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Brand Aspirations and Brand Switching Behaviour of Rural Consumers A case study of Haryana

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Objectives of the study

- To study the brand possessions of consumer durables by rural consumers and impact of demographic variables on brand choice.
- To study the importance of brand in consumer decision-making.
- To study the impact of the advertisements on consumers' brand preference.
- To study the future brand aspirations.

Review of literature

Impact of globalization would be felt in rural India as much as in urban. However, it will be slow (Kannan, 2001). It will have its impact on target groups like farmers, youth, and women. Farmers, today 'keep in touch' with the latest information and maximize both ends. They keep their cell phones constantly connected to global markets. On youth, its impact is on knowledge and information and while on women, it still depends on the socio-economic aspect. While talking about profile of rural consumers it can be observed that, the profile of rural consumer is changing rapidly. They are becoming more aware and buying more luxuries than ever before (Bishnoi, 2001). Increased discretionary income and improved level of awareness have made the rural consumer shrewd enough to expect value for money and compare themselves with their urban counterparts. They are allured by their improved quality and packaging, and demand satisfaction at affordable prices (Vyas, 1997). The rural audience has matured enough to understand the communication developed for the urban markets, especially with reference to FMCG products (Kannan, 2001). Yet certain basic values and beliefs are still the same like boy child being preferred over a girl child. Media exposure, education levels and many other factors come into play when we describe rural consumers.

In the last decade, Indian marketing has been witnessing entering of numerous MNC brands across various products categories; MNCs find it thorny affaire (Venkatash and Balachandran, 2006). It is the major exercise of localization of MNCs global brands. The process seems to be a difficult affair due to the complexities involved, as the Indian market is known for its diversity. The localisation is to be carried across all the Ps of marketing mix like Uniliver Ltd. acknowledging Self Help Group for creation of societal brand image. Biggest mistake a FMCG company make while entering the rural India is to treat it as an extension of existing urban market (Manoh Raj and Selvaraj, 2007). But there is a vast difference in the life styles of urban and rural consumers. The rural consumer is economically, socially and psychologically different from his urban counterpart. In rural markets, brands rarely fight with each other; they just have to be present at the right place. Fewer brand choices are available in rural: number of FMCG brand in rural is half that of urban (Bansal and Easwaran, 2004). Brand loyalty is a function of behavioural and cognitive pattern of consumer and demographical variables affect them significantly (Verma and Munjal). A significant association exists between Brand loyalty and reference groups' advice. Quality is found to be the most important factor affecting the brand choice decision followed by price, availability, packaging and advertisements.

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Trends indicate that the rural markets are coming up in a big way and growing twice as fast as the urban, witnessing a rise in sales of hitherto typical urban kitchen gadgets such as refrigerators, mixer-grinders, and pressure cookers (Kannan, 2001). Kumar and Bishnoi (2007) in a study has revealed that the ruralites (in Haryana) are not only aware of the brands but also possess variety of brands as far as durables are concerned. They are quite open to adopting newer brands and products. Sahoo and Panda (2005) revealed that 75 percent of the total expenditure on manufactured consumer goods is spent in rural India. They observe that rural consumers consume significantly modern items as compared to traditional items.

From the review of literature it is evident that not much attempt has been made to look into psychographics and behavior of rural consumer, leave side studying the brand preferences and aspirations. Apart from it, lots of misgiving prevails about rural consumers especially of those parts of rural India which are not so backward, including rural Haryana. The present study aims to look if rural *Haryanvis* are different in their brand preferences and aspirations. Do they need different sets of product features and brands specially designed for these markets? Or only more focused and well designed marketing approach?

Methodology

The present research being exploratory-cum-descriptive in nature mainly depends upon the primary sources of information, which have been collected, with the help of structured questionnaire*, and un-structured interview to uncover the deeper psyche wherever required. For this purpose, the 'universe' comprised of the entire rural Haryana i.e. all the villagers. Since, it was not feasible to study the entire Haryana; the researcher drew a sample. To make the sample representative, researcher divided the entire Haryana into four zones as divided by the Government of Haryana on the administrative basis. Two districts from each zone were chosen at random and further two blocks were randomly chosen from each district, which were divided into two categories i.e. near to the city and far away on the basis of distance where nearness is defined as less than 20kms. Thereafter from each block two villages were selected at random, and from each village around 5 to 10 percent of households were surveyed. This totalled into around five hundred respondents in all, which was collected during the time period ranging from March, 2003 to January, 2006. In the entire survey, 32 villages were covered out of 16 blocks and 8 districts. The product category was confined to three consumer durables namely Colour TV, Refrigerator, and Motorcycle. Then the data have been analyzed with the help of frequency distribution, ranking methods, coefficient of correlation, chi-square and multinomial logit analysis.

**Since the present paper has been designed out of Doctoral Thesis and a research project which is still continuing, so the information has been drawn out of questionnaire designed for the purpose.*

Research analysis

1. <u>Brands possession pattern</u>: In the following analysis an attempt has been made to look into the brand possession pattern of consumer durables. The results have been quite interesting and seem breaking the commonly held belief that rural people were not usually aware of modern brands and settles for local and cheaper variants of products. Rural people of Haryana were not only found aware of all major brands of consumer durables under reference but also possessed these in quite a sizeable numbers.

A. Colour TVs : 60.6 percent of rural respondents possessed colour TVs (Refer Table 1). Glaring fact was that despite the availability of lots of national brands and their existence and goodwill in the market for the years, a multinational brand LG, was found leading CTV brand in rural Haryana. Majority respondents (21.3 percent) were found to possess LG, followed by Videocon, BPL, Onida, Akai and Samsung. Apart from it, variety of other brands like Sansui, Philips and Sony were also found to be possessed by rural consumers. There were other brands also which have been put in the category of 'Others' which includes brands like Bush, Thompson, Gold Star, Daewoo etc apart from local brands like Texla, T-Series, Crown and many more. The analysis quite clearly points towards the awareness level of rural people of Haryana and their urge to possess big and Multinational brands. The same trend continues in case of two other products under reference, i.e., Refrigerator and Motorcycle.

B. Refrigerators: 74.4 percent of all the respondents were possessing Refrigerator (Refer table 2), and they possessed almost all known brands of refrigerators from national to multinational. Godrej was the leading brand of refrigerator (28.6 percent), followed by Kelvinator (18.2 percent) and quite closely by Whirlpool (15 percent), LG (13 percent) and Videocon (11.6 percent). All other known brands also had their presence in hinterland of Haryana.

C. Motorcycles: 46 percent of the total respondents possessed motorcycles (Refer table 3). Hero Honda was found to be the premier choice of rural people with 58 percent respondents going for it (31.8 percent for Splender and 26.2 percent for CD-100), followed by Bajaj with 16 percent (Bajaj Calibre with 3.3 percent and Boxer with 11.7 percent and Bajaj champion with 1 percent.). Apart from these two major players, others too had there presence felt in rural Haryana with almost all major brands on road.

