

A Study to Review the Literature Exploring the Relationship between Functional Illiteracy and Consumer Decision Making.

Mohd Danish Chishti¹, Dr. ReshmaNasreen²

¹Senior Research Fellow, Department of Management, School of Management and Business Studies
JamiaHamdard, New Delhi, 110062

²Associate Professor & H.O.D Department of Management, School of Management and Business Studies
JamiaHamdard, New Delhi, 110062

Abstract: This in-depth study talks about the consumer behavior, the conventional view point of consumer decision making involving the different models having different stages. The broad objective of this study is to explore probable relationship between functional literacy and consumer behavior. In pursuance of this aim, the different kind of decision making and decision rules have been studied and explained. Further, to study the decision making of functionally illiterate consumers, various phenomena like heuristics, emotional trade-offs are being thoroughly studied. More over the different indirectly related phenomena like involvement levels, its effect on visual attention and product choice has also been looked upon that could also create a significant effect acting as a mediator and moderator. During this study, the different challenges faced by functionally illiterate consumers are being reviewed. In reaction to all those challenges, the different coping mechanism adopted by them, has also been defined. Therefore we can conclude by saying that this study could be significant for those who are interested in the behavior of functionally illiterate consumers in different context focusing on different consumer groups.

Key Words: Consumer behavior, coping mechanism, Functional literacy/illiteracy, functionally illiterate Consumer.

Date of Submission: 04-09-2017

Date of acceptance: 05-12-2017

I. INTRODUCTION

In this competitive world where there is a cut throat competition, Marketers are very much interested in understanding the behavior of the consumers. And this has become essential for them to survive. Consumer behavior refers to those actions directly involved in obtaining, consuming and disposing of products including the decision process that precede and follow these actions. (Teo and Yeong, 2003:50). Many of the earlier researchers have developed the consumer decision making models which work as a flow chart of consumers' behavioral process. Through this study the relationship between functional literacy and consumer decision making is being explored. The main objective of this study is to understand how functionally illiterate consumer make decision while purchase. This study is entrenched in the consumer behavior discipline. In respect of this it is vital to gain an understanding of such behavior. Most of the studies on consumer behavior and its theories are based on literate consumers. (Teo and Yeong, 2003:49). The literacy figures show that a significant percentage of the world population is illiterate, that means they do not possess literacy skills necessary to function efficiently in retail world. Many researches attempted on functionally illiterate consumers show that these kinds of consumers face different kind of market place problem and due to which they develop specific coping mechanism to over throw these problems. In a broader sense through this study it has been proposed to explore that how the dimension of functional literacy creates an impact on each and every stage of consumer decision making process.

II. CONSUMER BEHAVIOR DEFINED

The area of consumer behavior is entrenched in a marketing strategy that developed when marketers started realizing that they could sell more good very easily if they produce according to consumers' buying pattern and their choice (Schiffman, Consumer behavior, 2007). The term consumer behavior is defined as the behavior that "Consumers display in searching, purchasing, using evaluating and disposing of products and services that they expect will satisfy their needs". (Schiffman, consumer behavior, 2008). Consumer behavior is very complicated and multidimensional field which is defined as "the study of individuals, groups or organization and the process they use to select, secure, use and discard products or experience to satisfy needs and the impact that these processes have on the consumers and society". Consumer researchers in most of their studies speculate that consumers are literate and literate consumers were considered to develop the theories

about consumer behavior (Adkins& ozzane2005:93). Even research conducted to examine relationship between literacy and consumer memory was based on literate consumer (Madhubalan Viswanathan Carlos J. Torelli, 2009).

For an individual to function effectively in the economic domain, these two important resources are required namely finances and know how (Madhubalan Viswanathana, 2008). This idea is already backed by Ringold (2005:202). Who proclaims securing one's way in the market place is a calculated and goal oriented behavior which requires consumers to understand their choices and occupy the skills, knowledge and freedom to achieve them. These skills must be mastered on the street if not at school (Blackwell, 2006).

Understanding of consumer behavior is important for both- an individual consumer and marketer. As individual understands its own behavior and decision making process might improve future decision. Whereas for marketer, understanding of consumer decision making process helps in designing marketing strategies and marketing communication in a manner that is responsive to the important aspects of influencing customers' purchase decision (Sheth, 2004).

The Consumer decision making describes the pathway that consumer follows in their purchase decision. Consumers generally make decisions without stopping to think about how they make them and what is involved in particular decision making process itself (Schiffman&kanuk, 2008:546). For a person to make decision, a choice of alternatives must be available (Schiffman&kanuk, 2008:546). The decision making task is complex because of the total number of decisions required to make in market place distinguished by too many options from which to select (Solomon, 2006).

2.1 Conventional view point on Consumer Decision Making-

Decision making is a nodal point of consumer behavior but the way in which people compare, evaluate and select products varies broadly depending on the risk attached to a decision (Solomon, 2006:330). Every day everybody makes numerous decisions concerning every aspects of their daily life (Schiffman&Kanuk, 2008:546). Consumer researchers have conventionally approached consumer decision making process from a logical perspective. According to this perspective consumers are taken as a cogent decision makers take decision very carefully and integrate and consider information before reaching at a satisfactory purchase decision (Solomon, 2006:306). As a result researches of consumer behavior have developed the consumer decision making models in which consumers' rational decision making is considered as starting point of consumption process (Schiffman&kanuk, 2008:524). It is also noteworthy that some of the consumers' purchase decision depends on impulse found in market place. Impulse purchase are defined as any purchase which are influenced by sudden moment driven action which all of a sudden triggered by product display or point of purchase information (Blackwell et al, 2006:91). Consumer being irrational is also called a passive viewer. According to which they are perceived as irrational and impulse purchase ready to yield the aim and into the arms of marketer (Schiffman&kanuk, 2008:548).

2.2 Conventional Model of Consumer Decision Making Process-

Many of the researchers have developed different models of consumer decision making describing the stages involved in consumer decision making resulting into a purchase decisions. They have tried to develop theoretical representation of consumer decision making process disentangling the complex consumer behavior. When consumer behavior unraveled, it becomes easier for a marketer to understand it how consumer responds to marketing endeavor. As a result marketer design better marketing strategies and formulate plans in order to spur sales. Some of the models which are discussed further attempt to extensively explain those aspects of buying situations that provide deep rooted insight into nature of consumer buying and consuming. Consumers naturally pass through several stages while making purchase decision. These models try to show that the process of purchase decision is a logical Problem solving approach (Erasmus, 2001). The process component of model is concerned with how consumers make decision (Schiffman&kanuk, 2008:552). Different researchers and various text books use different terminologies for this process. Generally consumer decision making process is comprised of five different stages, with which consumer passes through. Namely, these stages are need/problem recognition, pre purchase search, evaluation of alternatives, purchase decision and post purchase behavior/decision (Schiffman&kanuk, 2007:530-536; Sheth& Mittal 2004:275-293). There are some other author who put their view slightly different. According to them this process consists of seven stages (Blackwell et al, 2006:70). The demarcation between these models is of the way of presentation of and the importance given to particular variables (Duplessis et al quoted by Erasmus et al 2001:83). Through gaining the know-how of all these stages marketer could easily discover about people's buying patterns, their reason to buy for a particular product and how their usage of some products could be increased (Blackwell et al, 2006:71).

