

## Young Indian Muslim Consumers: an Escalating Trend of Potential

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### Abstract

The purpose of this paper is to examine and appraise the spending patterns and buying behavior of two different groups of young Indian Muslim consumers belonging to the 10-15 and 16-20 age groups. This paper is also analyzing the attitudes of Muslim parents in considering the opinions of their children in buying of different products. After a thorough revision of related literature on young consumers, the researchers used two types of questionnaires, and in-depth personal interviews with 200 young Indian Muslim consumers below the age group of 10-15 and 16-20 and also interviewed 100 Indian Muslim parents. The collected data was analyzed by applying Karl Pearson's Coefficient of Correlation. Among 75 and 42 percent of the 10-15 and 16-20 age groups of young Indian Muslim consumers receive a weekly pocket money quota ranging below 2-4USD respectively from their parents. Analysis of spending patterns, reveal that 40 percent money is spent on food and beverages and 54 percent is spent on education and personal items by the two age groups. The study found that 80 and 90 percent of the parents in both the age groups considered the opinion of their children in exercising their buying choices. The South-Indian State of Andhra Pradesh has selected for this study which encompasses a culturally, socially and economically diversified Muslim population. The current study sheds ample light on the buying behavior of young Indian Muslim consumers and the opinions of their parents which will be useful to the corporate world in formulating marketing strategies. The paper offers insights into the complex and changing patterns of attitudes. It also throws light on their purchase choices of young Muslims in India. This is a novel work which proves to be useful to the business and policy makers in comprehending the purchasing behavior of young Muslim consumers and also quite handy even to the world of academia.

**Keywords:** Consumer behavior, Young Muslim consumers, India, Spending Patterns, Buying Motives, Indian Muslim Parents.

### 1. Introduction

In a highly competitive and globalized present day's business environment, no market can place undue reliance on any particular demographical segment of consumers. It is an imperative situation for every marketer to identify all the potential customer segments to achieve their business objective because of plethora of reasons. Now a day's most of the marketers have identified young consumers segment as one of the most profitable segment based on the changing trends of the purchasing choices and spending patterns. New economic policies have brought a number of changes both in the attitudes of marketers as well as consumers. Understanding the Indian consumer is a most complex phenomenon to domestic or multi-national companies because of frequent changes in their buying behaviour. There is no exception with the case of young Indian consumers. Children of different age groups-such as infants, toddlers, young children or adolescents, form attractive segments for marketers. They have become a formidable segment in the marketing world for two important reasons. The reasons why the preferences of youth are specially studied are (1) Young consumers are recognized as a specialized global market segment for a variety of goods and services (Moschis and Moore, 1979). (2) In China,

compared with the older generations, the younger generations have more appetites for and consuming experience with Western products, and are more likely to be the potential consumers for Western companies (Anderson and He, 1998). In most parts of the world, young consumers have been displaying a similar kind of tendency towards Western products as in China. Young consumers play an important part in the market place as they exert enormous influence over allocation of spending power across a growing number of product categories (Gregan-Paxton and John, 1995). Young consumers in every part of the world are incessantly involved in acculturation which often takes place. Indian young consumers in general and Islamic youth in particular are consistently involved in the consumer socialization process. Consumer socialization represents one domain within the socialization process. It has been defined as “the process by which young people acquire skills, knowledge, and attitudes relevant to their functioning as consumers in the market place (Ward, 1974). In view of the above, this research has been taken up with the following crucial objectives:

1. To examine and assess the spending patterns and buying behaviors of two different age groups of young Indian Muslim consumers.
2. To examine the weightage given by the Indian Muslim parents to their children’s opinion in purchasing of different household products and services.

## 2. Literature review

Consumer is the foundation of the market place and market exists to cater to the needs of the consumer. Hence, any market cannot exist without the consumers. Understanding the consumer and his behavior is a most important task to any marketer in any part of the world. Despite it being a complicated one, understanding target market consumer is thus an essential task to every marketing manager. Consumer behavior is the study of when, why, how, where and what people do or do not buy products (Sandhusen, 2000). Consumer Buyer Behavior refers to the buying behavior of final consumers, comparing of individuals and householders who buy goods and services for personal consumption. All of these final consumers combine to make up the consumer market. Consumers around the world vary tremendously in age, income, education level and tastes (Kotler and Armstrong, 2010). Belch and Belch (2007, p. 105) define consumer behavior as “the process and activities people engage in when searching for, selecting, purchasing, using, evaluating, and disposing of products and services so as to satisfy their needs and desires.”

