

A Study of Consumer Behavior Aspects and Brand Preferences in Rural India with Reference to FMCG Sector

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Introduction

The Fast Moving Consumer Goods (FMCG) sector is very important for Indian economy. This sector touches every aspect of human life. The FMCG companies are now encashing that opportunity. In rural India, this is the fact about the consumers that their income is increasing and the lifestyles are changing. There are as many middle-income households in the rural areas as there are in the urban. Thus the rural marketing has been growing steadily over the years and is now bigger than the urban market for FMCGs. Rural India has become a target for marketers because of the huge potential it offers for all kinds of products and services. Statistics show that there is a huge income shift-taking place in rural India, and the aspiring middle class, with increasing purchasing power, is the focus of all marketing initiatives by corporates. The rural Indian population is large and its growth rate is also high. Over 70% India's one billion plus population lives in around 627,000 villages in rural areas. This really becomes the first motivational factor for the FMCG companies to tap in the rural markets.

The census of India defines rural as any habitation where the population density is less than 400 per sq. km, and where at least 75 per cent of the male working population is engaged in agriculture, and where there is no any municipality or board. Since ancient times, Indian villages had the concept of village markets popularly known as the village "Haats". The "Haats" are basically a gathering of the local buyers and sellers. The barter system was quite prevalent, which is still continuing in a number of places even today.

The village 'mandis' and the seasonal 'melas' are other important occasions for the marketers to tap. While the rural market provides tremendous opportunities to the marketers, it is not easy for any company to enter this market and walk away with a sizeable share of the market. In reality, the rural market suffers from a variety of problems including that of distribution and marketing communication. Companies have been trying to tackle these issues in a number of innovative ways. Be it the "e-choupal" initiative of ITC or "Project Shakti" launched by HLL, the aim is to come closer to the rural consumer. To capture the alluring rural market, companies need to formulate strategies, which can deal with issues pertaining to consumer psychographics and appropriate marketing mix. With the increase in the rural literacy levels and the exposure to media, people in rural areas are also becoming conscious about their buying decisions like their urban counterparts. This makes it even more challenging for the companies to understand the buying behavior, the consuming pattern, the need and wants of the rural consumer. The marketer has to understand that there is no shortcut to grab a share of the rural market place. He has to formulate different strategies for different market segments, as there is very little commonality between each of these segments.

Companies must always keep this in mind that the requirements of the rural market are totally different. The companies need to develop special products and strategies for the rural consumer. With the increase in the rural literacy levels and the exposure to media, people in rural media are also becoming conscious about their buying decisions like their urban counterparts. There has been a significant rise in the brand awareness among the people. As a result they are becoming

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choosier and demanding than ever before, so any company has to properly analyze the psychographics before entering this market. Studies indicate that there has been a visible shift in the people's preference for brands. People are upgrading from the use of tooth powders to tooth pastes, and from using traditional mosquito repellants to using mats and coils. Also there is shift from low priced brands to semi-premium brands. This is one of the most prevalent myths about the rural market. However, what rural consumers are looking for are not cheap goods but they want value for money, and if a brand fits into this category, they are ready to pay for it. The brand loyalty for rural consumers is quite strong in some particular segments and brands, like Colgate toothpastes and powders. However, if a company becomes complacent and takes the rural consumers for granted it is ultimately going to lose in the market. The companies have to constantly innovate and make their products appealing to the consumers to succeed.

Some companies have the misconception that the tastes and preferences of the rural consumers are same for the whole rural market. But it is not so. Infact, it is more varied than the urban consumers. In north India, the preferences of a Punjabi farmer will be quite different from his counterparts in Bihar or Uttar Pradesh. So the companies have to design strategies to tackle this issue. The rural market is quite innovative in the uses of products. Several products are being used successfully for doing jobs what they are not meant for, like using washing machines to make "lassi" in Punjab or using 'Iodex' on animals to relive them of muscular pain. The rural market is an enigma for the marketer and he has to see that the marketing communication is done in the relevant way.