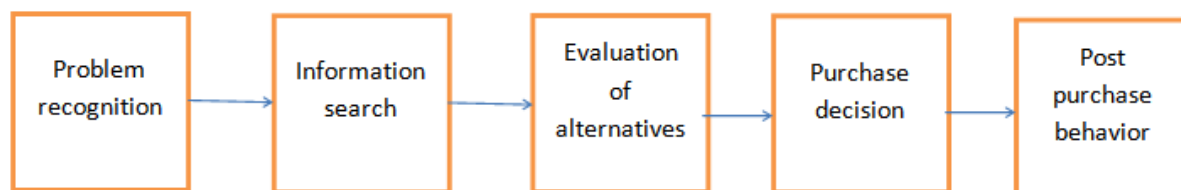
A rational and analytical is what, in which a consumer is aware about all the products available as an alternatives and from those he /she ranks them according to their advantages/disadvantages and finally selects one products which satisfies his/her requirement (Schiffman&kanuk, 2007:531). Several disagreements can be

presented against these rational approaches as a fact that consumers function in an imperfect world and they carry limited knowledge and skills (Erasmus et al, 2001:84).

The five stage and seven stage models will be discussed below in brief

2.3 Five Stage Model of Consumer Decision Making Process-

Figure below illustrates a simple five stage model of the consumer decision making process adopted by (Philip Kotler, 2007)



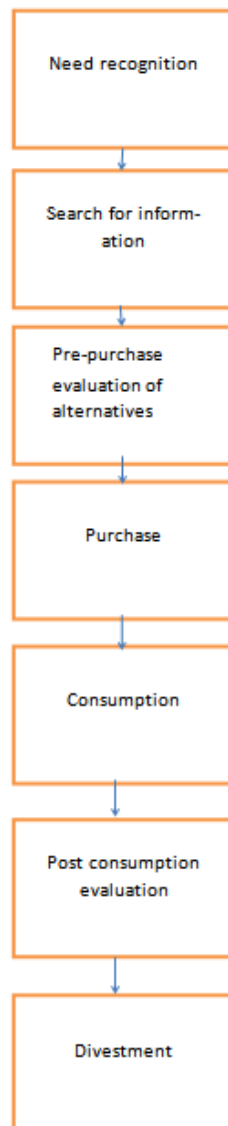
This is basic psychological process which play very important role in understanding the consumer's actual buying decision (Philip Kotler& Kevin lane keller 2007:159). It has become a must for marketer to understand every aspect of consumer behavior (Philip kotler& Kevin lane keller). Marketing scholars have developed the "five stage model "of buying decision process (Philip kotler&kevin lane keller 2007:159).The consumer travels through five stages namely problem recognition, information search, evaluation of alternatives purchase decision and post purchase behavior (Philip kotler& Kevin lane keller 2007:159).But It is not necessary that every time they pass through all the five stages during buying a product (Philip kotler& Kevin lane keller 2007:159). The decision making process starts with the recognition of the need to be satisfied or a problem to be solved. After getting the information, this may be resulted into number of ranging from the actual failure of current purchase to a desire for new goods based on different situation (Solomon, 2006:33). After the recognition of need or identification of problem, consumer strives for information of different products as an alternative ways of satisfying their need or solution for these problems. "Search" in this backdrop describes as the responsiveness of the information that satisfy need or solve problem, rather than a search for definite products (Blackwell et al 2006:74). Consumers' prior knowledge and experience play an important role in search of product. Consumers try to find the new relevant information which he/she carefully analyses. There are number of ways by which consumer use to collect information. Two categories of sources are there to help them to evaluate that could be marketer dominated and non-marketer dominated sources (Blackwell et al2006:75). According to first kind of marketer dominated Information sources discuss about any act like employing sales people, advertising websites, packaging, point of purchase materials that marketer use frequently for the purpose of giving information and persuasion (Blackwell et al2006:75). Second category of non-marketer dominated information source comprises of neighbor, friend, family, acquaintance, and opinion leaders. Marketer does not have control over it. There could be variation in the use of prior knowledge over the different phases of choice process. With the prior knowledge a consumer can narrow down the scope of choice task, early in the process of decision, focusing on the certain brands and attributes. Even in the later stages of choice, the reliance of available information might be important (Blackwell et al 2006:78). Once the task of gathering the required information is over the next stage is to select from given alternatives. Even there is difference in information gathering depending on the literacy. Better literate people engage in more information gathering, while those having low education level, do less collection of information (Cooil, 2007). This can also be said that literate people have more knowledge about alternative than their illiterate counterpart.

After collection of required alternatives and evaluation of all of them, consumer identifies the preferred brand and he/she makes a final purchase. This process does not finish with the final selection of product but it also gives more Information through buying and using that product. This information will be used to make future decision (Sheth& Mittal, 2004:278).

2.4 Seven Stage Model of Consumer Decision Making Process

The following figure elucidate a seven stage consumer decision making process model evolved by Blackwell et al (2006:70)

Source- Blackwell *et al*



Just like earlier model, this seven stage model starts with problem /need recognition that to be satisfied and it would be sufficiently large enough to invigorate a search. After recognizing the need, the consumer starts to look for information. An information hunt may be internal like retrieving knowledge from memory or external gained from family peer group and market place in relation to all those alternatives accessible to fulfill the need or solve the problem. Consumers' information hunt will in due course give rise to a set of preferred alternatives.

The third stage describes about the evaluation of alternatives option point out during this information gathering or search. The consumer uses the prior information stored in memory and side by side uses other resources to develop criterion set. On the basis of this criteria consumer locate and evaluate these alternatives. Then he/she get to know a snap shot of alternatives and after that purchase is exercised on the selected alternatives. The purchase stage comprises of two levels. At one level a consumer select one retailer over another. At second level, sales person, product displays or visual merchandize and point of purchase advertising influence inside store choice (Black well et al 2006, 71-83)

The consumption stage is the level at which the consumer actively consume or use the product/offering (Black well et al 2006, P: 71-83).

The sixth stage of consumer decision making is about post consumption evaluation which actually talks about the satisfaction or dissatisfaction experienced by consumer after using the product. Post consumption

evaluation is carried out with an objective to support decision to be taken in future. A good experience of a product lead to loyalty towards that and this experience with brand will provide information that may cause a behavior directed to the same product or brand when the same need is generated. Consumers' dissatisfaction with the product might cause post purchase dissonance. The usage of product is the most important determinant of satisfaction. For example, without knowing the use of product, consumer feels dissatisfaction even with the good product (Blackwell et al 2006:82). Some of the earlier studies have qualitatively searched that functionally illiterate consumers find it difficult to comprehend information related to product information. Keeping this view in mind, it has become important for marketer to design communication and product usage instruction in very simple and easy to understand language to make consumer shopping experience better. Divestment is the last stage in the decision making process model. Consumer may react differently after exercise post purchase evaluation. They can dispose, resell or recycle the product. Reselling mean selling the product to another consumer trading the product for another product. Keeping the concern of environment, divestment can be disposing of packaging influencing without harm to environment (Blackwell, 2006, P: 83-85).

