational appeals for credence services, but rational appeals were dominant for experience services. Contradictory findings were reported by Albers-Miller and Stafford (1999). Through content analysis of ads submitted for the UK Advertising Effectiveness Awards, Mortimer (2008, p. 110) advocates that "practitioners should consider the use of emotional appeals both for utilitarian and experiential services". Despite the development of the services market, the services advertising literature has lagged, and there is still much to be done on this topic (Stafford *et al.*, 2011). Hovland (1948) noted that social communication involved four factors, which he termed the communicator (sender), the stimuli (message), the receiver and the response. While each of these elements is worthy of research, Hovland (1948) noted that the receiver and their responses were the most difficult to study, while Hovland and Weiss (1951) highlighted the difficulty in measuring or controlling such diffusion. The lack of attention paid to the effect of WOM has on receivers is surprising and represents a significant gap in research addressing WOM activity (Charlett *et al.*, 1995; Bansal and Voyer, 2000). Moreover, studies that include WOM from a generation perspective, often use WOM as only one of several useful outcomes of another focal construct, such as service quality (e.g. Hartline and Jones, 1996; Parasuraman *et al.*, 1988). Even recent studies that focused on WOM specifically, such as the investigation into word-of-mouth constructs by Harrison-Walker (2001) and the examination of WOM development by Brown *et al.* (2005) were focused on the WOM giver. Although multichannel advertising has been emphasized in the research agenda of integrated marketing (Winer, 2009), research on the advertising effect and effectiveness of multichannel advertising

which combines traditional and online media has been limited (Ha, 2008). Recent studies on the effect of online media on offline (store) purchases yield different results (Sands *et al.*, 2010; van Nierop *et al.*, 2011). In contrast, consumers who visited an informational Web site significantly decreased the number of purchases, and in three out of six retail categories, the average amount of money spent also decreased (van Nierop *et al.*, 2011). Dinner *et al.* (2011) also decomposes sales revenue into online and offline revenues and distinguish between the number of consumers and their spending. The authors find that advertising affects both the consumer count and their spending in both traditional and online channel sales. Search engine advertising is found to be effective in driving offline sales due to consumers who are further along the purchase decision process (Dinner *et al.*, 2011). Differences in product categories and consumer segments may explain these different findings of the online advertisement effect on offline sales (Pauwels *et al.*, 2011).

RESEARCH METHODOLOGY

The purpose of this paper is to know the consumer reactions to different advertisements of Patanjali company. How they effect on what motivates to the consumer take decision about the product or brand to be purchased to measure the advertising effectiveness. Objectives of the study are to find out the most effective media of advertisement, to offer recommendations to improve the advertising effectiveness, to test the demographic factors have any significant influence on consumers' attitudes and to analyze the reasons for liking the advertisement of Patanjali company Data was collected as in Cross- sectional survey method using structured questionnaire in Patanjali outlay with face-to-face personal interview. Hypothesis for the study are H1 Persuasion will have a significant and positive direct effect on the Advertising effectiveness about the product. H2 Persuasion will have a significant and positive direct effect on the Advertising effectiveness about information. H3 Brand awareness will have a significant and positive direct effect on the advertising effectiveness about product. H4 Brand awareness will have a significant and positive direct effect on the advertising effectiveness about information. H5 Attitude will have a significant and positive direct effect on the advertising effectiveness about information. H6 Attitude will have a significant and positive direct effect on the advertising effectiveness about product. H7 Processing will have a no significant and positive relationship any of the variables. H8. To study factors that influence the Advertising effectiveness that leads to satisfied customer. Originally planned to obtain a sample of respondents from different age group and gender from Karnataka using convenience sampling strategy. The sample for this study consisted of 300 respondents from different area was considered for further study. The study was conducted to investigate the significance level of the behaviors. Usually, the investigator seeks to ascertain the causal effect of one variable upon another. The questionnaire was contained several instruments measuring variable, experience was measured at the 7-point scale. In addition to measuring the variables, the questionnaire also contained demographic questions: age, gender, profession, and income status. Primary data: Data was collected through the survey conducted and the structured questionnaire given to 300 respondents. The data was put into the SPSS software for reliability check, and it was within the limit. And it was used for analyzing the overall data. This questionnaire was handed out in the different areas like household and hostels it was collected back. There were no incentives given to respondents except the knowledge that their opinions would be part of a study on behavior.