Rising Rural Potential with Rising Rural Prosperity

According to Mr. D. Shivakumar, Business Head (Hair), Personal Products Division, Hindustan Lever Limited, the money available to spend on FMCG (Fast Moving Consumer Goods) products by urban India is Rs. 49,500 crores as against is Rs. 63,500 crores in rural India. The purchasing power in rural India is on steady rise and it has resulted in the growth of the rural market. The market has been growing at 3-4% per annum adding more than one million new consumers every year and now accounts for close to 50% of volume consumption of FMCG. The growth rates of lot of FMCG are higher in rural markets than urban markets.

Internet Revolution in Rural India

HLL's Project Shakti:

The Project I Shakti kiosks set up by HLL in partnership with women's self-help groups in Andhra Pradesh have received an overwhelming response from the local people. To gain access to the services offered, users have to first obtain an ID card with the registration number. The kiosks offer information chiefly in the form of audiovisuals in the areas like health and hygiene, e-governance, education, agriculture, employment, legal services and veterinary services. HLL with its deep pockets is ensuring that the project will succeed and is planning to scale up the initiative to other markets. (Rajan, R. V., 2007)

ITC e-Choupal:

ITC has set up Interest kiosks in village. These kiosks are managed by the farmers, selected from within the community and trained, and known as Sanchalaks. At the kiosks, the Sanchalak help the farmers to readily access the different agricultural crop-specific websites that ITC has created in the relevant local language. The farmers can learn online the best farm practice for the crop, the prevailing price trends for the crop in the Indian and world markets, the intricacies of risk management, and the local weather forecast. The smallest individual farmer thus gets the benefit knowledge on the cultivation of his crop. The e-choupal project, launched in June 2000, and today it has become the largest Internet based corporate intervention in rural India. E-Choupal's network today reaches out to more than three million farmers in over 35000 villages through 5,050 e-choupals kiosk that ITC has set up across six states covering 3.5 million e-farmers.

Realizing the need for leveraging the business potential of the choupals, ITC decided to use the kiosk for reverse trading i.e. allowing other companies to sell their products and services directly to the farmers via the Internet. The electronic revolution is not only spread by FMCG companies but BASF India, Nagarjun Fertilizers and Madhya Pradesh State Corporation started using ITC Choupal to promote their products. ITC has also started selling life insurance policies through the e-Choupal network and is now talking to FMCG companies to use its service. This single initiative of ITC has opened up a new distribution opportunity in rural India.

Microsoft has set up an ambitious target of over 50,000 broadband connected kiosks across villages covering over 50 percent of the rural population in the next three years under the saksham scheme. (Rajan, R. V., 2007)

Critical Analysis of Strategies for Rural Markets:

Indian consumers are also associated with values of nurturing, care and affection. These values are far more dominant than values of ambition and achievement. Product which communicate feelings and emotions gel with the Indian consumers. Apart from psychology and economics, the role of history and tradition in shaping the Indian consumer behavior is quite unique. Perhaps, only in India, one sees traditional products along side modern products. For example, hair oils and tooth powder existing with shampoos and toothpaste. About three quarters of the Indian population are in the rural areas and with the growing middle class, especially in the Indian cities; the spill over effect of the growing urban middle class is also felt in the rural areas.

Branding decisions in Rural Markets:

Rural branding bears quite different stand from urban branding. The first step towards rural branding is to research and gain insight into the working of rural markets. Based on this communication campaigns have to be developed with a lot of rural sensitivity. Rural branding is attained by way of opting to a greater percentage of local media and a smaller percentage of the mass media. Rural gatherings like temple festivals, 'melas', cinema halls and so on can be used as venues to promote brands. Direct Marketing and events like road shows; film shows, melas, street theatre can also be used to promote brands. A well-planned rural branding campaign cannot just create brand awareness but help your target relevant to your brand and promote sales. A long-term campaign will keep your brand at the top-of-the-mind and build brand loyalty. So the brands are in safe hands. The success of a brand in the Indian rural market is as unpredictable as rain. It has always been difficult to gauge the rural market. Many brands, which should have been successful, have failed miserably. More often than not, people attribute rural market success to luck. The Indian consumers are noted for the high degree of value orientation. Such orientation to value has labeled Indians as one of the most discerning consumers in the world. Even, luxury brands have to design a unique pricing strategy in order to get a foothold in the Indian market. Indian consumers have a high degree of family orientation. This orientation in fact, extends to the extended family and friends as well. Brands with identities that support family values tend to be popular and accepted easily in the Indian market.