### 2.1 The Youth as a Customer:

From the mid-1960s onward, market research increasingly involved children as subjects, realizing the huge potential of this important segment of the market (Cook, 1995). Cook (2000) observed that how notions of ‘the child’ were constructed in marketing research literature from the 1990s. Children in the age group of 8-12 years are referred to as ‘tweenagers’ (Barr, 2000; Chunovic, 2001). The term is coined to describe this age group of children who are neither very young nor teenagers, and hence are ‘in-between’. However, there seems to be conflicting views in academic research regarding the age brackets for the term “children”. Some authors categorize children as those between 0-14 years of age, whereas some extend this to 18 years. New paradigms arose as marketing research on children exploded beginning in the 1970s and grew exponentially with the seminal works of Moschis, Moore and Stephens (1977), Resnik and Stern (1977), Robertson and Rossiter (1974), Roedder (1999), and Ward and Wackman (1972). As mentioned by Cowell (2001), the Jesuits’ notion of ‘Catch them Young’ is practiced by many marketers. They clearly understand the importance of ‘cradle to grave’ marketing strategy and hence trigger various brand preferences in children as a very young age and encourage long-term loyalty with the brands. However, children change under the influence of varying socializing agents and hence, to consider future loyalty stemming from early experiences may be erroneous (Cowell, 2001). The world corporate sector is treating youth as a unique and potential segment because of changing trends in their purchasing capacity, saving habits, attitudinal variations in the parents’ community etc. Hall (1987) further enunciated the spending powers of children by delineating the following five areas: 1) The money, children spend on themselves; 2) The money, parents spend on children; 3) The money children spend while shopping with the family; 4) Children’s influence over family purchases, and 5) The money, children will spend as future customers. Present day’s youth segment is not only a direct attractive market segment but also influences the entire family members’ purchasing habits with their pester power. Youth are constantly making demands which are putting holes to the parents’ pockets. It is apt to discuss about the concept of pester power of young guns. "Pester power" refers to children's ability to nag their parents into purchasing items they may not otherwise buy. According to the 2001 marketing industry book *Kidfluence*, pestering or nagging can be divided into two categories—"persistence" and "importance." Persistence nagging (a plea, that is repeated over and over again) is not as effective as the more sophisticated "importance nagging." This latter method appeals to parents' desire to provide the best for their children, and plays on any guilt they may have about not having enough time for their kids ([http://www.media-awareness.ca/english/parents/marketing/marketers\\_target\\_kids.cfm](http://www.media-awareness.ca/english/parents/marketing/marketers_target_kids.cfm)). Kids today not only rule their own purchases, but actively get involved in family decision making, be it for big ticket items like

car and computer, or planning for the holidays or even purchase of minor items like cereals, biscuits, etc. (Kim and Lee, 1997).

## 2.2 The Muslim Youth Segment as the Target Market

Young Consumers are more naïve targets as they fall easy quarry to the beguiling marketing tactics in general. The holy Quran's influence is very noteworthy on the Muslim consumers purchasing and spending patterns in general and young Muslim consumers in particular in different parts of the World. The Quran is a book of guidance, which contains general principles applicable to all times and places. Moreover, the Quran not only permits and encourages man to involve himself in all sorts of productive work (such as business), but also enjoins it as a duty of Muslims (Zainul et.al. 2004). In Islamic business concept, Muslims should be very faithful and God-fearing in any kind of business or trade. As stated in the Quran: "...God has permitted trade and forbidden usury. Those who after receiving direction from their Lord, desist, shall be pardoned for the past; their case is for God; but those who repeat the offence are Companions of the Fire: they will abide therein forever" (2:275). In this respect, the holy Quran abounds with many references to the trade and commercial activities. For example, the Quranic ayats that support this statement are:

"Woe to Al-Mutaffifin [those who give less in measure and weight (decrease the rights of others)]" (83:1).