CONCEPTUAL MODEL



DATA ANALYSIS

FACTOR ANALYSIS

KMO and Bartlett's Test for Independent variable:

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.641
Bartlett's Test of Sphericity	Approx. Chi-Square	1115.313
	Df	231
	Sig.	.000

KMO Measure of Sampling Adequacy test is used for the level of reliability of the collected data. It provides the adequate use of those data for factor analysis. It requires minimum of .5 for validating the data adequacy. In this study KMO value is 0.641. It depicts that good validity for doing factor analysis. Bartlett's Test of Sphericity is used to measure the inter significance of sampling. Above table also infers that the Sig. value is .000 So there is a significant relationship among the components, and it is a better model fit for doing factor analysis.

TOTAL VARIANCE EXPLAINED

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.262	14.828	14.828	3.262	14.828	14.828	1.903	8.648	8.648
2	1.946	8.846	23.674	1.946	8.846	23.674	1.711	7.775	16.423
3	1.649	7.496	31.170	1.649	7.496	31.170	1.710	7.771	24.194
4	1.539	6.993	38.163	1.539	6.993	38.163	1.677	7.623	31.817
5	1.381	6.275	44.438	1.381	6.275	44.438	1.633	7.424	39.241
6	1.317	5.988	50.426	1.317	5.988	50.426	1.623	7.378	46.619
7	1.165	5.296	55.722	1.165	5.296	55.722	1.504	6.835	53.454
8	1.082	4.918	60.639	1.082	4.918	60.639	1.384	6.291	59.746
9	1.051	4.779	65.419	1.051	4.779	65.419	1.248	5.673	65.419
10	.892	4.055	69.473						
11	.816	3.707	73.181						
12	.741	3.368	76.548						
13	.674	3.064	79.612						
14	.658	2.992	82.605						
15	.623	2.831	85.435						
16	.583	2.649	88.084						
17	.538	2.447	90.532						
18	.503	2.286	92.818						
19	.443	2.012	94.830						
20	.417	1.893	96.724						
21	.399	1.816	98.540						
22	.321	1.460	100.000						

The initial number of factors is the same as the number of variables used in the factor analysis. However, not all 22 factors will be retained, only the first 9 factors will be retained. The first factor will account for maximum variance, and subsequent next factor will account for variance lesser than the first and then it goes on. The seventh row shows a value of 65.419. This indicates that the first 9 factors together account for a variance of 65.419%. All factor loadings are 0.5 and above, showing good convergent validity. The constructs are, therefore, uni-dimensional and factorials distinct.

ROTATED COMPONENT MATRIX

	Persuasion	Brand awareness	Attitude	Processing	Involvement	Intensity	Processing	Brand awareness	Emotional
Bargaining	.852								
Attached	.766								
Attention		.763							
Fantasy		.693							
Pressuring		.526							
Choice			.741						
Alternative			.667						
Best			-.548						
Funny				.815					
Boring				.654					
Great				.621					
Requires					.805				
Possible					.804				
Price						.717			
Participate						.699			
Quality						.649			
Stupid							.803		
Magazine							.690		
Avilables								.846	
Mood								.678	
Excited									.714
Concerned									.641
Extraction Method:	Principal Component Analysis.								
Rotation Method:	Varimax with Kaiser Normalization. ^a								

KMO AND BARTLETT'S TEST FOR DEPENDENT VARIABLE

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.713
Bartlett's Test of Sphericity	Approx. Chi-Square	524.295
	Df	28
	Sig.	.000

KMO Measure of Sampling Adequacy test is used for the level of reliability of the collected data. It provides the adequate use of those data for factor analysis. It requires minimum of .5 for validating the data adequacy. In this study KMO value is 0.713. It depicts that good validity for doing factor analysis. Bartlett's Test of Sphericity is used to measure the inter significance of sampling. Above table also infers that the Sig. value is .000 So there is a significant relationship among the components, and it is a better model fit for doing factor analysis.

TOTAL VARIANCE EXPLAINED

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.806	35.081	35.081	2.806	35.081	35.081	1.996	24.949	24.949
2	1.358	16.981	52.062	1.358	16.981	52.062	1.944	24.296	49.244
3	1.067	13.342	65.404	1.067	13.342	65.404	1.293	16.160	65.404
4	.835	10.436	75.840						
5	.626	7.826	83.666						
6	.504	6.301	89.967						
7	.455	5.686	95.653						
8	.348	4.347	100.000						
Extraction Method: Principal Component Analysis.									