Promotional Strategy Decisions:

Over the years, as a result of the increasing literacy in the country, exposure to the west, satellite television, foreign magazines and newspapers, there is a significant increase of consumer awareness among the Indians. Today more and more consumers are selective on the quality of the products/services. This awareness has made the Indian consumers seek more and more reliable sources for purchases such as organized retail chains that have a corporate background and where the accountability is more pronounced. The consumer also seeks to purchase from a place where his/her feedback is more valued. The main sources of information for a rural consumer are found to be friends, radio, TV, Newspapers, Cinema, retailers etc. While designing the promotional strategy for the rural markets a marketer must keep all these factors in mind.

Review of Existing Literature:

Matrade Chennai (2005), studied a lot of aspects related to consumer behaviour in India and found that for Indian consumers are deeply concerned with the traditions, values and they consider their family advice in the purchase decisions. About rural Indian consumer the study revealed that rural consumers in India are changing rapidly related the education, awareness of the products. Through internet now they connected with the whole world. **Janmejaya Sinha and Arvind Subramanian (2007)** studied the next billion consumers. Rural Indian consumers are now being richer and they are contributing more in the total purchases. **S John Mano Raj & Dr. P Selvaraj**, explored about social changes and the growth of Indian Rural Markets with reference to FMCG products. The paper concluded that FMCG companies would have to really gain inroads in the rural markets in order to achieve double-digit growth target in future. The winner would be the one with the required resources like time and money and also with the much needed innovative ideas to tap the rural markets. **Sara Humann** studied tapping rural market spending time researching the rural Indian consumer as well as the market before diving in can help to prevent unnecessary struggles and failures. If the opportunity exists, partnering with an existing Indian company upon market entry can provide several key advantages to a company. **Rahul Joshi** studied in his as The Discovery of Rural India and revealed the fact that the prosperity is rising in rural India and the strategies adopted by the companies like HLL and ITC are effective enough and they are tapping the market successfully. **S Gopalkrishnan (2006)** discussed that rural marketing in India has still a long way to go, rural marketers have to understand the fact that rural marketing in India has a tremendous potential in our country. Rural marketers should understand this fact and try to tap the huge untapped potential in our country.

B B S Parihar, Sanjay Yadav and Irfan Siddiqui (2007) empirically found that there is a significant difference between the buying behavior of urban and rural consumers with regard to their preference for technology, style, brand image, price and after-sales service. **Hansa Research (2006)** explored that the preferences in rural India are shifting from loose to packaged products. Rural India is now buying specialised, branded utensil cleaners, and moving away from the typical ash/soil usage in the past. The penetration of branded items has also increased significantly for the products like toothpaste, detergent cakes, hair oils etc. **Ritesh Sud and Pritesh Y. Chothani (2006)** studied that there has been a significant rise in the brand awareness among the people in the rural markets. As a result they are becoming choosier and demanding than ever before, so any company has to properly analyze the psychographics before entering this market. Studies indicate that there has been a visible shift in the people's preference for brands. People are upgrading from the use of tooth powders to tooth pastes, and from using traditional mosquito repellants to using mats and coils. Also there is shift from low priced brands to semi premium brands. **Rajendhiran N. Saiganesh S. Asha P. (2006)** explored that brand ambassadors play an important role in putting an impact on the brand preferences of rural India. Keeping the Literacy scenario in to consideration the promotion of Brands in rural markets requires the special measures. The same becomes the base for brand awareness and preference in the markets. **Rao G Srinivas (2002)** studied that rural India buys small packs, as they are perceived as value for money. There is brand stickiness, where a consumer buys a brand out of habit and not really by choice. Brands rarely fight for market share; they just have to be visible in the right place. Even expensive brands, such as Close-Up, Marie biscuits and Clinic shampoo are doing well because of deep distribution, many brands are doing well without much advertising support — Ghadi, a big detergent brand in North India, is an example. **Srinivas (2002)** further studied that rural consumers have a very high preference for credit in their purchase. Only one tenth of consumers most of them coming from High Income Groups (HIG) and Middle Income Groups (MIG), do not seem to be preferring credit. A properly designed credit facility would boost the rural markets and goes a long way in firming them up. **Financial express, (2000)** has published the strategy about