The extent of all above stages of decision making model having some form and sequence, vary according to different types of consumer decision. These different types of consumer decision are explained in more detail further.

III. KINDS OF DECISION MAKING

It is the amount of effort which goes in the decision every time, to be considered to best characterize the decision making process (Solomon, 2006:306). Sometime consumer adopt or follow a very complex decision process which need and much time and effort to be put in However the process is not so tidy. Commonly it is quite simple with comparatively less time and effort required for the decision (Blackwell et al, 2006:88). Consumer involvement can be defined as "the level of engagement and active processing under taken by the consumer in responding to a marketing stimulus" (Philip Kotler and Kevin lane keller 2007, P: 168). The degree of involvement is determined by importance of product or service to be perceived by consumer (Blackwell et al, 2006, P: 93). Consumer researchers make classification of consumer decision making on a continuum. Which starts from habitual decision making to extended problem solving (Blackwell et al, 2006, P: 88-91); Solomon 2006, P: 306-308). According to some of the researchers these terms are called as low involvement and high involvement respectively.'

3.1 Habitual Decision making

Habitual decision making tells us about the decision taken on the basis of individual habits or the regular acts of daily life. It simplifies the life of consumer in which purchases are carried out with little or no effort at all (Blackwell et al 2006:91). Even habitual decision making are so routinized that consumer might not understand about their decisions until they see their shopping baskets (Solomon, 2006:308). The various kind of habitual decisions are shown by Blackwell et al(2006:92) are brand or company loyalty- Oliver defines loyalty as "a deeply held commitment to rebuy or re patronize a preferred product or service in the future despite situational influence and marketing efforts the potential to cause switching behavior" quoted as saying in Marketing Management-Philip Kotler and Kevin lane keller). Consumers have some expectation from product as well as from the source (Retailer). If they feel satisfied, it turns them to be loyal to the brand or company with future purchase over time. Inertia- This exhibit the condition in which brand loyalty is limited like tooth paste product category where equal treatment is given generally to all brand. In this situation even a small incentive can cause a switching behavior and it can result into brand switch.

3.2 Limited Problem solving

It has been observed in most of the situations That consumer to mitigate the complexity involved in the decision process through minimizing the number and nature of information means, alternatives and evaluation criterion (Blackwell et al 2006:89). Not all the time consumers do have such a level of motivation to go for information search or for evaluation of alternatives exhaustively. Consumer with limited problem solving does not give much importance to their need recognition, which turns it into a buying action .Therefore consumer either buy recognized product or the cheapest one (Blackwell et al, 2006:91).

Impulse buying is not that much complex rather calls it a least complex type of problem solving which includes a very high sense of emotional involvement. This turns into limiting the reasoning process causing an instant purchase effort. Therefore neither the cautious work out characteristics of extended problem solving nor the mediocrity that accompanies low problem solving are present (Blackwell et al,2006:91). Generally functionally illiterate consumers use a single feature like price to compare and evaluate alternatives. Therefore they mostly buy the cheapest brand (Viswanathan et al 2008:19).

3.3 Midrange Problem solving

There are two extreme ends of a decision making continuum namely extended problem solving and limited problem solving. However many times decisions require midrange problem solving which lies along the mid of the continuum (Blackwell et al, 2006:90). These decisions basically need moderate contemplation (Blackwell et al 2006:91).

3.4 Repeated Problem solving

Repeat purchase require continued problem solving in which he/she must consider the outcomes of investing time and extra effort put into search other alternatives. This could be caused by the unavailability of stock in retail store or dissatisfaction with the certain purchase leading to switching behavior (Blackwell et al 2006:91). Just like the competing brand is on promotion can work as a reason for a consumer to switch that brand (Blackwell et al, 2006:91)

3.5 Extended Problem solving

Extended problem solving comprises of those decisions which are closely associated to the traditional decision making (Solomon, 2006:307). In this situation consumers think that a good amount of risk is required to take decision which turns them to collect more information to avoid risk. On the other way this great amount of contemplation and evaluation usually hinders the purchase because of cautiousness of making a right decisions (Blackwell et al 2006:89). This is generally found in those situation where buying a product involves high cost and high risk of wrong decisions as well. Example buying a house or a car etc (Blackwell et al 2006:90).

When consumer goes for pre-purchase evaluation they likely to consider product characteristics combined with its complexity and importance of purchase decisions. Next section describes about consumers' decision rules.

IV. CONSUMER DECISION RULES

Consumer decision rules often referred to as 'heuristics', 'decision strategies' and 'information processing strategies' (Shiffman and Kanuk, 2008:559). These are the procedures used by consumers to facilitate brand (or other consumption relation) choices (Shiffman & Kanuk, 2008:559). Being strategies and rules, these provide guide lines to make individual decision process less cumbersome and tiring (Blackwell et al 2006:136-137). Consumer decision rules have been developed into two broad classes namely compensatory and non-compensatory decision rules. It is the requirement of the study to deeply understand and analyze the different methods followed by literate consumer while opting for competing brands and compare them with the procedures employed by functionally illiterate consumers.

Following table be used to give the illustration of these decision rules which are explained further in detail. In this illustration four brands are being selected for comparison based on their characteristics. which are ranked in order of significance to the consumer with 1 being most significant characteristics/attribute and 4 are least significant, the four characteristics are price, nutrition taste and consumer and are categorized as excellent, very good, good, & fair.

Table: Brand performance rating.

Attributes	Attribute ranking	Brand A	Brand B	Brand C	Brand C
Taste	1	Excellent	Excellent	Very good	excellent
Price	2	Very good	Good	excellent	Fair
Nutrition	3	Good	Good	Fair	excellent
Convenience	4	Fair	Good	Good	excellent

Source- Blackwell et al (2006:137)

It can clearly be understood that the most significant characteristics or attributes for this consumer is taste followed by price, then nutrition and lastly convenience.

In the next section compensatory decision rules are explained.

4.1 Compensatory Decision Rule

While following a compensatory decision rule, a consumer evaluates the available brand options in terms of each significant characteristics or attribute, relevant to that brand, through calculating a computed weighted score for each brand. It is an implied assumption that a consumer will choose a brand having more score than alternative. It is important to note the compensatory decision allows a positive evaluation of brand on one attribute to stabilize for a negative evaluation done on other attributes (Shiffman & Kanuk, 2008:559). This can also be said that compensatory rules give product a chance to make correction for its flaws (Solomon 2006:332).