The initial number of factors is the same as the number of variables used in the factor analysis. However, not all 8 factors will be retained, only the first 3 factors will be retained. The first factor will account for maximum variance, and subsequent next factor will account for variance lesser than the first and then it

goes on. The fourth row shows a value of 65.405. This indicates that the first 4 factors together account for a variance of 65.405%. All factor loadings are 0.5 and above, showing good convergent validity. The constructs are, therefore, uni-dimensional and factorials distinct.

ROTATED COMPONENT MATRIX

Factor analysis attempts to identify underlying variables, or factors, that explain the pattern of correlations within a set of observed variables. Factor analysis is often used in data reduction to identify a small number of factors that explain most of the variance observed in a much larger number of manifest variables. Factor analysis can also be used to generate hypotheses regarding causal mechanisms or to screen variables for subsequent analysis.

Rotated Component Matrix ^a			
	Component		
	AE about product	AE about information	AE about customer contact
exhibits	.777		
finalize	.775		
features	.724		
entertainment		.761	
information		.690	
events		.686	
intelligence			.828
contact			.740
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. ^a			

Reliability for Independent variable:

SI/No	Variable	Cronbach's Alpha
1	Persuasion	0.680
2	Brand awareness	0.568
3	Attitude	0.640
4	Processing	0.573
5	Involvement	0.602
6	Intensity	0.526
7	Processing	0.501
8	Brand awareness	0.684
9	Emotional	0.606

Reliability for Dependent variable:

SI/No	Variable	Cronbach's Alpha
1	Advertisement effectiveness about the product	0.726
2	Advertisement effectiveness about the product Information	0.639
3	Customer Connect	0.640

REGRESSION

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.001E-013	.056		.000	1.000
	PERSUASION	.104	.056	.104	1.872	.062
	BRAND AWARENESS	.189	.056	.189	3.384	.001
	ATTITUDE	.109	.056	.109	1.959	.051
	PROCESSING	-.064	.056	-.064	-1.143	.254
	INVOLVEMENT	.067	.056	.067	1.198	.232
	INTENSITY	.086	.056	.086	1.535	.126
	PROCESSING1	.093	.056	.093	1.671	.096
	BRAND AWARENESS1	.093	.056	.093	1.660	.098
EMOTIONAL	.085	.056	.085	1.519	.130	

a. Dependent Variable: AEaboutProduct

Percentage variation between persuasion and Advertising effectiveness about product is 0.104. Percentage variation between brand awareness and Advertising effectiveness product is 0.189. Percentage variation between Attitude and Advertising effectiveness about product is 0.109. Percentage variation between

processing and Advertising effectiveness about product is 0.064. Percentage variation between Involvement and Advertising effectiveness about product is 0.067. Percentage variation between Processing1 and Advertising effectiveness about product is 0.093. Percentage variation between Brand awareness1 and Advertising effectiveness about product is 0.093. Percentage variation between Emotional and Advertising effectiveness about product is 0.085.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.001E-013	.049		.000	1.000
	PERSUASION	.307	.049	.307	6.212	.000
	BRANDAWERNESS	.205	.049	.205	4.156	.000
	ATTITUDE	-.211	.049	-.211	-4.271	.000
	PROCESSING	.007	.049	.007	.147	.883
	INVOLEMENT	-.140	.049	-.140	-2.825	.005
	INTENSITY	.236	.049	.236	4.787	.000
	PROCESSING1	-.061	.049	-.061	-1.242	.215
	BRANDAWERNESS1	.099	.049	.099	2.001	.046
EMOTIONAL	-.151	.049	-.151	-3.064	.002	