FMCG majors, HLL, Marico Industries, Colgate Palmolive have formula had for rural markets. The Language and content must be according to the suitability of rural environment. On Information search Rao G Srinivas (2002) revealed the fact that the awareness of the consumers about various products/brands plays a significant role in promoting a particular brand. Hence, a marketer needs to focus his attention primarily on the major source of information for the rural consumers. The main sources of information for a rural consumer are found to be friends, radio, TV, Newspapers, Cinema, retailers etc.

Objectives of the Study

1. To Study various important aspects of Consumer Behavior in Rural India for FMCG Products.
2. To Study the Brand Preferences of rural customers for FMCG Products.

Research Methodology

Research Design

The present study is descriptive in nature which is based on empirical evidences based on primary data. A survey method has been used to collect the primary data with a structured questionnaire. The questionnaires were filled up by rural respondents which were selected on the basis of convenience sampling.

Sampling Framework

Respondents for the present study are the villagers. The nature of data used in the present study is primary which has been collected by using a structured questionnaire. The area for research contains two major states of the country i.e. Haryana and Uttar Pradesh why 5-5 Villages taken from both the states and 20 respondents from each village. Data has been collected on the basis of convenience sampling, data is analysed by the help of Percentile, Mean and Standard Deviation and presented by tables and figures.

Data Analysis and Interpretation

Demographic Characteristics of Respondents

The study is conducted with taking a sample size of 200 respondents. On the basis of Demographic factors, maximum 48% are from an age group of 30-40 years and 32% in the age group of 20-30. The rest are from the other age groups of more than 40 and less than 20 years (Table-8.1). On the basis of gender the respondents are maximum male (83%) and rest females (13%), (Table-8.2). In occupation expected in the villages maximum quantity of respondents is of farmers (37%) which is closely followed by servicemen (30.5%), The quantity of respondents in the category of other also becomes significant (21%) because of the participation of female respondents in this category and rest are the students (11.5%) (Table-8.3). The educational level of the respondents are also moderate and they varies significantly between the qualification 10th to Graduate. Even after being in the villages very less respondents were found illiterate (Table-8.4).

Purchase Location in rural areas

For FMCG Products rural customers purchase goods from the nearest location. They prefer to purchase from the nearest shops and retail stores (46%). That is followed by the purchase from the nearest city (39%) and the rest 15% customers purchase from the other location. (Table: 8.5).

Time Duration for which Customer Purchases FMCG Product

The quantity purchased by maximum customers purchase for one month (35.5%), which is followed by purchase of quantity for 15 days (29%). Rest of the respondents for less than 15 days and more than one month are almost equal 17% and 18.5 % (Table: 8.6).

Payment Habits

Payment habits of customers are also important when we study consumer behavior. Rural consumers sometimes pay in cash for their purchase and sometimes they purchase on credit (49%). 27% customers prefer to pay in cash and 24% on credit. Brand Loyalty status is also good in rural areas. (Table: 8.7).

Brand Loyalty Status

38% respondents are always purchase the same brands. 9% customers are highly disloyal they never purchase the same brand whatever they purchased last. 23% Usually purchase the same brand and 29.5% purchase the same brand sometimes. 9% customers never purchase the same brand again. (Table: 8.8).