Compensatory decision rules can be further divided into two basic types that are simple additive and weighted additive rule (Blackwell et al, 2006:138). While choosing the simple additive rules, the consumer only

selects those alternatives having great number of positives attributes. In the above illustration brand D would be chosen because it has scored excellent three times out of four attributes. As price sores poor, it can be compensated by excellent score on convenience. In weighted additive rule, the consumer make more classified discernment about alternative's performance weighted by the significance attached to the attributes, while using this rule, the consumer multiplies brand ratings by significant weight.

4.2 Non Compensatory Decision Rule

The non-compensatory decision rules do not permit a consumer to balance positive evaluation of brand on one characteristics against a negative evaluation on the other one (Shiffman&kanuk, 2008:550). Positive and negative attributes deliberations do not compulsorily net out with non-compensatory model of consumer choice (Philip Kotler, Kevin lane keller, Abraham Koshi and MithleshverJha, 2008:164; 12th edition).The non-compensatory decision rules are classified into three types .The first one is the conjunctive decision rule, in which consumer places a minimum acceptable cut off level for each attributes (Shiffman&kanuk, 2008:559). Once the brand remain short from this level.it is removed from further consideration. Given the above example let's think that the consumer set the cutoff to be "good" for each attributed listed in the table. Brand A will be removed on convenience, brand c will be removed on nutrition, brand D will be removed on price. Therefore B will be selected because it finds all the cut off requirements.

The second non-compensatory rule is disjunctive rule or elimination of aspect rule. With this rule, consumer makes comparison of brands on the attributes chosen probabilistically (Philip kotler, Kevin lane keller, Abraham koshi and Mithleshverjha, 2008:164; 12th edition). Where the chances of selecting an attribute is positively related to its significance and brands are removed if they do not meet minimum acceptable cut off (Philip kotler, kevin lane keller, 2008:164). If a customer mentions the minimum value for taste as 'excellent' and for price as 'very good' then brand A will be selected.

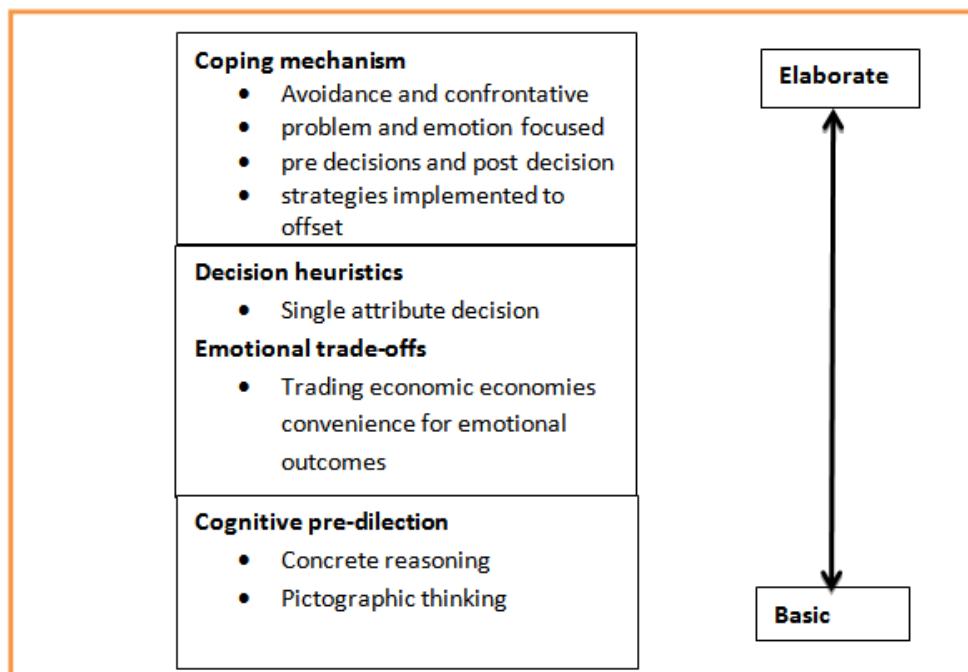
The last one of the non-compensatory rule is lexicographic rule. With this kind of rule a consumer selects the best brands on the basis of its distinguished most significant attribute. The consumer makes comparison of all option available in terms of the single most significant attribute. When a brand scores adequately, it is selected. If after the first evaluation, more brand score adequately then rest of the brands are ranked on the second most significant attribute. This process is continued till a single band is selected (Shiffman&kanuk, 2007:540). With the help of earlier example, it is easily understood that on comparing most significant attributes which is taste, results into a tie between A, B, D brands shifting to the next attributes, price, eliminating B and D. so brand A is selected.

In the above discussion, it has been observed that consumer use different decision rules while making purchase choices. Earlier researchers have observed that functionally illiterate consumers do not cohere to these specific rules (Viswanathan et al, 2005, 19).Therefore the decision making of functionally illiterate consumer is discussed further in the next section.

V. FUNCTIONAL LITERACY AND CONSUMER DECISION MAKING

5.1 Decision Making by Functionally Illiterate Consumers/How Do Functionally Illiterate Consumers Take Decision?

Earlier researchers has claimed that decisions taken by functionally illiterate consumer differs in terms of cognitive predilection, decision rules, trade off and coping behavior (Shiffman and kanuk, 2008:561).The decision making of functionally illiterate consumers starts from cognitive predilection which are the most basic footing for emotional trade off. And decision heuristics to make elaborate coping mechanism. Cognitive predilections are the necessity driven primitive thought process adopted by functionally illiterate consumers. Many of them are not aware of, while decision heuristics and emotional trade-off are accomplished consciously. But it is not always based on concrete reasoning. And finally, coping mechanism are cautiously examined and engineered (Viswanathan et al, 2005:19). Researches on functionally low literate consumers have been very contemporary (Adkin &Ozanne, 2005). Functionally low literate consumers perceive one piece of information such as product size but cannot relate to other information like price. This processing of single piece of information, with lack of high level of abstraction is called concrete thinking. (Viswanathan et al, 2005). Figure below provides a summary of the findings on decision making by functionally illiterate consumers.



Source-Viswanathan et al (2005:19)

Earlier researches have also described that functionally low literate consumers can carry out concrete function on specific unit (e.g. Time) and involve in concrete context sensitive thinking depended on practical requisite but they find difficulty with trade off that require abstraction (Luria, 1976).

5.2 Cognitive Predilection

It is important to note that it has been observed that functionally illiterate consumers are unable to engage in abstract thinking. A cognitive predilection mentions about the process that consumer use to collect knowledge and understanding of their choices (Hornby, 2000). Earlier studies show that cognitive predilections are the view point that functionally illiterate consumers use by necessity but only some of them are aware about it. Cognitive predilections are bifurcated into categories namely concrete reasoning and pictographic thinking. Decision making on the basis of single piece of information such as product size, price without higher level abstraction is called as concrete reasoning (Viswanathan et al, 2009:2). Past researches have also demonstrated that functionally low literate people can execute concrete operation on specific unit (e.g. time) and participate in concrete context sensitive thinking established on practical necessity. But face difficulty with trade off that need abstraction (Luria, 1976). Decision making on the basis of attachment of concrete meaning to pictorial elements such as package, color, and store sign instead of the implied abstract and metaphoric meaning is called pictographic thinking (Viswanathan et al, 2005:19-22). More over functionally illiterate consumers treat words, number store signs and brand names as pictorial elements. They understand brand logo same as the people in photograph. Functionally illiterate consumers' use pictographic thinking by memorizing brand as group of letters in some specific font and colors without dealing the brand name as word (Viswanathan et al, 2005:22-23). Consumers involved in pictographic thinking could also make trade-off between price and size and it is done by using physical package size, rather than by volume or unit price information available on labels (Viswanathan et al, 2009:2).