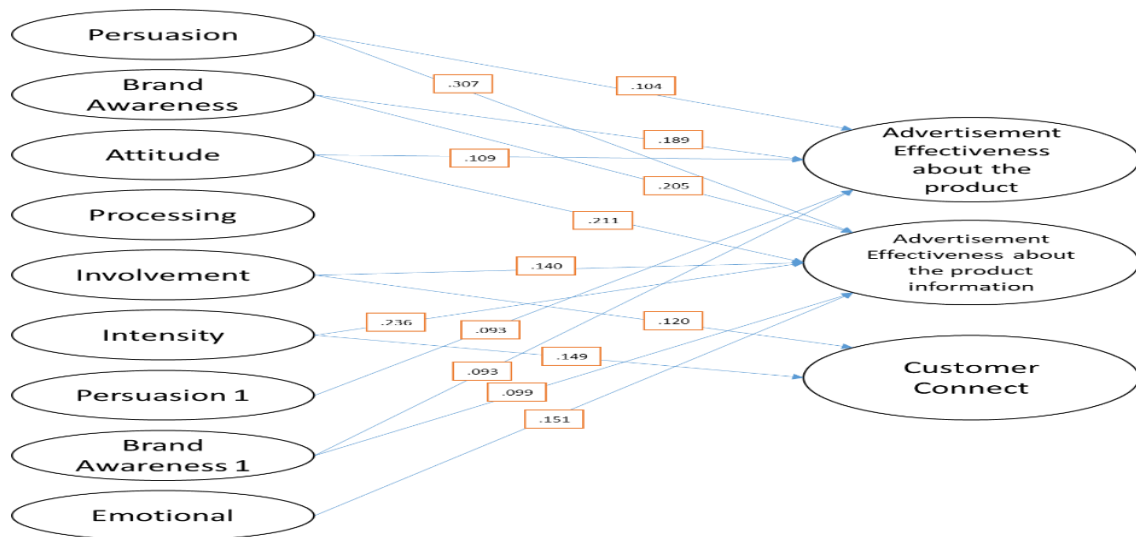
a. Dependent Variable: AEAboutinformation

Percentage variation between persuasion and Advertising effectiveness about Information is 0.307. Percentage variation between brand awareness and Advertising effectiveness is Information 0.205. Percentage variation between Attitude and Advertising effectiveness about Information is 0.211. Percentage variation between processing and advertising effectiveness about Information is 0.07. Percentage variation between Involvement and Advertising effectiveness about Information is 0.140. Percentage variation between Intensity and Advertising effectiveness about Information is 0.236. Percentage variation between Processing1 and Advertising effectiveness about Information is 0.061. Percentage variation between Brand awareness1 and Advertising effectiveness about Information is 0.099. Percentage variation between Emotional and Advertising effectiveness about Information is .151

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.000E-013	.057		.000	1.000
	PERSUASION	.094	.057	.094	1.648	.100
	BRANDAWERNESS	.080	.057	.080	1.397	.163
	ATTITUDE	-.039	.057	-.039	-.682	.496
	PROCESSING	.007	.057	.007	.131	.896
	INVOLEMENT	.120	.057	.120	2.106	.036
	INTENSITY	.149	.057	.149	2.619	.009
	PROCESSING1	-.053	.057	-.053	-.923	.357
	BRANDAWERNESS1	.022	.057	.022	.379	.705
EMOTIONAL	.044	.057	.044	.775	.439	

a. Dependent Variable: CustomerContact

Percentage variation between persuasion and is Customer Contact 0.094. Percentage variation between brand awareness and Customer Contact t is 0.080. Percentage variation between Attitude and Customer Contact is 0.039. Percentage variation between processing and Customer Contact is 0.007. Percentage variation between Involment and Customer Contact is 0.120. Percentage variation between Intensity and Customer Contact is 0.149. Percentage variation between Processing1 and Customer Contact is 0.053. Percentage variation between Brand awareness1 and Customer Contact is 0.022. Percentage variation between Emotional and Customer Contact is .044



FINDINGS

Three hundred respondents completed the questionnaire for this research. The questionnaire measured the factors influencing advertising effectiveness that leads to satisfied customer using a likert instrument developed for this research. Results of this study indicate that households are most concerned about attitude followed by persuasion and the third factor is the involvement. The result also explores that processing, and purchase intention are significant for the effectiveness. Intensity and brand awareness play important role in advertising effectiveness encounter and keeping customer. Persuasion, brand awareness, attitude, processing, involvement, intensity, persuasion, brand awareness and emotional have impact on advertising effectiveness about the product, advertisement effectiveness about the product information and consumer connect.

CONCLUSIONS:

This study tells us that advertising efficiency sustain due to culture, when culture, traditions, trends and customs will be change then user change their choices. Consumers are quality conscious healthier product rather than freshness. People like media advertisement rather than banners or newspapers. Many consumers use the specific brands on the peer recommendation that's why they do not change the brand. The consumers have more awareness about pathajali brand. The consumers are mostly like the media advertisement. Through media consumer are attracted more so the companies are used the media as a mode of promotion for the product. In India combine family system is followed so the more consumer is used same product which is their parents are used. That's why on that people advertisement and other promotion modes are not influence their behavior and due to parents or under some limitations consumer's behavior not influenced. Finally, consumer behavior will attract to those products which are easily available and has more quality rather than quality. Income is a major factor on which bases people buy low price product brands of FMCG.