Decision Maker

The decision of purchase is taken mainly by the house maker being FMCG products house wives takes care of the types of products and brands. The decision of purchase is also taken by the user of product and the house leader. Customers are not so conscious about the sophistication of the FMCG product so they also leave the decision of purchase on anybody in the house and it can become a mixed decision. (Table: 8.9).

Brand Preferences

The results present a mixed scene of brand preference in rural area, the area in some FMCG products are also dominated by the local brands. In the case of Toothpaste, Colgate is number one with the first preference of 36% respondents, which is followed by Close Up and Pepsodent with 18% and 16% respectively, almost half of Colgate. 21% prefer to use the other brands including local brands of toothpastes and tooth powders. Dabur Lal Dant Manajan is preferred by 9 %. In the category of Soaps Lux dominates the rural market with 51%, which is followed by local brands with 27.5%. The rest share is with Lifeboy and Detol. In detergent cakes Rin in at number one with 28%, which is followed by Wheel with 16%. However in this product the other or local brands are dominating with 56%. In detergent powders Surf Excel with 20% is on the second rank closely followed by Rin Supreme with the preferences of 16% respondents. Nirma, one of the oldest brands of India is ranked first with 24%. In this product segment also, the local brands also have the maximum preference with more than 29% respondents. In Shaving creams Denim and Detol are on first and second rank respectively with 16.5% and 13% respondents. There is the maximum existence of local brands in this segment with more than 20% of the respondents (Table-8.10)

Factors Affecting Decision of Purchase

For making a decision about purchasing an FMCG Product rural consumer consider **Convenience of retail store** as most important, **Price and Popularity of Brand** or Brand Name comes at the second place. The Mean score is also significant for the factors like **credit facility by shopkeepers, popularity of brands and Quality** but **discount and other benefits** do not attract the customers so much for purchasing FMCG products. (Table-8.11)

Perceptions about Brands, Values and Importance of Purchase Decision:

Customers believe that reputed brands are costly. On a scale of five respondents have given a significant value of 3.61. Which is followed by the importance of **brand name with a value of 3.19**. However respondents have given significant value to the rest of the statements also. The respondents consider reputed brands of better quality and the **decision of purchasing FMCG products** is considered an important decision but the given value is not so significant and that is at the last in the ranking. (Table-8.12)

Influencers of Purchase Decision:

In rural India on the basis of responses of customers the Head of the family has maximum influence, recommended by more than 27% respondents. The influence of Retail Shopkeepers, Other family members and friends and relatives is almost equal, that is about 16%. However advertisements and the reputed persons of the village also influence respondents. (Table-8.13)

Level of Satisfaction in Rural Markets.

The Level of Satisfaction is seems high in the rural India 49% customers are satisfied and 22% are highly satisfied the value of Mean score comes 3.72 on the total value of 5. (Table-8.14)

Conclusion

In the end it is certain that FMCG companies will have to really gain inroads in the rural markets in order to achieve double-digit growth targets in future. There is huge potential and definitely there is lot of money in rural India but the smart thing would be to weigh in the roadblocks as carefully as possible. The companies entering rural market must do so for strategic reasons and not for tactical gains as rural consumer is still a closed book and it is only through unwavering commitment that the companies can make a dent in the market. Ultimately the winner would be the one with the required resources like time and money and also with the much needed innovative ideas to tap the rural markets.

The responses of customers are quite mixed in the rural India. Customers prefer some of the popular brands but they also prefer to use local brands also. The loyalty status for brands is also moderate in the rural markets. It seems that customers do not bother more about the purchase decision of FMCG product. The house makers and other members of the family influence the purchase decision. Rural area people have enough time to talk with their friends and social groups so their decisions are also influenced the reference groups. In brief we can say that the consumer in rural markets is not so sophisticated and not conscious about the brands and purchase decision. This shows an opportunity for the marketers to promote their products by the promotional strategies, which can make a place in the heart of the customers. Some of the companies with local brands win the battle by convincing the retailers about the product. Retailer sometimes work like a salesperson for that company and recommend the product to the customer because they get a smart margin for this. Further the local companies also give discount for space in the shelf of shopkeeper.