5.3 Decision heuristics and Emotional trade off

Trading of economic value for emotional outcome like anxiety is called as emotional trade off (Viswanathan et al 2005:19). However implementation of decision heuristics and emotional trade-off are done deliberately but not always based on sound reasoning. Functionally illiterate consumers do not take value aspect of decision into consideration rather they take non value aspect. Most of the time they take decision on the basis of exclusively on no value aspects such as acquaintance with sales person and shopping environment. They do not base their decisions on product attributes and price (Viswanathan et al 2005:27). According to study done by Viswanathan et al 2005:24, there is a question arises on the existing consumer decision making models. These models do not give an actual picture of decision making of functionally illiterate consumers. Through the studies it has been found that they have considerable resources to spend but they do not readily use abstract and logical thinking. Therefore, there is a need felt to expand the models to accommodate functionally illiterate consumers.

It is significant to note that having considerable spending power, these consumers take their decisions differently that does not take into account the common belief regarding influence of price, brand information and product characteristics and choices.

Consumer decision rules suggest that there is a significant difference in the decision making of literate and functionally illiterate consumer. Former compare available alternatives on different attributes in order to make purchase decisions. In the earlier section, it is shown that these comparisons are based on multiple attributes like size, content, price etc. that subsequently leads to mental trade off among these attributes.

Functionally illiterate consumers take decisions on the basis of one piece of information disregarding other product related attributes. For example if functionally illiterate consumer is to choose the two boxes of washing powder have same price they will purchase the product in a large box. Even if the smaller box indicates more weight (Viswanathan et al 2005:22). Functionally illiterate consumers are somewhat different in another aspect also as they experience unfavorable emotions. When they find themselves unable to perform calculation or read symbols, or store signs and labels so their self-esteem is some time get eroded by store personal. To avoid such situations of embarrassment and to protect self-esteem functionally illiterate consumers make noticeable tradeoff. They do some kind of arrangement to get out of these situations. These arrangements range from avoiding handling with price unpredictability to delegating shopping. One kind of delegation is that consumers schedule their shopping plan around the presence of some specific store or sales personnel. Due to the familiarity or respect built with (Viswanathan et al, 2005:23-24).

Functionally illiterate consumers make decision on single attribute and do random product choices. It is very common to see that these consumers apply "buy the cheapest" rule for most of their purchase. This use of single attribute decision might be taken as that they apply the earlier discussion of decision rules. Functional illiteracy and or low literacy move to thinking anchored in the immediate. As per the earlier research done on low literate adults in central Asia in the initial stage of 20th century revealed a lack of abstract thinking (Luria, 1976).The author noted that "the tendency to reproduce operations used in practical life was the controlling factor among uneducated low literate subjects" (Luria, 1976, P: 55).To understand more on the above aspects, we have to understand the level of involvement of consumers and their visual attention as well. Next section will discuss this in more detail.

VI. THE EFFECT OF INVOLVEMENT ON VISUAL ATTENTION AND PRODUCT CHOICE

It has already been proven that researchers, marketers and retailers have a great interest in cognitive process that underlie decision making. In the past, human decision making has been explored simply by input-output analysis or only by observing the final decision. (Payne, 1993).The physiological process controlling the consumer decision process that happens at point of purchase was largely neglected up till (Russo, 1975). later studies based on eye movements examined that which advertisements attributes got the more attention (Pieters R. W., 2004), which visual element on a package had a great effect on purchase decision in store (Clement, 2013).The huge amount of money has been spent on buying "consumer's attention but it could not fulfill the dearth of in-store visual attention (Clement et al, 2013). (Rosenbergen, 1997) He postulates that physiological response to advertising might be more believable measures of attention than self-reports. Magazine advertising and P.O.P advertising effect information search and communicate products knowledge to persuade consumers to purchase. Physiological responses should be the same (Bridget K Behe, 2015). Involvement and personal influence also affect the amount of effort, a consumer put in the buying process. Therefore the elaboration likely hood model might help us to understand how information is used in high and low involvement states (Bridget K Behe et al, 2015). Bridget et al provided the evidence to support their notion that high and low involvement consumers use information differently. In the next section more has been discussed about the involvement, ELM and the visual attention.

6.1 Involvement

Researchers have already accepted the notion that involvement is the important factor in consumers' product choice (Shamsher, 2012) (Mitchell, 1986) and the study of a low versus high involvement condition is both crucial and interesting (Breugelmans, 2011)(Matthes, 2013). However researchers do not have much consensus on the definition of involvement construct. The literature advises that consumers can be involved with an advertisement (Krugman, 1977), or with purchase decision (Clark, 1978). Different responses are the outcome of the involvement with different objects/process (Bridget K Behe et al, 2015). Earlier studies have adopted the generalized view of involvement. In which a consumer perceive significant and relevance of the object on the basis of inherent Interests, value or needs (Jossiasen. A., 2010). Involvement has the great impact on the amount of mental and physical effort used by consumers in the buying process. Some of the researchers have suggested that highly involve consumers go for more information before they purchase and also process

relevant information in more detail. They use more number of criteria in their purchase decisions than other consumers (Breugelmans and Campo, 2011).

6.2 The Elaboration likely hood model (ELM)

The elaboration likely hood model describes that as the consumers' level of involvement with an object is based on the importance of that object to their inherent need, value and interest. This involvement affects the amount of mental and physical exertion used by consumers in purchase process (Petty, 1983). According to the ELM, there are two different routes followed with two different involvement levels that route are central route and peripheral route. Individuals with high product involvement follow the central route in which they carefully analyze and examine the information that seems to be relevant and important in the evaluation of the product. In the second category that of low involvement, consumers follow the peripheral route where by consumer compare the products based on superficial and silent cues. These important cues might be relevant to that product vice-versa (Bridget K Behe et al, 2015). Earlier studies have given the evidence in the support of ELM. According to them highly involved consumers made more cautious assessment of advertising information and they did it in a way that their response time for creating brand evaluation was longer than the less involved consumers (Breugelmans and campo 2011,Matthes et al 2013).The consumer with high involvement processed the statement arguments displayed in the advertisement. In contrast consumers with less involvement process emotional appeals like nature's scenery in the context of environmental advertising (Matthes et al 2013). In earlier studies, it has been hypothesized that product involvement tends to greater perception of attribute differences, perception of more product relevance and also more commitment to brand choice (B.K Behe et al 2015). Commitment has been defined as "the strength of individual's belief system with regard to a product or brand" Roberson 1976.Studies has also suggested that highly committed consumers are less reactive to price changes than the non-committed consumers. (B.K Behe et al 2015). (Ramirez, 2009)Suggested that they have found a negative relationship between involvement and price sensitivity.