RECOMMENDATIONS:

The study shows that advertisement is very much important for any business. A huge amount is paid by companies for advertisement. There are many ways available to give advertisement on which this amount is paid this are TV, Newspaper, Radio, Internet etc. At the initial phase of a company, it is important that they give emphasis on corporate advertising because it helps in brand recall of Patanjali. Giving advertisement in any type of media is not the only medium; there are many other ways also like social service, by way of educating people. In the market it can easily be realized that the Television audience had a huge impact of these ads. Although the most popular medium of information gathering has emerged as the arena of media war. But yes, the old players' newspaper and radio are still on their high trying to dominate in the market. Internet being in its youth phase is rapidly reaching in the elite class

REFERENCE

1. Andaleeb, s. (1998), "determinants of customer satisfaction with hospitals: a managerial model", international journal of health care quality assurance, vol. 11 no. 6, pp. 181-7

2. Andaleeb, s. And baser, a. (1994), "technical complexity and consumer knowledge as moderators of service quality evaluation in the automobile service industry", journal of retailing, vol. 70 no. 1, pp. 367-75.
3. Bateson, j. (1985), "perceived control and the service encounter", in czepiel, j., solomon, m. And surprenant, c. (eds), the service encounter: managing employee/customer interaction in service sbusinesses, dc heath, lexington, ma, pp. 67-82.
4. Bateson, j. And hui, m. (1992), "the ecological validity of photographic slides and videotapes in simulating the service setting", journal of consumer research, vol. 19 no. 3, pp. 271-81.
5. Bateson, j. And langeard, e. (1982), "consumer uses of common dimensions in the appraisal of service", in mitchell, a. (ed.), advances in consumer research, vol. 9, association for consumer research, chicago, il, pp. 173-6.
6. Bitner, m.j., booms, b. And tetreault, m. (1990), "the service encounter: diagnosing favorable and unfavorable incidents", journal of marketing, vol. 54 no. 1, pp. 71-84.
7. Bitran, g. And hoech, j. (1990), "the humanization of service: respect at the moment of truth", sloan management review, winter, pp. 89-97.
8. Bolton, r. And drew, j. (1991), "a multistage model of customers' assessments of service quality and value", journal of consumer research, vol. 17 no. 2, pp. 375-97.
9. Boulding, w., kalra, a., staelin, r. And zeithaml, v. (1993), "a dynamic model of service quality: from expectations to behavioral intentions", journal of marketing research, vol. 30 no. 2, pp. 7-27.
10. Bowers, m., swan, j. And koehler, w. (1994), "what attributes determine quality and satisfaction with health-care delivery?", health care management review, vol. 19 no. 3.
11. Brown, s. And swartz, t. (1989), "a gap analysis of professional service quality", journal of marketing, vol. 53 no. 2, pp. 92-8.
12. Carman, j. (1990), "consumer perceptions of service quality: an assessment of the servqual dimensions", journal of retailing, vol. 66 no. 2, pp. 33-55.
13. Chandon, j-l., leo, p-y. And philippe, j. (1997), "service encounter dimensions - a dyadic perspective: measuring the dimensions of service encounters as perceived by customers and personnel", international journal of service industry management, vol. 8 no. 1, pp. 65-86.
14. Churchill, g. Jr (1979), "a paradigm for developing better measures of marketing constructs", journal of marketing research, vol. 16 no. 1, pp. 64-73.
15. Churchill, g. Jr and surprenant, c. (1982), "an investigation into the determinants of consumer satisfaction", journal of marketing research, vol. 19 no. 4, pp. 491-504.
16. Industry advertising effectiveness on consumer decision making & decision making : study of insurance” ms. Suman si assistant professor, pgdav (d) college, university of delhi, delhi, india (email) si_suman@yahoo.co.in (tel) +91-9953176312
17. Examining advertising effectiveness of hindustan coca - cola cold drinks with special reference to rural consumers of coimbatore district r.indumathy* *assistant professor, ppg business school, coimbatore, tamilnadu india.
18. Singh, s.n. and dalal, n.p. (1999). Web home pages as advertisements. *communications of the acm*, 42 (8), 91-98.
19. Hawkins, d.t. (1994). Electronic advertising: on online information systems. *Online*, march.