To conclude the discussion it can be said the mixed type of structure of the rural markets in consumer behavior is the major characteristics of these markets in India. Sometimes it is felt the winner will be only who will win the situations in rural markets.

Limitations of the Study

The very first limitation of the present study may be identified as the small sample size and selection of only two states which may not be the true representative of rural India. Both the

states, Haryana and Uttar Pradesh are nearer to the NCR than other states so, there may be a favourable impact on use of branded products and brand awareness of FMCG products.

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ANNEXURE-1

Table- 8.1 Age Wise Distribution of 200 Respondents

Age (Years)	Frequency	Percentage
<20	12	6
20-30	65	32.5
30-40	96	48
>40	27	13.5
Total	200	100

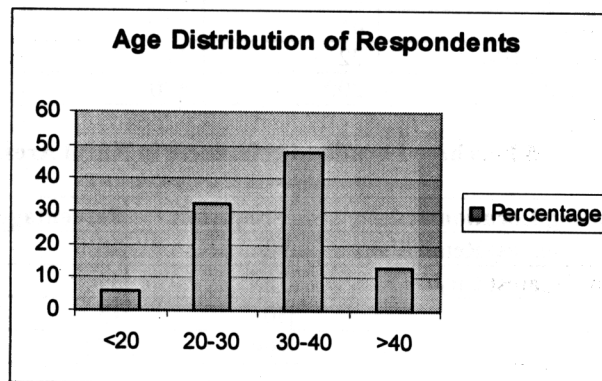


Table 8.2. Gender Wise Distribution of 200 Respondents

Sex	Frequency	Percentage
Male	166	83
Female	34	17

Table- 8.3 Distribution on the basis of occupation of Respondents.

Occupation	Frequency	Percentage
Students	23	11.5
Farmers	74	37
Servicemen	61	30.5
Others	42	21
Total	200	100

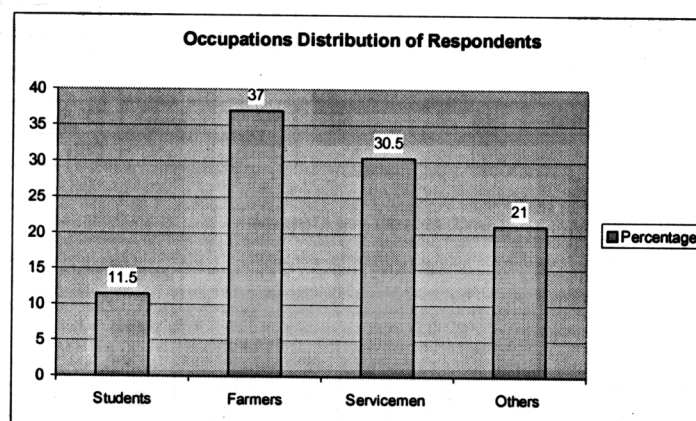


Table: 8.4 Distribution on the basis of Education.

Education	Frequency	Percentage
Post Graduate	23	11.5
Graduate	56	28
10+2	54	27
10th	45	22.5
Below 10th	22	11
Total	200	100

Table: 8.5 Purchase Location Preferences in Rural Ares.

Purchasing Location	Frequency	Percentage
From the Nearest Retail Shop	92	46
From the Nearest City	78	39
Others	30	15
Total	200	100

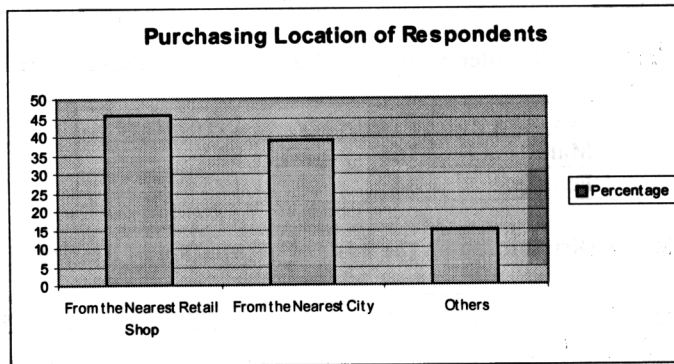


Table 8.6 Time Duration for which Customer Purchase FMCG Product.