6.3 Visual Attention

Viewer's visual attention plays an important role in understanding the influence or brands and products in consumer's decision making (Pieters R. W., 1999).There are two main categories of stimuli which help in gaining selective visual attention. These two categories are bottom up factors in the stimulus and top down factors in the consumers (Chun, 2001). Bottom up factors define display features or advertisements that describe their perceptual silence and also comparison of attributes like shape and size of product etc. (B.K Behe et al 2015). Top down factors comprise of a person or his/her attention process, and his/her involvement with product or familiarity with brands (Rayner, 2001). Consumers consolidate information from a stimulus with pre-existing knowledge (Petty and Cacioppo, 1986). Consumers assign focal attention to a stimulus, they engage in perceptual analysis (Greenwald, 1984). During perceptual analysis, consumer evaluate sensory features of the stimuli like shape, size and color(Pieters and Warlop, 1999).Then after that they interpret the stimulus into categories codes like brand name or textual and pictorial information for a brand package and finally select certain components of stimulus over others (B.K Behe et al 2015).

VII. PICTORIAL INFORMATION AND LITERACY

In a generalized sense, pictures can assist readers perceive, understand and remember written information (Levie, 1982).Pictures taken in concurrence with text fulfills two objectives. a) To improve to reading and b) to impart information from the text (Levin, 1989). However pictures used for decorative purpose distracts poor readers by inhibiting their comprehension of text material (Levin 1989). According to (Harber, Effects of illustrations on reading performance implications for further LD research.), 1980), beginners and low ability readers find illustrations with pictures (irrelevant to text) interfering with their reading performance (word recognition and reading comprehension), because of the outcome of selective attention. Poor readers are lacking in selective attention therefore they are more prone to the interference irrelevant illustrations. Because their focus is centered on visual dimension of the reading task (Haeran Jae, 2012). Even effects of age and intelligence were controlled. immaterial illustrations negatively affected the reading performance among the people with learning disability (Harber, The effects of illustrations on the reading performance of learning disabled and normal children., 1983).Therefore after going through the illustration, it got into the existence that irrelevant demonstration in the text will lessen beginning readers information processing capability due to their lack of selective attention to the pertinent text (H. Jae, M Viswanathan et al, 2012). Present marketing research in advertising on literate adults has given attention mainly on incongruence, recording that picture that are congruent with advertising copy could improve consumers' memory (Schmitt, 1993). On the other side, irrelevant information does not overlies with text content (Levie and Lentz 1982) in the reading literature. Incongruency in market literature is considered as multi-dimensional construct with characteristic of relevancy and expectancy (Heckler, 1992).The dictionary meaning of the relevant is "having and demonstrable bearing to

matter at hand and congruent “-“superimposable so as to be coincident throughout”;www.merriamwebster.com/dictionary) congruent information is relevant and expected, on the other hand incongruent information is a combination of irrelevant or unexpected information (H. Jae, M Viswanathan et al, 2012). In the domain of low literacy, there are very limited researches conducted. These researches back the view that low literate consumers handle with their inability to read product message through pictorial information during their decision making in market place.(Adkins and Ozzane, 2005; Jae and Delvicchio 2004; Viswanathan et al 2005). In conclusion it is noted that incongruent picture text messages negatively impact consumer with lower literacy levels comparative to consumer to higher levels.

7.1 Picture Text Congruency and literacy

In continuation to the above discussion, there is a more elaboration of the above concepts discussed in this section. Researchers have already proved the importance of role of pictures in advertising messages and labeled them as “picture text congruency effect” (Heckler and Childers 1992, Schmitt et al 1993) present marketing research in advertising record that pictures that are congruent with advertising copy could improve consumers’ memory (Schmitt et al, 1993). Pictorial information recapitulated in a verbal mode tends to higher brand recall and evaluation (Edell, 1983). Researches on low literate consumers are not so much abundant. The limited researches on low literate consumers put forth some evidence that they might be more effective in processing written information shown with congruent picture (H. Jae, m Viswanathan et al, 2012). In health care researches, low literate adults have been introduced to benefit from picture text congruency in understanding the discharge instructions (Austin, 1995), websites (Choi, 2010), medication schedules (Kripalani, 2007)and health care branches (Michielutte, 1992). In conclusion, it has been observed that product messages shown with congruent pictures may be beneficial for consumers with low literacy levels more than the consumers with relatively higher literacy level.

7.2 Pictorial versus Verbal Information Processing

According the Viswanathan et al 2005, it has been analyzed that low literate consumers portray dependence on perceptual rather than on conceptual process in collecting, retaining and using information. In other way it can be said that pictorial stimulus in marketing arena should be captured, remembered and used heavily by low literate consumers. These stimuli can be shown on a continuum being symbolic/abstract one side and pictorial and concrete on the other side. Brand name shown as plain text would portray the symbolic/abstract end of the continuum or scale and pictures of brand in usage would show the pictorial /concrete end of the continuum or scale. Brand signature which comprises of pictorial elements would be in the middle of the scale. There are many studies conducted that have shown that pictures are recognized well than words (M. Viswanathan et al 2005). Pictorial Information Can Be Advantageous up to a certain point (M. Viswanathan et al 2005). Concluding all the above discussion it can be said that low literate consumers, being unique in information processing, use pictographic thinking facilitated by the presentation of brand signatures simply as a plain text than a brand name. As per the above discussion it can be noted that functionally illiterate consumers come across different such situation in which they have to face many problems for which they generate some coping strategies which are further discussed.

VIII. COPING MECHANISM

Decision rules applied by functionally illiterate consumers are classified as coping mechanism. (Viswanathan et al 2005:22).These mechanism could be of two types. One is either “Confrontative” or other is “avoidance” this implied that functionally illiterate consumers either directly confront the situation in market place or they use “avoidance” technique which means avoiding their literacy challenges. Coping mechanism varies from problem oriented to emotion oriented. Problem oriented coping mechanism is such as seeking shopping assistance and emotion oriented coping mechanism is like securing one’s public image.to understand coping mechanism better, one is to understand the market place challenges faced by functionally illiterate consumers. The next section discusses the challenges faced by functionally illiterate consumers.

Retail Environment challenges	Product challenges
Cognitive difficulties in store	Difficulties in processing numerical product information
Store navigation	Locating price
Reading signs	Reading numerical information
Information overload	Computation
Affective aspect of retail shopping experience	Difficulties in processing text based product information
Distrust in buying	Purchase confusion
Experienced hostility	Recognizing terms
Shopping with anxiety	Misreading labels

Source- Gau and Viswanathan(2008)

8.1 TheMarket Place Challenges

There different market place situations which some time act as challenges for the illiterate people. Literate consumers during their grocery shopping might indulge in price comparisons, brand name, benefits and other characteristics of products to find the best value of their money (Gau and Viswanathan, 2008). Functionally illiterate consumers remain engulfed in the elements of shopping environment like product labels, prices, and store signs. These are the challenges faced by them regularly .Functionally illiterate people use more of their energy and cognitive resources in evaluating the value and their decisions that literate consumers do easily. (Viswanathan et al 2005:16).Excessive dependence of functionally illiterate people on pictorial cues in product packaging and advertising leads to inferior product choice. The problem and challenges, faced by these typical classes of consumers, in grocery shopping, are grouped into retail environment challenges and product related challenges. The retail environment comprises of broader retail setting and product related challenges link to specific product choices.