2. Impact of Demographic Variables on Brand choice: It is not only the brand preference in general, but how it varies across various demographic variables hold important for marketers. The ensuing discussion is intended to track the impact of various demographic variables on the choices of rural people about the brands of products under reference. It will be worthwhile to find out the impact that various demographical factors, i.e., occupation, income, age, education, and caste, have on the brand preference of rural consumers and that if brand preference moved in certain direction with change in these.

A. Occupation: There seems a traceable pattern of relationship between occupations and brand possession of CTV (Refer table 4). Agriculturist possessed more variety of brands than others with LG being their first preference (19.4 percent), followed by BPL, Akai, Onida, Videocon) and Samsung. **Business class** also seemed to prefer LG the most (31.8), followed by Videocon and Samsung (13.6 percent each). But, **Service class** had a different preference pattern and preferred Videocon the most (29.6 percent), followed by LG and BPL (16.7 percent each). **'Others'** that included labourers, vendors etc. possessed '**other brands'**, which largely included local brands (27.4 percent), more than National and MNC brands apart from LG (24.1 percent) and Videocon (20.7 percent).

However Occupation did not have the same impact in the case of **Refrigerators** and **Motorcycles** owing to availability of much lesser variety of brands. In case of refrigerators **(**Refer table 9**),** Godrej was the market leader through out all occupations except for '**Others'** who seemed to have preferred to go for more price competitive brands like Kelvinator and Whirlpool. It appears that business class (as was the case with CTVs also) had a slight inclination towards MNC brands like LG and likes of Samsung and Electrolux. Similar trend continuous in case of **Motorcycle** also, again largely due to their being fewer choices and Hero Honda being the leader by far, brand preference was independent of occupation.

Overall, it can be said that brand possession pattern was varying with the occupation in case of CTVs only. Agriculturists' preference was spread across wide variety of brands. Business class was more inclined towards Multinational brands. Service class preferred trendy National brands like Videocon, BPL and Onida. 'Others' with less purchasing power had gone with Local brands and new entrants with low price offers.

B. Income: Income had quite an apparent and direct association with brand preferences in case of the entire product category under reference. In case of CTV (Refer table 5), **Lower Income** groups seemed to prefer brands like Videocon, Akai and 'Others', mainly due to price factor (their being low in price). In **Middle Income** group, LG (20.3 percent) was the leading brand, followed by Videocon, BPL, Samsung and Others. In **Upper- Middle Income** group LG had further gone up in preference (34.2 percent), followed mainly by Onida (19.2 percent) and BPL (13.7 percent). In the **High Income** group brands were more evenly distributed with Videocon leading (18.8 percent) mainly these being in possession for long time in this group, followed closely by LG, BPL, Samsung, Akai and 'others'.

The same trend continues in case of **refrigerator**s also (Refer table 10). Godrej, which was market leader in this part of the market, was possessed in more numbers in **higher income** groups and was in less preference of lower income group, and with the increase in income, its possession proportion was also increasing. The same trend also continued with LG, the possession proportion of which was also increasing with increasing income except for income group of above Rs.2, 50,000 as they had been in possession of refrigerator for quite long whereas LG was relatively a newer entrant. Kelvinator, Whirlpool and Videocon had almost reverse trend as Kelvinator was leading in lower income group with 29.2 percent respondents followed by Whirlpool and Videocon, and the possession proportion was found decreasing with the rise in income.

In case of **Motorcycles,** since Hero Honda was the market leader by far so no traceable pattern could be established between income and brand preference, however when Hero Honda brand itself was divided into two sub categories- CD-100 (The basic Model) and Splendour (Premium Model) some pattern of association between income and brand choice was traceable (Refer table 12). Hero Honda Splendour was more a choice of upper income groups, whereas CD-100 was of lower income group. Possession proportion of Splendour was increasing with the rise in income and reverse for CD-100 except for in the income group of above Rs.250000 where it was in possession for quite long since its introduction. Brands like Bajaj and TVS were found more in possession of upper income groups whereas others, which included brands like Rajdoot, LML-freedom and bullet etc., were more in the choice of lower income groups.

In brief it can be interpreted that Lower Income group preferred National and local brands and as we move up in Income categories, respondents were found preferring Multinational, specialty and variety of brands. Overall, it can be seen that income was surely a factor that determines brand selection of respondents and same was confirmed by chi-square test also.

C. Education: Education too had an effect on brand choices of rural consumers in case of CTVs only. Regarding Colout TVs the possession proportion of Multinational brands like LG, Samsung and Sony were increasing with rise in the level of education, whereas that of National brands likes Onida, BPL and T-series was falling (Refer table 6). LG was the only brand whose possession was consistent across all levels of education, whereas Sony was possessed only in higher educated class and brands like TCL, T-series, and Philips only in lower educated class. Videocon and BPL did not seem to follow some set pattern of possession across different levels of education. Overall **less educated** class preferred low priced new entrants and national brands whereas **with rise in education level the possession pattern shifted to multinational brands** and speciality brands like Sony. The Chi-square test confirmed the association. However no such trend was visible in case of Refrigerators and Motorcycle, may due to less availability of varieties of Brands and their being some major player leading by far (Hero Honda in case of Motorcycles)

D. Age: Age did not seem to have much definable and glaring impact on brand choices of **CTVs** (Refer table 7). Though younger ones had slight preference towards newer brands as LG, though it was the brand leader across all the age groups, was in slightly higher preference of younger age group. Possession proportion of Onida was found increasing with the age as older respondents seemed more in liking of this brand and also they were in the possession of the CTV and this brand since the time many other variants were not there. Apart from it no definite pattern could be traced between brand possession and age. The same was the case with **Motorcycles** where brand preference and age were not associated and the Chi-square test did not confirm any such association between the variables.

But in case of **Refrigerator** age did seem to affect the choice of brands of refrigerators (Refer table 11). Godrej which otherwise was a brand leader, has been preferred less by younger age group of 20-30 yrs in which Kelvinator was the brand leader (21.7 percent respondents), followed by Whirlpool (15.9 percent respondents). If table is glanced carefully, it can be traced that newer Multinational brands like LG and Whirlpool were more in the liking of younger respondents in the age group of 20-30 and 30-40yrs. Preference for brands like Videocon and Kelvinator was almost consistent across all the age groups. The chi-square test also confirmed an association between the age and brand choice at 5 percent level.

E. Caste: Caste is a very important aspect of Indian social system and more so in rural India. So its impact on consumption behaviour needs a look which invariably has been overlooked by researchers. In the present paper an attempt has been made to trace the impact of caste on brand choices of rural consumers and results have been quite interesting.

As per the analysis (Refer table 8), LG was the market leader in **General Category** with 22.1 percent respondents, followed by Videocon (15.8), BPL (12), Onida (10.8) and Samsung (10.1), apart from it they possessed large variety of other brands. Among the **Backward Class**, Videocon was the leading brand (18.1 percent), followed by LG and Akai (13.3 percent each), and BPL (10.8 percent). Brands like Sansui, Philips, TCL Others and Sony were also found to be possessed though in small numbers. BPL and Akai were the leading brands among **SCs** with 14.6 percent respondents each, followed by Videocon and Onida (14.6 percent each). LG, Samsung, Sansui and Philips were also possessed but in small numbers.