In Islam, businesses are to deal with their buyers/consumers and issues such as privacy, disclosure of product information and appropriate methods of addressing conflict have been addressed in Islam. Since Islam does not believe in the principle of caveat emptor, it stresses that the product which the buyer is purchasing must have been produced in a wholesome manner (Beekun and Badawi, 2005). Today's Indian consumer has innumerable choices on various domestic and multi-national brands. The purchasing habits of Indian Muslim consumers in general and young Indian Muslim consumers in particular reflect the conventional buying motives. Young Indian Muslim consumers are specific about purchase and usage of specific products viz., dresses, food and other traditional items like taiban, caps, surma, scents, khurta and pyjama, bangles, kajal, burkhas, traditional designer jewellery. Indian Muslim consumers purchase non-vegetarian food items only after completion of Zibah or Halal offerings. India, officially the Republic of India is a country in South Asia. It is the seventh largest country by geographical area, the second-most populous country with over 1.2 billion people. As per the 2001 census over 800 million Indians, 13.4 percent belongs to Muslims ([http://www.censusindia.gov.in/Census\\_Data\\_2001/India\\_at\\_glance/religion.aspx](http://www.censusindia.gov.in/Census_Data_2001/India_at_glance/religion.aspx)). The first-ever census report on religion in India showed a "high growth" of Muslims at 36 per cent, an increase of 1.5 per cent over the 1991 census, while the Hindu population growth declined by 4.8 per cent to 20.3 per cent. India has the third highest Muslim population in the world and has the highest population of Muslims for a non-Muslim majority country. Out of 13.4 percent of Muslim population in the overall 1.2 billion, 48.6 percent comes under the age group of 10-19 in India as per the census 2001 ([www.infobanc.com/india\\_view/key.../stat\\_india\\_17.htm](http://www.infobanc.com/india_view/key.../stat_india_17.htm)).

The term 'young people', 'youngsters' and 'young consumers' are used when referring to different groups of young consumers in the context of this paper. The groups of young consumers targeted in this paper include children or teenagers aged 10-15, and young adults aged 16-20. The two selected groups of young Indian Muslim consumers for the study with their unique spending patterns and buying motives show great potentiality to the corporate world. The basis for this exciting research study stems from the changing and quick implementation of lifestyles with blending of both Indian and western background. Today, the disposable income towards children has increased along with the contributions from both the grand-parents. The present day's young generation has received pocket money from six highly benevolent and loving people like mother and father and maternal /paternal grandparents which abnormally enhances their purchasing capacity. Usually, in the age group of 10-15, children spend more on food and beverages, education related items whereas in the age group of 16-20, youngsters spend more on personal items, entertainment and education related items. Based on this discussion, the researchers have developed the following hypotheses:

- H1. There is a relationship between the amount of pocket money received and spending patterns of young Indian Muslim consumers.
- H2. There is no relationship between spending patterns of 10-15 and 16-20 age groups.
- H3. Indian Muslim parents consider the opinions of their children in purchasing different household products in both the age groups.

## 3. Methodology:

The main objective of this research was to examine and evaluate the buying behaviors of the 10-15 and 16-20 years age groups of young Indian Muslim consumers. Along with this, the researchers also collected the opinions of Muslim parents towards the importance they attach to their children's views and opinions while purchasing different house-hold products. The researchers used two types of questionnaires and in-depth personal interviews to collect the information from the selected sample of 200 young Indian Muslim consumers from each selected age group along with 100 parents. Questionnaires were originally designed in English

language and then translated into the local language Telugu. Along with the questionnaires, the researchers also used structured personal interviews with predetermined, open ended questions to get additional information from both the youngsters and their parents.

The selected sample for the study has chosen from the coastal areas of the south Indian state of Andhra Pradesh. Convenience sampling technique was used to make the data collection more manageable with a sample of 200 each from the respondents. Under the close supervision of our co-author and a team of MBA final year students, questionnaires were distributed and served to only willing young people and their parents. Collection of the filled-in questionnaires was done there itself immediately. This method resulted in a unique 100 percent response rate. The study was supplemented by secondary data obtained from books, journals, magazines, the Internet and other documents. Collected data was analyzed based on arithmetic mean and Karl Pearson's Coefficient of Correlation for testing of hypotheses. The researchers identified different variables related to each and every hypothesis selected and then calculated arithmetic means to find out deviations to selected variables and then applied the correlation formula. The correlation always lies between minus 1 to plus 1. Based on this all the selected hypotheses were proved which has clearly mentioned in Table: 3.