Purchase Time	Frequency	Percentage
For/Less One Week	34	17
For 15 Days	58	29
For One Month	71	35.5
More than One Month	37	18.5
Total	200	100

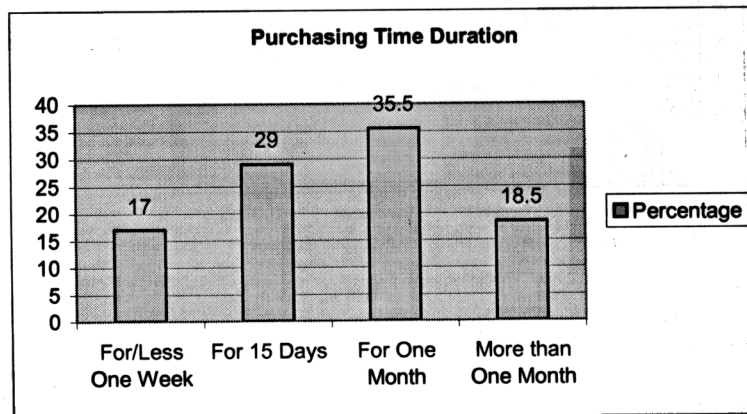


Table: 8.7 Payment Habits of Customers

Payment Habits	Frequency	Percentage
Cash	55	27.5
Credit	48	24
Mixed	97	48.5
Total	200	100

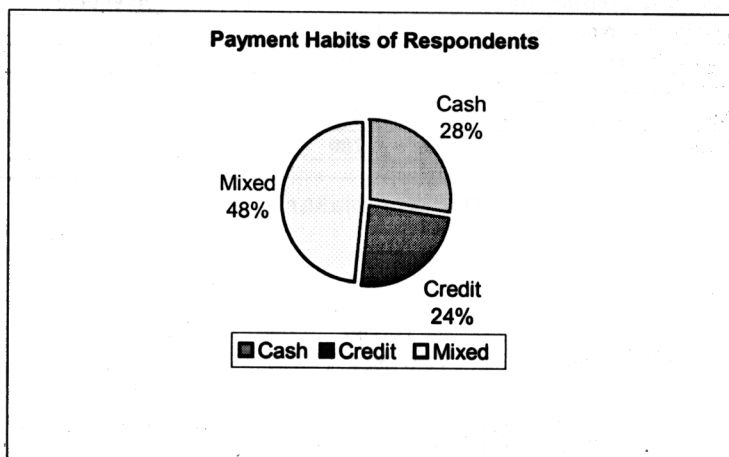


Table: 8.8 Brand Loyalty Statuses in Rural Markets

Purchase of Same Brand	Frequency	Percentage
Always	77	38.5
Useually	46	23
Sometimes	59	29.5
Never	18	9
Total	200	100