The possession pattern could be summarized that **SCs** were less inclined towards newer brands like LG, Samsung, and Sansui (except for Akai which was sold at very competitive prices), and were happy with brands in trend for years like BPL, Onida and Videocon. General category respondents seemed to exhibit quite a different possession pattern. They were found preferring newer entrants like LG and Samsung and few were going for high-end brands like Sony. **BCs** favoured older National brands, but were not averse to newer multinational brands. Therefore, caste was a big social determinate of class, in rural areas at least. The Chi-square test also confirmed the relationship between the variables. However in case of Refrigerator and Motorcycles no such association could be established, largely due to less brand choices.

3. <u>Brand Shift Pattern</u>: Every economy and markets passes through transitions. Developing economies and market does so even more rapidly. Exposure to media, growing awareness, and level of education and heightened efforts of marketers to search newer markets changes the consumption behaviour pattern of consumers. It will be interesting to know how the possession pattern of rural consumer has undergone a change with newer liberalized economic set-up and entry of MNCs in the fray. The following analysis presents the brand shift pattern as to how the preference of rural people were shifting with time as newer varieties of brands were entering the rural market.

A. Colour TV: A very clear and interesting picture of Brands Shifts emerges in case of Colour TVs (Refer table 13). With passage of time the possession pattern of respondents was found shifting from Local Brands to National Brands and National Brands to Multinational Brands. Six years back Onida (*read it from the time of data collection, i.e., 2005*) was the market leader with 35.2 percent followed by Videocon and BPL. The players like Samsung, Akai, and Philips had a very little presence. But within two years from this (four years back) LG, Samsung and Akai emerged very strongly with LG assuming the position of leadership. BPL was left behind with 15.17 percent market share and Onida was turned into a marginal player in Colour TV market from leadership position with only 7.14 percent market share. Players like Samsung, Akai), and Sansui strengthened their position in the market. During last two years, LG has emerged as market leader with 33.64 percent market share followed by Videocon and Samsung. Onida and BPL were left behind.

And moreover if we look at the brands rural people compared (Refer table 14) while making a choice even interesting finding came out that Videocon, though was compared most, but in comparison, it lost to other TVs, especially to LG when it came to making a final purchase decision. The National brands were losing out to MNCs brands. National brands were in reckoning while compared, but losing out in final decision, may be owing to better marketing strategies of MNCs. Since LG was market leader so it was compared less to other brands. So it is quite evident from the analysis that there has been big brand shift in colour TV market of rural Haryana indicating towards the fact that rural consumer is not averse to trying out new brands even in the costly items like colour TV.

B. Refrigerator: The same trend continues in case of refrigerators as well (Refer table 15). Godrej and Kelvinator were major players 8 years back. Their leadership positioned was threatened with the passage of time. During last 4 years, players like LG, Videocon and Whirlpool have performed well and LG assumed leadership position during last couple of years just like it was in the case of Colour TV. Therefore, multinational brands have fared well in rural markets, and it quite convincingly indicates that rural people are not only aware of MNCs brands but embracing them in a big way. It speaks of their quality and brand consciousness.

C. Motorcycle: Since Hero Honda has been the market leader since long so no clear brand shift is observable yet 8 years back ‘Other’ which included bike likes of Rajdoot, Bullet etc lead the show with 75 percent possession by rural people which now has gone down to less than 10 percent (Refer table 16). But in later years Bikes of Hero Honda started creating a huge market for motorbikes, and itself leading the show, which of late also been enjoyed by likes of Bajaj, Suzuki and TVS etc. so the above analysis clearly brings out the impact of MNCs on demand pattern of two wheelers in rural areas justifying the campaign ‘Desh Ki Dhadkan’.

4. <u>Impact of Advertisement on Brand Choice</u>: In the above analysis it was found that rural people were shifting their choices to MNCs brands in a big way. In the following discussion an attempt has been made to look how advertisements and marketing efforts made an impact? For the purpose the respondents were asked to name the brand or any advertisement that came to their mind hearing the product (product under reference). The study clearly brings an association between brand recall and consumption.

Ad recall: In the following analyses it is being attempted to study the relation between brand recall and consumption pattern. How recall was related with actual purchase (Refer table.17). Ads of variety of brands were recalled by rural consumers. Hero Honda was the most recalled brand followed closely by LG. high recall brands were those brands whose possession were also high in rural Haryana. So there seemed a clear association between the brand recall and brand consumption with very high degree of coefficient of correlation (**r = 0.906064).**

Looking deeper an attempt was made to find out the reason for recall of these brands or ads (Refer table 18)10.1 percent respondents remembered the ad, because it was appealing to purchase. The second most important reason to remember the ad was the satisfaction they got from the product they had purchased and their ads were remembered very well. Good presentation came out to be the third reason for remembering the ads (7.5 percent). Punch line (7.3 percent), Star ambassador (6.7 percent), Entertainment (5.8 percent), repetition (5.6 percent), and product usefulness (4.7 percent) were other important reasons to recall and remember the particular brands.

If we reassess the entire table it could very well be said that product related reason were most vital factor that made rural people remember the advertisement. Summing up factors like appealing to purchase, product satisfaction, want to purchase, product usefulness and information we get a total of 31.8 percent of those who remembered or recalled the advertisement. So product and its usefulness related aspects were more likely to be remembered because they were new users, and product usefulness was more likely to be a reason for going for it rather than brand ambassador or anything else. So it can be concluded that ads were influencing rural people of Haryana and they were getting aspired to be a part of this bandwagon called new consumerism.

5. Importance of brand among other factors affecting purchase decisions: Rural consumer often are said to be price sensitive and least brand conscious. In the present study an attempt to find out the relative importance of various factors that affected their purchase decision. The factors were brand, price, reference, and shopkeeper. Respondents were asked to rank the factor influenced them most in their present decision. The results were interesting and revealing.

Brand was the most important factor that consumers considered while making a purchase decision as 42.8 percent of the respondents had given it the first rank among various factors (Refer table 19). Reference group came out to be, though, a bit surprisingly second important factor that had its bearing on consumers' purchasing decisions. Quite sizeable number of respondents had given it first, second and third ranks. It clearly indicated the strong social bondage of rural people and calls upon marketers to give it a special attention in designing their communication and promotional strategies. As, any communication will not only affect the targeted audience, but was likely to have high multiple affect owing to strong social interactions of rural people. Price came out to be the third most important factor. However, low on score in comparison with other factors, yet shopkeepers did influence consumer's purchase preferences and in no way marketers should overlook it. All other factors like various promotional schemes, price cut, finance facility, gifts etc. taken together seemed to carry very little impact on consumer's preference.
An attempt can be further made to look within the factors as to how these are interrelated. What other important factor respondents have considered once having chosen the most important one. If brand was the most important consideration than what other factor such respondents had considered and so on. The respondents (Refer table 20), who had given brand the first rank considered price and reference the next most important factors in that order (44.72 percent for price and 41.20 for reference). So, despite being brand conscious respondents were also price sensitive. Similarly respondents who had given price the first rank considered brand the next most important factor (52 percent respondents), meaning thereby that rural consumers in case of durables gave maximum importance to brand but were price conscious as well. In case of reference, the next most important factor came out to be the brand again. It means reference helps in building brand image and in turn adds to reference. It quite clearly indicates that rural people were big socialites and were greatly influenced by reference, which with time help giving brands an image that might creates brand loyalty.