#### 4. Analysis and Discussion

In this part of the study, the researchers highlighted the findings and discussions based on the analysis of the data collected with the help of instruments of questionnaires and personal interviews from 200 each sample size of both 10-15 and 16-20 years of young Muslim consumers and 100 parents.

Table 1 Demographical Profile of Respondents

Demographical Variable	Respondents in the age group of 10-15		Respondents in the age group of 16-20		Muslim Parents	
	Male	Female	Male	Female	Male	Female
Gender	120	80	110	90	55	45
Educational Background						
1. Below 5 <sup>th</sup> Grade	00	00			04	05
2. 6 <sup>th</sup> Grade	10	08			05	04
3. 7 <sup>th</sup> Grade	18	11			04	03
4. 8 <sup>th</sup> Grade	24	14			02	05
5. 9 <sup>th</sup> Grade	30	18			03	04
6. 10 <sup>th</sup> Grade	38	29			05	06
1. Intermediate			20	20	05	05
2. Graduates			40	30	09	03
3. Professional Graduates			50	40	06	04
4. Post-graduates			00	00	12	06
Employment						
1. Self-employed					12	00
2. Business people					09	00
3. Government					16	05
4. Private					18	02
5. House-wives					00	38
<b>TOTAL</b>					<b>55</b>	<b>45</b>

From Table 2, it can be seen that out of 200 respondents in the age group of 10-15 years, 75 percent of Muslim youngsters in India receive only 100 rupees below as pocket money from their parents. 15 percent of young people are being paid between 100-200 rupees and another 9 percent are receiving pocket money in between of 200-500. Only just one percent of this category of youngsters receives above 500 rupees as pocket money. In the category of 16-20 years age group, only 17 percent receives money below 100 rupees and 42 percent is receives money from 100 to 200 rupees. Another 24 and 12 percent of young peoples' pocket money ranging between 200-300 and 300 and 500 rupees pocket money per week respectively. Only 5 percent young Indian Muslims get above 500 rupees pocket money per week from their parents.

**Table 2 Amount of pocket money received each week by Young Indian Muslims**

10-15 Age Group			16-20 Age Group		
Amount of Pocket Money Received (in Indian Rupees)=USD		Percentage of Children in Total	Amount of Pocket Money Received (in Indian Rupees)= USD		Total Percentage of Children
Indian Rupees	USD	N=200	Indian Rupees	USD	N=200
<100	< 2.25	75	<100	< 2.25	17
100-200	2.25-4.50	15	100-200	2.25-4.50	42
200-300	4.50-6.75	03	200-300	4.50-6.75	24
300-500	6.75-9.00	06	300-500	6.75-9.00	12
Above 500	>9.00	01	Above 500	>9.00	05

Source for USD Rate: USD 1= INR 44.6700 as on 03-01-2011. ([www.rbi.org.in/home.aspx](http://www.rbi.org.in/home.aspx).)

**4.1 Testing of Hypotheses:**

For testing the selected hypotheses, the researchers used Karl Pearson's Coefficient of Correlation with the support of arithmetic mean. According to Karl Pearson's Coefficient of Correlation, if the relation between two variables is in between +1 and -1, we can consider that there is a positive relation between those two. Related to Hypothesis 1, the relationship between the amount of pocket money received and spending patterns proved valid because the correlation between X (pocket money) and Y (spending patterns) is 0.97257663 which satisfies the Karl Pearson's rule of correlation. Associated with Hypothesis 2, the Karl Pearson's rule of correlation is rated as the value of -0.50997349 which states that there is a negative relationship between spending patterns of both 10-15 and 16-20 age groups. The following Table 3 clearly shows the information about testing the hypotheses with values, results and sample size. Connected with the Hypothesis 3, The correlation between the Muslim parents' consideration of the opinions of their children in purchasing different house-hold products in both the age groups (X=10-15 and Y=16-20) is 1 which means that the Muslim parents of both the age groups selected for the study take into account the opinions of their children.