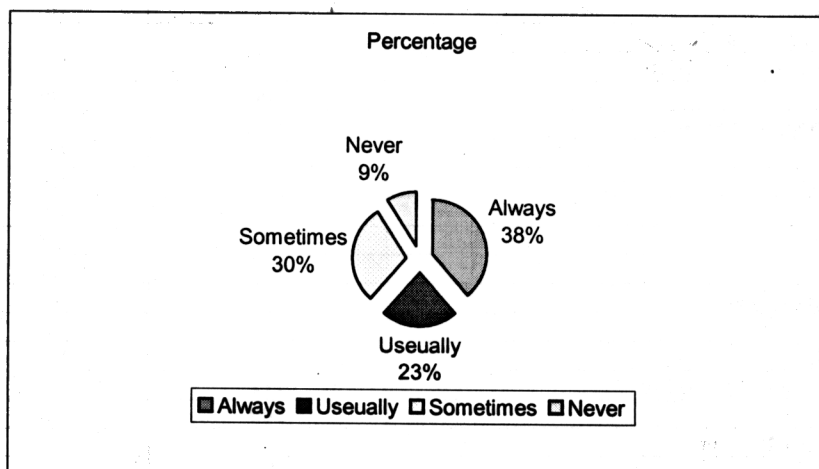


Table: 8.9 Decision Makers

Purchase Decision Maker	Frequencies	Percentage
The Person Who Uses	44	22
House Maker	66	32
Home Leader	53	27
Any Body/Mixed	37	19
Total	200	100

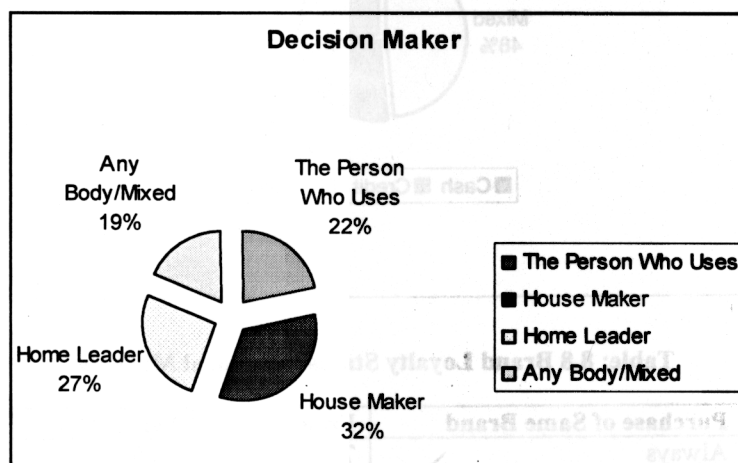


Table 8.10 Brand Preferences for FMCG Products in Rural Markets.

Product Category	Frequency	Percentage
Toothpaste		
Colgate	72	36
Colse Up	36	18
Pepsodent	32	16
Dabur Lal Dunt Manjan	18	9
Others/Local Brands Etc.	42	21
Total	200	100
Bath Soap/Other Soap		
Lux	102	51
Lifefboy	33	16.5
Detol	20	10
Others	55	27.5
Total	200	100
Detergent Cake		
Rin	56	28
Wheel	32	16
Others/Local Brands Etc.	112	56
Total	200	100
Detergent Powder		
Surf Excel	40	20
Rin Supreme	32	16
Tide	12	6
Nirma	48	24
Wheel	9	4.5
Others/Local Brands Etc.	59	29.5
Total	200	100
Shaving Cream		
Denim	33	16.5
Detol	26	13
Others/Local Brands Etc.	141	70.5
Total	200	100

Table 8.11 Factor Influencing Purchase Decision.

Factors Influencing Purchase Decision	Mean
Convenience of Retail Shop	3.98
Price	3.595
Brand Name	3.565
Credit Facility by Shopkeeper	3.365
Popularity of a Particular Brand	3.36
Quality	3.33
Discount or Other Benefits	2.92

Table 8.12 Perceptions about Brands, Values and Importance of Purchase Decision

Statement	Mean Score
Reputed Brands are Costly	3.61
Brand Name is Important	3.19
Reputed Brands are of Better Quality	3.06
FMCG Purchase Decision Important	3.03

Table 8.13 Influencers of Purchase Decision

Influencers	Frequency	Percentage
Retail Shopkeeper	31	15.5
Head of the Family	55	27.5
Other Family Member/s	35	17.5
Any Reputed Person of the Village	26	13
Friends/Relatives	32	16
Advertisement	21	10.5

Table 8.14 Level of Satisfaction in Rural Markets

Satisfaction Level	Frequency	Percentage	Mean Value
Highly Satisfied	44	22	1.1
Satisfied	98	49	1.96
Some What Satisfied	31	15.5	0.465
Dissatisfied	12	6	0.12
Highly Dissatisfied	15	7.5	0.075
Total	200	100	3.72