6. Importance of factors affecting purchase decision across demographic variables

A. Education: As has been discussed that brand was the biggest factor that was affecting the purchase decisions, and its impact had a certain association with the level of education (Refer table 21). Consideration of brand increased with the increase in level of education as only 5.9 percent of illiterates ranked it number one. In case of matriculates, it went up to 39 percent, 58.7 percent for 10+2 and 64.7 for graduates. It fell a little for postgraduates however; they ranked it second in substantial numbers. The impact of reference group was more apparent in lower educated group, and it was seen falling with rise in education level except for post graduates giving it first rank in quite a substantial numbers who seemed to have got exposed to varied set of people hence consulting more people. Overall, it can be concluded that the impact of brand was more in higher educated respondents and that of reference group on less educated and chi-square test also established the association between these as significant. However, price as a factor was independent of level of education.

B. Income: The brand was seen as an important factor in all the income groups but its impact was more apparent in higher income groups and with the rise in the levels of income the proportion of respondents giving it first and second rank was also increasing (Refer table 22). On the other hand, price impact was falling with the rise in income level. Impact of reference group on decision-making was seen independent of levels of income but sizeable proportion of respondents in all income groups gave it substantial weight. So it can concluded that preference for brands was seen increasing with the income going up and concern for price going the other way round; however relationships and dependence on them for information and decision making was important in all income groups.

C. Occupation:The brand was the first choice among all the occupations (Refer table 23), but the category of 'Others' seemed to be a bit more brand conscious than the rest as 53.8 percent of them had given brand the first rank whereas 44.3 percent of Service class, 45.2 percent of Businessmen and 42.7 percent of Agriculturists gave it first rank. Looking more carefully, it can be observed that Agriculturist were a little less brand conscious in comparison as less proportion of them had given it first and second rank. In case of price, Servicemen were most sensitive toward it followed by others. Agriculturists and Businessmen were comparatively less price sensitive. Reference group was given a bit extra weight by businessmen with 33.8 percent of them giving it first rank otherwise it was independent of type occupation. Chi-square test approves of an association of occupation with brand and price.

D. Age: Age did determine the way these factors affect the purchase decisions (Refer table 24). Though a bit surprisingly aged respondents were found to be more brand conscious. The proportion of respondents giving brand the first rank was increasing with increasing age except for the age group of above 50yrs. In the case of price, the trend was a bit reverse as younger ones were comparatively more price sensitive as more proportion of respondents in age group of 20-30 and 30-40yrs gave it the first rank. Need for reference group was decreasing with the age and the proportion of respondents giving it first rank was falling with the age except for eldest age group which perhaps needed more support from peer groups and others while making decisions. Overall it was seen that age group of 30-40 and 40-50yrs were more brand conscious, relatively less price sensitive and required less reference. Youngest age group was more evenly divided in terms of impact of these factors. The eldest group gave reference the maximum weight while making decisions. The chi-square test approves of association of these factors with the age.

E. Caste: In the analysis a very interesting picture emerged regarding the impact of social structure on decision-making. Brand consciousness was seen decreasing in the order of social hierarchy of caste (Refer table 25); as 52.1 percent respondents of General category, 51.1 percent of Backward Class, and merely 18.3 percent of Scheduled caste gave brand the first rank. The variation was not so much in case of price yet SCs were a little more price conscious than other categories in giving it the first rank, however substantial proportion of General and Backward Class gave price the second rank. In case of reference group, SCs needed their help the most as 34.4 percent gave it first rank though the other categories also gave substantial importance to reference group.

Overall brand was most important factor for general and Backward Class category followed by reference group and price. Whereas SCs gave maximum weight to reference group followed by price and brand. The chi-square test also approved of association of caste with brand and reference group as significant, but not so in case of price whose impact was found independent of caste.

7. <u>Brand aspiration in the near future</u>: Present is all that one has but future hold promises and lures one more than present and more so in the case of Marketers as all their plans are made in keeping the things to come in mind. So it is not only interesting but vital also to get a feel of how things can be in near future in rural markets where real volumes lies in days to come. So in the ensuing analysis an effort was made as to how rural consumer was thinking of their future plans in terms of products and brand aspirations.

A. Future plans to buy products: In all 69.5 percent respondents were planning to buy some consumer durable products in near future (Refer table 26). This speaks of level of aspiration among rural people and existence of a huge market, which is unfolding itself with each passing day. Good days ahead for marketers and economy!

B. Brands planning to buy in near future: Not only products but large varieties of brands were on the wish list of rural people (Refer table 27). Electronic and white goods were most aspired products with LG being the hot favourite brand followed by likes of Samsung, Videocon, Godrej, Whirlpool, and Electrolux etc. Car and brand Maruti was next on wish list (10 percent respondents), then two-wheeler with Hero Honda being favourite followed by Bajaj. Similarly there were large variety of brands that included the brads like Nokia among mobile handsets, Sony and even IBM and Compaq.

8. Glimpse of the future: In the following analysis, the impact of socio-economic indicators on the brands choice of CTV has been measured using multinomial logit analysis. For the purpose, the brands were divided into three categories- premium brands, middle level brands, and low ranked brands. Brands like LG, Sony, Samsung were put in premium brands, and, Videocon, BPL, Onida were put in middle brands, and, rest all brands were put in low ranked brands. Then these were regressed on socio-economic indicators like education, income, and caste. Table 28 presents the measures.

Table 28: Estimates of multinomial logistic regression analysis for CTV brands

Equation	Dependent variable		Estimated coefficient				Fitness criteria
eq-1	Premium/lower		Intercept	Edu	Income	Caste	Chi-square =68.29(.091)
		b	-0.988	0.196	0.933	-0.130	Percentage Correct = 56%
		exp(b)		1.216	2.541	0.878	
		Sig.	0.309	0.449	0.001	0.687	
eq-2	Medium/ lower	b	-1.010	0.040	0.859	0.550	
		exp(b)		0.952	2.386	1.733	
		Sig.	0.243	0.845	0.001	0.067	

Source; Primary survey

From the Table 28 we have regressed CTV brand users on the education, caste, and income. From the estimated results, it was found that income had significant influence on the selection of premium brands in relation to the lower brands. It shows that with increase of income level by one step, the probability of consumers' shifting to the premium brands increases by more than double. Education and caste had insignificant impact on the selection of premium brands in relation to lower brands.

In selection of medium brands in relation to lower brands, income again had significant impact on the brand choice, as with rise in income the consumers shift to middle level brand from lower brand at more than double the rate. As the consumer moves to lower caste then the possibility of selecting the medium brand decreases by 27 percent in relation to lower brand, which however is statistically insignificant at 5% level of confidence.