**Table 3: Testing of Hypotheses**

Hypotheses	Value of Karl Pearson's Coefficient of Correlation	Result	N
<b>H1:</b> Relation between the amount of pocket money received and spending patterns	<b>0.97257663</b>	<b>Accepted</b>	<b>200</b>
<b>H2:</b> No relation between spending patterns of 10-15 and 16-20 age groups.	<b>-0.50997349</b>	<b>Accepted</b>	<b>200</b>
<b>H3:</b> Parents are considering the opinions of their children in purchasing different household products in both the age groups.	<b>1.00000000</b>	<b>Accepted</b>	<b>100</b>

As mentioned in the Table 4, 40 % of pocket money was spent on food and beverages by the 10-15 age group children as against only 6 % by the 16-20 age group young Indian Muslim consumers. The next major spending pattern displayed by the group of under 15 years youngsters on education and related items is of 30% and 27 percent of pocket money by the 16-20 age group people. In the age group of 16-20, 25 percent of pocket money was spent on entertainment as against the spending of only 5 percent from the 10-15. Another noteworthy expenditure exhibited by the 16-20 age group young Muslim consumers' was on personal items like dresses, shoes, cosmetics etc with a percentage of 27 as against only 10 percent from the 10-15 age groups. Most importantly, expenditure on technological gadgets was spent like cell phones and Internet by both the groups is very nominal with a percentage of 3 and 7 respectively. Surprisingly, 12 percent of pocket money from the age group of 10-15 was spent towards friends and parties as against just only 8 percent from the 16-20.

**Table: 4 Spending Patterns of Young Muslim Consumers**

Spending Patterns	Percentage of Spending	
	10-15 Age Group	16-20 Age Group
1. Entertainment	05	25
2. Food & Beverages	40	06
3. Education & related items	30	27
4. Cell Phones & Internet	03	07
5. Personal Items	10	27
6. Friends & Parties	12	08

Table 5 highlights the information about the various buying motives opted by the selected sample to 200 respondents each from the 10-15 and 16-20 age groups of young Indian Muslim consumers. Quality as a prime buying motive has shown great influence on the spending patterns of 16-20 age groups young Muslim consumers in India with a percentage of 25 as against 16 among the 10-15 age groups. Most influential buying motive influencing the 10-15 age groups of young Indian Muslim consumers is undoubtedly brand ambassadors with 30% while 23 percent of 16-20 age group consumers displayed preference to advertisements and messages conveyed by sports persons, film stars, models, musicians etc. Once again it is a proven fact that Indian film stars like Amithab Bachan, Sharukh Khan, Salman Khan and sports idols like Sachin, Dhoni, Anand , significant impact on young India irrespective of religion and region. Another 12 and 20 percent in both the selected age groups of 10-15 and 16-20 youngsters opt for latest technology whereas 12 and 8 percent choose price as a buying motive respectively. Amazingly, 15 percent of 10-15 age group consumers equally consider brand name, design and features as a buying motive as against 12 and 10 percent in the age group of 16-20 correspondingly.

**Table 5: Buying Motives of Young Muslim Consumers**

Different Buying Motives	Percentage of Children	
	10-15 Age Group	16-20 Age Group
1. Quality	16	25
2. Price	12	08
3. Design & Features	15	12
4. Brand Name	15	10
5. Latest Technology	12	20
6. Brand Ambassadors	30	23

As stated in the Table 6, according to the opinion of 10-15 and 16-20 age group young Indian Muslim consumers, 80 and 90 percentage of Muslim parents consider their children's opinion while purchasing different house-hold products and services respectively. The selected age groups of youngsters opined that their parents did not consider their opinion with a percentage of 20 and 10 correspondingly. Pertaining to the preference given by Muslim parents to their children's opinion on purchasing different products, 77 percent of parents of the selected age groups reacted positively and strongly and said that only after careful consideration of the children's opinions they would take final decision on the other hand 23 percent did not consider the opinions of their young generation in purchasing different household products and services.