8.2 Challenges related to Retail Environment

In the context of functional literacy, retail environment challenges are significant to study. As retail environment challenges discuss about the problems encountered during their purchase in retail environment. These challenges comprises of both cognitive and affective aspects. There is more of the probability for economic, physiological and psychological harm to functionally illiterate consumers with limited literacy skills (Adkins and Ozanne, 2005b:153). These consumers find problem during navigation of the market place (ringold.2005:202). Functionally illiterate consumers find difficulty in searching the product in big stores due to need of excessive efforts (Gau and Viswnathan, 2008). Functionally illiterate people seek assistance from retailers or manufacturers (Wallendorf, 2001:508).Their weakness in understanding their preferences and lack of knowledge and skills lead to their much dependence on retailers. (Ringold, 2005:203). Due to which they become easy prey to exploitation by sales personnel such as they often surrender all their cash to a cashier, believing him to be returning the correct amount (Viswanathan et al, 2005:24). Many of the functionally illiterate consumers are oblivion of their rights and they have lack of confidence and skills which are needed for a rational shopper. Most of the time, they do not plan, check correct price and ask for a bill (Madhubalan Viswanathan, 2009). Sometime functionally illiterate consumers were cognitively overexposed with information in the retail environment. Their limited skills act as a stumbling block in identification and effective usage of information while navigating the retail environment. (Gau and Viswnathan, 2008).

8.3 Challenges related to Product

Product related challenges are mainly focused on challenges originated from product decisions and aim full decision making. Functionally illiterate consumers find the problem in reading the product labels and the information given on that (Gau and Viswanathan, 2008). The low literate consumers make inferior product choice due to excessive reliance on the suggestions provided in product advertising and packaging (Jae and Delvicchio, 2004:35). According to studies, it has been observed that the text written on the package of fast moving consuming goods is at the level which is not easily comprehensible. It can make functionally illiterate consumers exposed to risk attached with the improper use of products (Jae &Delvicchio, 2004:352).There is a lack of skills among the functionally illiterate consumers to actively and deeply engage in abstract thinking which hinders them of controlling impulse buying. Functionally illiterate consumers take brand name as signal product type than brand attributes (Wallendorf 2001, P: 508). Wallendorf also suggested that even “brand loyalty” could be adopted as coping mechanism by functionally illiterate consumers during their course of action to reduce risks attached in product choice making. These types of consumers pay attention to one piece of information, like price but are unable to relate or find it difficult to relate with another piece of information like product package size (Viswanathan and Gau: 189). Now it is easily understood and acceptable that functionally illiterate consumers are becoming vulnerable due to the negative encounters in the market place but these consumers do not accept these hurdles so easily. Even they design and use number of coping mechanism to handle with market place challenges (Baker, 2005). In the next section these coping mechanism are discussed in detail.

IX. THE MARKET PLACE COPING MECHANISM IMPLEMENTED BY FUNCTIONALLY ILLITERATE CONSUMERS.

There are different emotional and behavioral costs bared by functionally illiterate consumers, while shopping and handling the situation with creativity, in coping with such costs (Viswanathan et al, 2005:16). Earlier researches have shown that illiterate consumers have developed many coping mechanism (Adkins, 2001:51-76; Adkins and Ozanne 2005a; 96-104; Adkins and Ozanne 2005b: 155-157; Ozanneet al244-264; Viswanathan et al 2005:24). So coping mechanism are the ways or methods or systems that functionally illiterate consumers Implement to navigate the grocery environment. These coping mechanism or behavior are

important as they support functionally illiterate consumers to strengthen their self-importance and space in the society. (Baker et al 2005:129). According to early researches, there are two perspectives on the coping mechanism. Viswanathan et al 2005:24 explains these mechanisms and group them into two categories. One is “avoidance” and second is “Confrontative”. Functionally illiterate consumers use these mechanisms to meet their needs in the marketplace. Ozanne et al 2005 in his study identified four group of functionally illiterate consumers and according to them different mechanism are shown. These four groups of consumers were alienated consumers, conflicted identity managers, identity exchanging/enhancing consumers and savvy consumers. In the next part the approach on two coping mechanism by Viswanathan et al 2005:24 will be discussed first. After that the perspective of Ozanne et al will be discussed in detail.

9.1 Coping Mechanism Defined by Viswanathan et al (2005)

Viswanathan et al classified coping mechanism into two parts. One is “Confrontative” and other is “avoidance”. These are based on first reason which consumers gave for any particular coping mechanism. To understand these mechanisms in detail, these are further divided into emotions and problem focused mechanism and also on their implementation as pre purchase and post purchase decisions. Emotion focused mechanism are used firstly to avoid embarrassment and problem focused mechanism are implemented to handle limited information processing ability by consumers.”Confrontative” means that functionally illiterate consumers handle their illiteracy challenges through depending on their family members and friends for their shopping activities. The other mechanism “avoidance” means handling all the problems or challenges directly by consumers, which arises due to their limited literacy skills. In the table mentioned further the coping mechanism named “use single attribute decisions to avoid stressful and complex product comparison” talks about that consumers’ product purchase decisions are based on a single attribute to get out of the stressful situations from comparing product. Further the coping mechanisms are classified as emotion, problem focused and pre-decisions. As problem focused approach or mechanism is aimed at managing product choice decision, the other emotion focused mechanism is adopted by consumer to preserve their public image to be competitive in shopping environment. In conclusion it can be argued that consumers need advance proper planning. The table provides shows the coping mechanism used by functionally illiterate consumers in the market place as defined by Viswanathan et al (2005:24).