9. Marketing implications

- **Income** was found to be the biggest factor that was affecting the product possession and brand choice. Thus, it forms the most important basis for market segmentation for rural markets. Different Marketing Mix and strategies were required for different income groups. Higher income groups were looking for more variety and higher-end brands. Whereas, lower income respondents were looking forward to established brands, which can offer them, sense of security on quality grounds. They were more concerned with utility and value for money but not at the cost of unknown brands or anything.

- The next most influential factor that was guiding consumption decisions and behaviour was Level of **Education**. It may form the basis of segmentation for many product categories. The higher educated respondents were more interested in MNC brands and variety products. Since education level was all set to go up, thereby indicating rise in consumption of modern durables and cosmetic products with variety products and brands.
- In certain products, **Occupation** was also affecting the product and brand choice and other decisions so may be considered as basis for segmentation in case of durables. Service class had a substantially different consumer behavioural pattern and calls for special attention if not a segment altogether.
- **Brand** was the most important factor that was affecting the consumer decision in case of durables followed by reference, mainly of friends and relatives. Brand image is the most important factor that marketers need to give special attention, first by designing proper communication strategies and reach, followed by product quality. Brand consciousness was increasing with income and education level going up. Level of income and education both was likely to go up and it makes it all that more important to build brand image. **Reference** was another important factor ruralites are a closely-knit society. Therefore, marketers need to build long lasting and continuous relationships with them.
- **Caste** in rural Haryana is a big factor that determines behavioural pattern of rural consumer. Caste though may not and should not be a basis for segmentation, yet indirect inspirational appeals in advertisements directed towards lower castes to heighten their self-respect and esteem would be an effective way to reach them with rewarding results. Social responsibility being fulfilled would be an added advantage.
- **Indian corporations need to wake up and look** as to why the respondents were shifting from Local Brands to National Brands and National Brands to Multinational Brands for the durables under study. Indian companies like Videocon, Onida and BPL etc were slowly loosing out to MNCs like LG, Samsung and others in recent years. They despite being foreigners were able to understand hinterlands of India better. Will Indian corporations wake up!
- Since majority purchase of durables had been initiated in recent past and more specifically in last six years only and if trend and economic outlook is to be stand by, then, the real boost in demand of such things is on unveil.
- Apart from a big market for the goods under reference, the market is looking up to the products that includes high-end sophisticated products like laptops, cars, air conditioners, computers, etc. to utility products like washing machines, two-wheelers, refrigerators etc. The initiators in these markets are likely to be the real gainers as ruralites of Haryana once convinced of product utility and brand image then they go for it in big way and large numbers.

Summing up the findings it can be said that rural Haryana is in growing stage and all set to grow further as 69.5 percent respondents were planning to buy consumer durable products in near future. Changing socio-economic environment was greatly affecting the ruralites and marketer's influence was clearly observable in terms of changing consumption pattern, which was reflecting in products and brand choices of ruralites. Income is biggest influence on the purchase decisions and consumption pattern. With each step up in income level, the consumption was seen going up substantially. Education was another important factor whose impact was clearly observed. So marketers need to plan up the right kind of strategies for such a lucrative and huge market. Such sensitive market can and must not be left to strategies that worked for other market and it needs tailor made strategies.

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ANNEXURE 1: Tables of Analysis

Table 1: Brands of Colour TV possessed (N=465)

Brand Name	**Frequency**	**Percentage**
LG	60	21.3
Videocon	46	16.3
BPL	36	12.8
Onida	30	10.6
Samsung	28	9.9
Akai	28	9.9
Sansui	13	4.6
Philips	9	3.2
Sony	5	1.8
TCL	4	1.4
T-series	1	.4
Others	22	7.8
Total Possession	282(60)*	100

Source; Primary survey

*Figure in parenthesis denotes percentage possession of CTVs

Table 2: Brand possession of Refrigerators

Brand Name	Frequency	Percent
Hero Honda Splender	68	31.8
Hero Honda CD-100	56	26.2
Bajaj Calibre	7	3.3
Bajaj Boxer	25	11.7
Bajaj Champion	1	.5
TVS Suzuki	14	6.5
TVS Victor	14	6.5
Rajdoot	15	7.0
Yamaha	8	3.7
LML Freedom	4	1.9
Bullet	2	.9
Total	214	100

Table 3: Brand possession of motor cycles

Brand Name	Frequency	Percentage
Godrej	99	28.6
Kelvinator	63	18.2
Whirlpool	52	15.0
LG	45	13.0
Videocon	40	11.6
Voltas	27	7.8
Allwyn	16	4.6
Samsung	2	.6
Electrolux	2	.6
Total possessed	**346 (74.4)***	**100**

Source; Primary survey

* Figure in parenthesis denotes percentage possession

Table 4: Brands of CTVs possessed across Occupations

Occupations	**Brands of Colour TVs**							
	Videocon	**BPL**	**LG**	**Onida**	**Samsun**	**Akai**	**Others**	**Total**
Agriculture	18	24	30	19	16	23	25	155
	11.6%	15.5%	19.4%	12.3%	10.3%	14.8%	16.1%	100%
Business	6	1	14	3	6	4	10	44
	13.6%	2.3%	31.8%	6.8%	13.6%	9.1%	22.7%	100%
Service	16	9	9	6	5	1	8	54
	29.6%	16.7%	16.7%	11.1%	9.3%	1.9%	14.8%	100%
Others	6	2	7	2	1		11	29
	20.7%	6.9%	24.1%	6.9%	3.4%		37.9%	100%
Total	**46**	**36**	**60**	**30**	**28**	**28**	**54**	**282**
	16.3%	12.8%	21.3%	10.6%	9.9%	9.9%	19.1%	100%

Source; primary survey

Chi-square test

Value	38.229
Df	18
Asymp. Sig. (2-sided)	0.004

Table 5: Brands of Colour TVs possessed across different Income groups

zz	Brands Possessed							
	Videocon	**BPL**	**LG**	**Onida**	**Samsung**	**Akai**	**Others**	**Total**
<=Rs.75'	8	2	2	1	2	8	8	31
	25.8%	6.5%	6.5%	3.2%	6.5%	25.8%	25.8%	100%
75'-150'	20	14	23	11	13	4	29	114
	17.5%	12.3%	20.2%	9.6%	11.4%	3.5%	25.4%	100%
150'-250'	6	10	25	14	4	7	7	73
	8.2%	13.7%	34.2%	19.2%	5.5%	9.6%	9.6%	100%
>250'	12	10	10	4	9	9	10	64
	18.8%	15.6%	15.6%	6.3%	14.1%	14.1%	15.6%	100%
Total	**46**	**36**	**60**	**30**	**28**	**28**	**54**	**282**
	16.3%	12.8%	21.3%	10.6%	9.9%	9.9%	19.1%	100%