**Table 6: Young Indian Muslims and parents attitude in considering the opinions**

Opinion	Percentage of Young Indian Muslims		Percentage of Muslim Parents Opinion
	10-15 Age	16-20 Age	
<b>Considered</b>	<b>80</b>	<b>90</b>	<b>77</b>
<b>Not considered</b>	<b>20</b>	<b>10</b>	<b>23</b>

The researchers also attempted to find out the views of young Indian Muslim consumers regarding saving habits, information sources, and sources of influence that decide their purchasing decisions. Related to savings, 70 and 75 percent youngsters have actively inculcated saving habits. 47 and 25 percent use their parents and banks to

save money in the age groups of 10-15 and 16-20 age groups respectively. Regarding sources of information, about different products and services, 57 percent of each group depends on advice from parents and the Internet. 30 and 17 percent in the age groups of 10-15 and 16-20 respectively use media as a source. With regard to the sources of influence on purchasing different products, 73 and 21 percent youngsters in the age group of 10-15 are influenced through their family members and friends as against 30 and 27 percent in the age group of 16-20. In personal interviews, the 10-15 age groups their views express that they are interested in the products and services advertised through brand ambassadors. Parents influence is very high in case of 16-20 age groups. Young Indian consumers in general and Muslim youngsters in particular using the source of brand ambassadors with strong peer power. And finally, only 5 and 18 percent of 10-15 and 16-20 age group of young Muslim Indian consumers receive the influence by means of the source of advertising.

### **5. Managerial Implications**

The current research study offers useful insights for the Indian corporate sector and for academics to create awareness on the key spending patterns and buying motives of young Indian Muslim consumers. This research provides authentic information about the views of the 10-15 and 16-20 age groups of young Indian Muslim consumers' spending patterns and buying motives along with their saving habits, information gathering sources, and sources of influence for their purchasing decisions these are essential to both Indian domestic as well as multi-national corporations operating in the country for their forays in the market place. Based on these research findings, there could be an immense opportunity to the corporate sector to assess existing marketing strategies and policies to gain loyalty and patronage of young consumers for their products and services. These segments should be able to identify the young Indian Muslim consumer's heavy attentiveness. They should closely monitor the efficiency and efficacy of existing marketing mix's ability in meeting the expectations of the market. It is also an opportunity to introduce necessary changes in accordance with the consumers' aspirations, desires and changing options. Through this study the researchers have recognized the significance of brand ambassadors, quality, design and features, and brand name to become major influential buying motives. Based on these high-ranking buying motives, there could be an opportunity to design the company's offerings as well as communication mixes to attract and retain the significant number of young consumers. This requires heavy concentration from the corporate sector in influencing this unique market both in designing products and services as well as targeting and positioning these markets for youth. With reference to the saving habits, more than 70 percent of youngsters in Muslim community are involved in savings at conventional places which is a major business opportunity for country's banking industry. This research study, therefore, advocates that it is very imperative for marketing managers to know and gather information about the spending patterns, buying motives, saving habits, information gathering sources, sources of influence for purchase decisions, parents' opinion in considering the children's opinion, by the approximately 76 million young Indian Muslim consumers. The results of this survey are investigative in nature and should be tested and reviewed with further research studies because of the radical and speedy changes in this demographic segment of the market. Both economically and commercially, Indian Muslim segment in general and Muslim youth segment in particular is most profitable as well as beneficial based on the present magnitude of market and changing trends of spending patterns and buying motives.

### **6. Conclusion**

The think-tank of the marketing department should recognize the potentiality of the Muslim young consumers market and have to closely monitor the changing trends related to pooling of pocket money, spending patterns, buying motives, media choices; saving habits. They will prove constructive to the business community in enjoying the expected level of profitability and also to win the hearts of the target market consumers. Based on this study, the Indian corporate sector in general and marketers evolved in the food and beverages, personal items, entertainment, education related products and services in particular have an enormous opportunity to appraise their present marketing plans, policies, procedures, programs, strategies and budgets. If necessary, there could be a chance to promulgate further modifications in those to accurately gratify the young Indian Muslim consumers' expectations. As an emerging market segment, if any company desires to focus on this segment with their market strategy then it will be most lucrative and an effective strategy for attaining its goals. In this juncture, the implementation of these research results present a meaningful and pragmatic foundation, backed by solid research data which is constructive both to the Indian corporate sector as well as to the world of academia.

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