Coping mechanism	Classification
AVOIDENCE	
Shop at the same shop to avoid the stress of an unfamiliar environment	Problem focused -Resulting In Effective Shopping Pre-decision -consistent store choice helps with product choice.
Shop at smaller stores to avoid cognitive demands from product variety	Emotion focused -reduces stress Pre-decision -requires advanced planning
Use single attributes decisions to avoid stressful and complex product comparisons	Problem focused - makes decisions manageable Emotion-focused -preserves image competence Pre decision - requires advanced planning
Avoid percentages discounted items to avoid difficult numerical tasks	Emotion focused -reduces stress Problem focused -less chance of mistakes Pre-decision -implements habitually
Buy only known brands to avoid risks from unknown brands	Problem focused -facilitates shopping Pre-decision -implements habitually
Rationalize out come to shift responsibility in order to avoid responsibility for outcomes	Emotion focused -protect self-esteem. Post-decision -requires advanced planning
Carry limited amounts of money to avoid overspending and being cheated	Problem focused -controls transaction Pre-decision - requires advanced planning
Buy small amounts more often to avoid risk of large scale cheating	Problem focused -obtain assistance. Pre- decision - requires advanced planning
Coping mechanism	Classification
Pretend disability to avoid revealing deficiencies and embarrassment	Problem focused -obtain assistance Emotion focused -preserves public image. Pre-decision - requires advanced planning
Pretend to evaluate products and prices to avoid revealing deficiencies directly.	Problem-focused -preserves public image Pre-decision - Requires Advanced Planning
CONFRONTATIVE	
Shop with family members and friends to enable others to know deficiencies	Problem-focused -Helps Shop On Budget Pre-decision -Involves Advance Planning
Establish relationship with store personnel to enable others to know deficiencies.	Emotion-focused - Avoid Embarrassment And Stress Pre-decision - Involves Advance Planning
Seek help in the store to enable others to know deficiencies	Problem-focused -facilitates final decision Pre-decision -leads to a purchase decision
Give all money in pocket to cashier, admits deficiencies and plays on the honest standards	Problem-focused -Avoids Not Being Able To Count Pre-decision - Involves Advance Planning
Buy one item at a time to address problem of loss of control when	Problem-focused -Controls Pace Of Transaction And

turning over cash.	Flow Of Funds. Pre-decision- Involves Advance Planning
Confront store personnel and demand different treatment specially focusing on responses and behavior of others	Emotion-focused- Seeks To Minimize Embarrassment And To Preserve Or Restore Public Image. Post-decision- Involves Advance Planning
Plan expenditure with the assistance from others to enable others to know deficiencies	Problem-focused- facilitates a budget Pre-decision- Involves Advance Planning

Source: Viswanathan *et al.* (2005:24)

X. FUNCTIONALLY ILLITERATE CONSUMER GROUPS

Ozzane et al classified functionally illiterate consumers into four groups on the basis of their managing style of their market place challenges. Illiteracy's varying nature makes heterogeneous group of functionally illiterate consumers. An in-depth research done by Ozanne et al (2005:244-265) describes the four groups of these consumers on the basis of their negative pattern in the shopping environment. These groups were differentiated on two different dimensions. First one is the acceptance and rejection of low literacy stigma and second one is the subjective power in the shopping environment /market place. Some of the functionally illiterate consumers were strengthened and easily handling the market place situations, roaming easily and getting their need fulfilled but on different face, some were not finding it easy, unable to get their need/want fulfilled. Even they were not able to raise question about their dissatisfaction and were bound with their retail assistance. The outcome of this study was that these typical kinds of consumers were successful during their shopping activity and managed or rejected their disgrace.

The following table gives an outlook about these consumer groups.

Available social skills and resources

	Narrow and simple	Broad and sophisticated
Accept stigma	Alienated consumers <ul style="list-style-type: none"> • Un-empowered • Feel shame • Hide literacy • Use family and friends 	Conflicted identity managers <ul style="list-style-type: none"> • Situation specific empowerment • Act competent and confident
Reject stigma	Identity exchangers and enhancers <ul style="list-style-type: none"> • Situation specific empowerment • High self-esteem level • Refine shame management 	Savvy consumers <ul style="list-style-type: none"> • Empowered • Do not feel shame • Discuss challenges openly • Competent consumer

Source: Adkins & Ozanne (2005b:157)

These different types of functionally illiterate consumers groups display diverse characteristics with differentiated impact for marketers. These groups of consumers are as follow-

1). Alienated Consumers-

These consumers are characterized by different features. Due to their literacy deficiency, they feel ashamed. They have bad experience of as being cheated by cashiers and sometime called as "stupid", they always remain uncertain about their market place activities and remain in the fear of their disclosure of limited literacy. Their market place activities depend on memorizing store layout and brand mark displayed on packaging which limit their purchase to already familiar brands. Due to lack of confidence resulting from limited literacy, they avoid purchasing from unknown retailers. These consumers frequently committed mistakes and buy wrong goods, having medication wrongly, and fail to cook food correctly (Ozanne et al, 2005:247-249).

2). Conflicted Identity Managers-

These are the consumer groups which have already accepted their functional illiteracy. Despite being ashamed in the market place, they possess some skills through which they handle their adverse market situation. One of the skills is to pretend like literate person. They behave like literate person and deceive in market by using humor or imitation. This helps to contribute in making positive self-image as competent buyer. These kinds of consumers try to sideline the situation in which they are forced to write in public. Similar to the alienated consumers, they also depend on memorizing and using visual cues. They showed a critical attitude and mostly of them complain about the product and service performance (Ozanne et al, 2005:249-261).

3). Identity Exchangers and Enhancers

These kinds of consumers feel vulnerable and they join literacy programs. They change significantly upon registration and become new identity. On the other side, identity enhancers started the program and take pride in their social roles as hard worker as mother. As soon as they become part of the program they start improving their self-esteem. It raises their confidence which enables them to get rid of the stigma of functional illiteracy and set them free from any kind of shame. They get the confidence to ask for help which leads them to visit

nearby retailers and go for new products. These consumers also depend on memorizing and visual signs (Ozanne et al, 2005:261-263)

4). Savvy Consumers

Thesetypes of consumers do not feel ashamed of being functionally illiterate because they discuss their limited literacy with courage without affecting self-esteem. They consider themselves sufficient to do their shopping and often buy cheapest product. They know some of the basic reading skills and perceive themselves as a literate person looking to enhance their literacy skills (Ozanne et al, 2005:203-263).

After gone through the review of relevant literature and researches related to the literacy, functional literacy, consumer behavior and their inter relations, it has been observed that there are various researches attempted and done successfully on consumer behavior of literate people but very limited researches are being carried out on illiterate consumers. Keeping this view in mind, a relationship between functional illiteracy and consumer decision making process has been explored, with reference to the FMCGs.

XI. CONCLUSION

After going through the detailed study of the different dimensions of functional literacy , its evolution, its value in different context and also the in-depth study of the consumer decision making process, its different models, it has come to a conclusion that dimension of functional literacy are properly defined but still no consensus has been reached upon the definition part. This as a concept is still developing. Further in the already established concept of consumer decision making process, scholars have their own view of this very process. Some are in favor of five stage model and some have proposed the seven stage model. Both of which are relevant in their context. Different theories and concepts have been developed which can act as moderating or intervening variable. But through the study it has been observed that no study has been found which directly involves the functional literacy and consumer decision making process. Therefore this has led and motivated the researcher to foray into this new area of study and fill the knowledge gap.

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International Journal of Business and Management Invention(IJBMI) is UGC approved Journal with Sl. No. 4485, Journal no. 46889.

Mohd Danish Chishti" A Study To Review The Literature Exploring The Relationship Between Functional Illiteracy And Consumer Decision Making." International Journal of Business and Management Invention (IJBMI), vol. 6, no. 11, 2017, pp. 67-82.