Source; primary survey

Chi-Square test

Value	Df	Asymp. Sig. (2-sided)
48.169	18	0.000

Table 6: Brands of CTVs possessed across Education level of respondent

Education	Brands Possessed												
	Videocon	**BPL**	**LG**	**Onida**	**Samsung**	**Akai**	**Sansui**	**Philips**	**T-series**	**TCL**	**Sony**	**Others**	**Total**
Illiterate	1					4		1					6
	16.7%					66.7%		16.7%					100%
Up to Matric	21	22	31	18	14	12	9	6	1	4	1	10	149
	14.1%	14.8%	20.8%	12.1%	9.4%	8.1%	6.0%	4.0%	.7%	2.7%	.7%	6.7%	100%
10+2	13	5	8	6	5		1	2				5	45
	28.9%	11.1%	17.8%	13.3%	11.1%		2.2%	4.4%				11.1%	100%
Graduation	9	4	13	5	8	8	1				4	1	53
	17.0%	7.5%	24.5%	9.4%	15.1%	15.1%	1.9%				7.5%	1.9%	100%
PG	2	5	8	1	1	4	2					6	29
	6.9%	17.2%	27.6%	3.4%	3.4%	13.8%	6.9%					20.7%	100%
Total	**46**	**36**	**60**	**30**	**28**	**28**	**13**	**9**	**1**	**4**	**5**	**22**	**282**
	16.3%	12.8%	21.3%	10.6%	9.9%	9.9%	4.6%	3.2%	0.4%	1.4%	1.8%	7.8%	100%

Source; primary survey

Chi-Square Tests Pearson Chi-Square

Value	Df	Asymp. Sig. (2-sided)
47.107	24	0.003

Table 7: CTVs possessed across the Age groups

Age	Brand name of CTVs							
	Videocon	**BPL**	**LG**	**Onida**	**Samsung**	**Akai**	**Others**	**Total**
20-30	12	9	13	3	5	8	13	63
	19.0%	14.3%	20.6%	4.8%	7.9%	12.7%	20.6%	100%
30-40	7	8	18	8	8	4	21	74
	9.5%	10.8%	24.3%	10.8%	10.8%	5.4%	28.4%	100%
40-50	15	8	15	15	12	8	8	81
	18.5%	9.9%	18.5%	18.5%	14.8%	9.9%	9.9%	100%
50>	12	11	14	4	3	8	12	64
	18.8%	17.2%	21.9%	6.3%	4.7%	12.5%	18.8%	100%
Total	**46**	**36**	**60**	**30**	**28**	**28**	**54**	**282**
	16.3%	12.8%	21.3%	10.6%	9.9%	9.9%	19.1%	100%

Source; primary survey

Chi-Square Tests Pearson Chi-Square

Value	df	Asymp. Sig. (2-sided)
26.782	18	0.083

Table 8: Brands of CTVs possessed across the Castes

Caste	**Brands possessed**											
	Videocon	BPL	LG	Onida	Samsung	Akai	Sansui	Philips	TCL	Other	Sony	Total
Gen.	25	19	46	17	16	9	5	3		13	4	158
	15.8%	12.0%	29.1%	10.8%	10.1%	5.7%	3.2%	1.9%		8.8%	2.5%	100%
BC	15	9	11	7	10	11	6	2	4	7	1	83
	18.1%	10.8%	13.3%	8.4%	12.0%	13.3%	7.2%	2.4%	4.8%	8.4%	1.2%	100%
SC	6	8	3	6	2	8	2	4		2		41
	14.6%	19.5%	7.3%	14.6%	4.9%	19.5%	4.9%	9.8%		4.9%		100%
Total	**46**	**36**	**60**	**30**	**28**	**28**	**13**	**9**	**4**	**22**	**5**	**282**
	16.3%	12.8%	21.3%	10.6%	9.9%	9.9%	4.6%	3.2%	1.4%	8.4%	1.8%	100%

Source; primary survey

Chi-Square Tests

Value	df	Asymp. Sig. (2-sided)
24.510	12	0.017

Table 9: Brands of refrigerators possessed across the occupations

Occupation	Brands possessed					
	Videocon	**LG**	**Whirlpool**	**Godrej**	**Kelvinator**	**Others**	**Total**
Agriculture	21	19	30	49	34	26	179
	11.7%	10.6%	16.8%	27.4%	19.0%	14.5%	100%
Business	7	11	4	16	5	11	54
	13.0%	20.4%	7.4%	29.6%	9.3%	20.4%	100%
Service	9	11	9	27	13	8	77
	11.7%	14.3%	11.7%	35.1%	16.9%	10.4%	100%
Others	3	4	9	7	11	2	36
	8.3%	11.1%	25.0%	19.4%	30.6%	5.6%	100%
Total	**40**	**45**	**52**	**99**	**63**	**47**	**346**
	11.6%	13.0%	15.0%	28.6%	18.2%	13.6%	100%

Source; primary survey

Chi-Square Tests

Value	Df	Asymp. Sig. (2-sided)
21.106	15	0.133

Table 10: Brands of refrigerators possessed by different income groups

Income (in '000	Brands possessed						
	Videocon	**LG**	**Whirlpool**	**Godrej**	**Kelvinator**	**Others**	**Total**
<=75'	9	3	9	3	14	10	48
	18.8%	6.3%	18.8%	6.3%	29.2%	20.8%	100%
75'-150'	16	22	24	53	17	20	152
	10.5%	14.5%	15.8%	34.9%	11.2%	13.2%	100%
150'-250'	11	14	10	17	16	6	74
	14.9%	18.9%	13.5%	23.0%	21.6%	8.1%	100%
>250'	4	6	9	26	16	11	72
	5.6%	8.3%	12.5%	36.1%	22.2%	15.3%	100%
Total	**40**	**45**	**52**	**99**	**63**	**47**	**346**
	11.6%	13.0%	15.0%	28.6%	18.2%	13.6%	100%

Source; primary survey

Chi-Square Tests

Value	Df	Asymp. Sig. (2-sided)
36.050	15	0.002

Table 11: Brands of refrigerators possessed across the age groups

Age	Brands possessed						
	Videocon	**LG**	**Whirlpool**	**Godrej**	**Kelvinator**	**Others**	**Total**
20-30	13	9	11	11	15	10	69
	18.8%	13.0%	15.9%	15.9%	21.7%	14.3%	100%
30-40	5	16	22	29	16	14	102
	4.9%	15.7%	21.6%	28.4%	15.7%	13.9%	100%
40-50	11	11	13	28	18	17	98
	11.2%	11.2%	13.3%	28.6%	18.4%	17.3%	100%
50>	11	9	6	31	14	6	77
	14.3%	11.7%	7.8%	40.3%	18.2%	7.8%	100%
Total	**40**	**45**	**52**	**99**	**63**	**47**	**346**
	11.6%	13.0%	15.0%	28.6%	18.2%	13.6%	100%

Source; primary survey

Chi-Square Tests

Value	Df	Asymp. Sig. (2-sided)
26.371	15	0.034

Table 12: Brands of motor cycles possessed by different income groups

Income (in '000 Rs)	Brands					
	Hero Honda Splendour	**Hero Honda CD-100**	**Bajaj**	**TVS Suzuki**	**Others**	**Total**
<=75'	10	16	2	1	6	35
	28.6%	45.7%	5.7%	2.9%	17.1%	100%
75'-150'	20	13	12	11	12	68
	29.4%	19.1%	17.6%	16.2%	17.6%	100%
150'-250'	17	9	13	5	6	50
	34.0%	18.0%	26.0%	10.0%	12.0%	100%
>250'	21	18	6	11	5	61
	34.4%	29.5%	9.8%	18.0%	8.2%	100%
Total	68 (31.8%)	56 (26.2%)	33(15.4%)	28(13.1%)	29(13.6%)	214(100%)

Source; primary survey

Chi-Square Tests

Value	Df	Asymp. Sig. (2-sided)
22.956	12	0.028

Table 13: Brand wise possession time of colour TVs

Brand Name	Possession Time (in years)					
	0-2	**Percent**	**2-4 Years**	**Percent**	**4-6 Years**	**Percent**
LG	36	33.64	19	16.96	3	8.82
Videocon	16	14.95	19	16.96	6	17.64
BPL	7	6.54	17	15.18	6	17.64
Onida	6	5.60	8	7.14	12	35.29
Samsung	10	9.34	14	12.5	3	8.82
Akai	8	7.48	12	10.71	-	-
Sansui	5	4.67	8	7.14	-	-
Philips	6	5.60	2	1.78	-	-
Sony	1	.93	3	2.68	1	2.94
TCL	-	-	4	3.57	-	-
T-series	-	-	1	.89	-	-
Others	12	11.21	5	4.46	3	8.82
Total	107	100	112	100	34	100

Source; Primary survey

Table 14: Brands compared while purchasing TV

Brand Name	Frequency	Percentage
Videocon	80	17.2
BPL	54	11.6
LG	33	7.1
Onida	31	6.7
Samsung	26	5.6
Philips	22	4.7
Akai	14	3.0
Sony	5	1.1
T-series	5	1.1
Sansui	2	0.4
Others	22	4.7
No Response	137	29.5
Total	465	100

Source: Primary survey

Table 15: Brand wise possession time of refrigerator

Brand	Possession Time					
	0-2 years	**2-4 years**	**4-6 years**	**6-8 years**	**>8 years**	**Total**
Videocon	16	13	5		6	**40**
LG	27	14	2		2	**45**
Whirlpool	12	25	7	6	2	**52**
Godrej	12	23	20	15	29	**99**
Allwyn	6	6	3		1	**16**
Kelvinator	15	18	11	5	14	**63**
Voltas	1	8	7	6	5	**27**
Samsung	1	1				**2**
Electrolux		2				**2**
Total	90	110	55	32	59	346

Source; Primary survey

Table 16: Brand wise possession time of motor cycles

Possession time	Brand name of Motor cycle					
	Hero Honda Splender	**Hero Honda CD-100**	**Bajaj**	**TVS Suzuki**	**Others**	**Total**
0-2 years	32	25	20	18	10	105
	30.5%	23.8%	19.0%	17.1%	9.5%	100%
2-4 years	26	19	11	7	8	71
	36.6%	26.8%	15.5%	9.9%	11.3%	100%
4-6 years	6	4	2	3	1	16
	37.5%	25.0%	12.5%	18.8%	6.3%	100%
6-8 years	3	7			4	14
	21.4%	50.0%			28.6%	100%
>8 years	1	1			6	8
	12.5%	12.5%			75.0%	100%
Total	**68**	**56**	**33**	**28**	**29**	**214**
	31.8%	26.2%	15.4%	13.1%	13.6%	100%

Source; Primary survey

Table 17: Advertisements remembered

Brand Recall	Frequency of recall	Consumption
LG	150	105
Videocon	120	80
BPL	105	36
Samsung	80	30
Onida	76	30
Godrej	110	99
Akai	60	28
Sony	20	05
Sansui	19	13
Philips	15	09
Kelvinator	95	63
Electrolux	20	02
Whielpool	80	52
Voltas	40	27
Allwyn	26	16
Hero Honda	158	124
Bajaj	102	33
TVS victor	76	28
Yamaha	42	08
LML	23	04
Bullet	40	02
Rajdoot	**20**	**15**

Source; Primary survey **r = 0.906064**

Table 18: Reason to recall and remember advertisements

Reason	Frequency	Percent
Entertainment	27	5.8
Star Ambassador	31	6.7
Product satisfaction	44	9.5
Repetition	26	5.6
Appealing to purchase	47	10.1
Want to purchase	29	6.2
Good presentation	35	7.5
Punch line	34	7.3
Informative	6	1.3
Product Usefulness	22	4.7
Related to Cricket	3	0.6
Can't say	161	34.6
Total	465	100

Table 19: Importance of factors affecting purchase decisions

Factors	Ranks						
	Rank1	**Rank2**	**Rank3**	**Rank4**	**Rank5**	**Don't know**	**Total**
Brand	199(42.8)	114(24.5)	84(18.1)	48(10.3)	__	20(4.3)	**465(100)**
Price	96(20.6)	129(27.7)	169(36.3)	52(11.2)	1(0.2)	183.9)	**465(100)**
Reference	119(25.6)	143(30.8)	117(25.2)	57(12.3)	__	29(6.2)	**465(100)**
Shopkeeper's suggestions	31(6.7)	48(10.3)	51(11)	226(48.6)	40(8.6)	69(14.8)	**465(100)**
Others	**14(3)**	**17(3.7)**	**08(1.7)**	**09(1.9)**	**19(4.1)**	**398(85.6)**	465(100)

Note: Figure in parentheses denotes percentages.
Source: Primary survey

The following table attempts to look into it. The table is read horizontally and only one factor, *i.e.*, the next to the first ranked factor has been considered.

Table 20: Interrelationship of factors affecting purchase decisions

Factors	Brand	Price	Reference	Shopkeeper	Others
Brand	**199/465 (42.8)**	89/199 (44.72)	82/199 (41.20)	11/199 (5.52)	16/199 (8.04)
Price	50/96 (52.08)	**96/465 (20.64)**	41/96 (42.71)	1/96 (1.04)	1/96 (1.04)
Reference	50/119 (42.02)	32/119 (26.89)	**119/465 (25.59)**	33/119 (27.73)	1/119 (0.84)
Shopkeeper	4/31 (12.90)	8/31 925.81)	19/31 (61.29)	**31/465 (6.66)**	-------
Others	11/14 (78.57)	-------	--------	--------	**14/465 (3.01)**

Note: Figure in parentheses denotes percentages Source; Primary survey

Table 21: Importance of factors affecting purchase decision across levels of education

Education	Brand as a factor				Price as a factor				Reference as a factor			
	Rank1	**Rank2**	**Rank3**	**Total**	**Rank1**	**Rank2**	**Rank3**	**Total**	**Rank 1**	**Rank2**	**Rank3**	**Total**
Illiterate	1	3	13	17	6	3	9	18	6	9	3	18
	5.9%	17.6%	76.5%	100%	33.3%	16.7%	50.0%	100%	33.3%	50.0%	16.7%	100%
Upto matric	101	55	103	259	57	74	130	261	76	90	88	254
	39.0%	21.2%	39.8%	100%	21.8%	28.4%	49.8%	100%	29.90	35.4%	34.6%	100%
10+2	37	22	4	63	13	18	32	63	12	17	31	60
	58.7%	34.9%	6.3%	100%	20.6%	28.6%	50.8%	100%	20.0%	28.3%	51.7%	100%
Graduation	44	17	7	68	14	24	29	67	10	18	37	65
	64.7%	25.0%	10.3%	100%	20.9%	35.8%	43.3%	100%	15.4%	27.7%	56.9%	100%
PG	16	17	5	38	6	10	22	38	15	9	15	39
	42.1%	44.7%	13.2%	100%	33.3%	16.7%	50.0%	100%	38.5%	23.1%	38.5%	100%
Total	**199**	**114**	**132**	**445**	**96**	**129**	**222**	**447**	**119**	**143**	**174**	**436**
	44.7%	25.6%	29.7%	100%	21.5%	28.9%	49.7%	100%	27.3%	32.8%	39.9%	100%

Source; primary survey

<u>Chi-square test</u>

Value	71.56	5.05	22.4
Df	8	8	8
Asymp. Sig. (2-sided)	0.000	0.753	0.004

Table 22: Importance of factors affecting purchase decisions across income groups

Income (‘000 Rs.)	Brand as a factor				Price as a factor				Reference as a factor			
	Rank1	**Rank2**	**Rank3**	**Total**	**Rank1**	**Rank2**	**Rank3**	**Total**	**Rank1**	**Rank2**	**Rank3**	**Total**
<=75’	33	23	47	103	42	31	32	105	20	39	41	100
	32.0%	22.3%	45.6%	100%	40.0%	29.5%	30.5%	100%	20.0%	39.0%	41.0%	100%
75’-150’	77	46	61	184	37	54	94	185	59	51	74	184
	41.8%	25.0%	33.2%	100%	20.0%	29.2%	50.8%	100%	32.1%	27.7%	40.2%	100%
150’-250’	47	20	18	85	11	34	39	84	23	28	30	81
	55.3%	23.5%	21.2%	100%	13.1%	40.5%	46.4%	100%	28.4%	34.6%	37.0%	100%
>250’	42	25	6	73	6	10	57	73	17	25	29	71
	57.5%	34.2%	8.2%	100%	8.2%	13.7%	78.1%	100%	23.9%	35.2%	40.8%	100%
Total	**199**	**114**	**132**	**445**	**96**	**129**	**222**	**447**	**119**	**143**	**174**	**436**
	44.7%	25.6%	29.7%	100%	21.5%	28.9%	49.7%	100%	27.3%	32.8%	39.9%	100%

Source; primary survey

<u>Chi-square test</u>

Value	43.57	55.33	6.85
df	6	6	6
Asymp. Sig. (2-sided	0.000	0.000	0.335

Table 23: Importance of factors affecting purchase decision across the occupations

Occupation	**Brand as a factor**				**Price as a factor**				**Reference as a factor**			
	Rank 1	Rank 2	Rank 3	Total	Rank 1	Rank 2	Rank 3	Total	Rank 1	Rank 2	Rank 3	Total
Agriculture	99	50	83	232	41	64	127	232	67	79	82	228
	42.70 %	21.60 %	35.80 %	100%	17.70 %	27.60 %	54.70 %	100%	29.4%	34.6%	36.0%	100%
Business	33	21	19	73	12	24	38	74	25	17	32	74
	45.20 %	28.80 %	26.00 %	100%	16.20 %	32.40 %	51.40 %	100%	33.8%	23.0%	43.2%	100%
Service	39	32	17	88	30	22	38	90	16	31	38	85
	44.30 %	36.40 %	19.30 %	100%	33.30 %	24.40 %	42.20 %	100%	18.8%	36.5%	44.7%	100%
Others	28	11	13	52	13	19	19	51	11	16	22	49
	53.80 %	21.20 %	25.00 %	100%	25.50 %	37.30 %	37.30 %	100%	22.4%	32.7%	44.9%	100%
Total	**199**	**114**	**132**	**445**	**96**	**129**	**222**	**447**	**119**	**143**	**174**	**436**
	44.70 %	25.60 %	29.70 %	100%	21.50 %	28.90 %	49.70 %	100%	27.3%	32.8%	39.9%	100%

Source; primary survey

<u>Chi-square test</u>

Value	14.15	14.93	8.82
Df	6	6	6
Asymp. Sig. (2-sided	0.028	0.021	0.184

Table 24: Importance of factors affecting purchase decision across the age groups

Age	**Brand as a factor**				**Price as a factor**				**Reference as a factor**			
	Rank 1	**Rank 2**	**Rank 3**	**Total**	**Rank 1**	**Rank 2**	**Rank 3**	**Total**	**Rank 1**	**Rank 2**	**Rank 3**	**Total**
20-30yrs	36	33	16	85	22	26	39	87	27	23	35	85
	42.40%	38.80%	18.80%	100 %	25.30%	29.90%	44.80%	100%	31.80%	27.10%	41.20%	100%
30-40yrs	70	27	42	139	35	33	70	138	30	56	48	134
	50.40%	19.40%	30.20%	100%	25.40%	23.90%	50.70%	100%	22.40%	41.80%	35.80%	100%
40-50yrs	67	23	35	125	17	38	71	126	26	42	55	123
	53.60%	18.40%	28.00%	100%	13.50%	30.20%	56.30%	100%	21.10%	34.10%	44.70%	100%
above 50	26	31	39	96	22	32	42	96	36	22	36	94
	27.10%	32.30%	40.60%	100%	22.90%	33.30%	43.80%	100%	38.30%	23.40%	38.30%	100%
Total	**199**	**114**	**132**	**445**	**96**	**129**	**222**	**447**	**119**	**143**	**174**	**436**
	44.70%	25.60%	29.70%	100%	21.50%	28.90%	49.70%	100%	27.30%	32.80%	39.90%	100%

Source; primary survey

Chi-Square Tests

Value	29.44	9.58	15.81
Df	6	6	6
Asymp. Sig. (2-sided	0.000	0.143	0.015

Table 25: Importance of factors affecting purchase decision across the castes

Caste	Brand as a factor				Price as a factor				Reference as a factor			
	Rank 1	Rank 2	Rank 3	Total	Rank 1	Rank 2	Rank 3	Total	Rank 1	Rank 2	Rank 3	Total
Gen.	111	59	43	213	42	63	107	212	53	75	77	205
	52.10%	27.70%	20.20%	100 %	19.80%	29.70%	50.50%	100%	25.90%	36.60%	37.60%	100%
BC	71	29	39	139	27	49	66	142	34	39	65	138
	51.10%	20.90%	28.10%	100%	19.00%	34.50%	46.50%	100%	24.60%	28.30%	47.10%	100%
SC	17	26	50	93	27	17	49	93	32	29	32	93
	18.30%	28.00%	53.80%	100%	29.00%	18.30%	52.70%	100%	34.40%	31.20%	34.40%	100%
Total	199	114	132	445	96	129	222	447	119	143	174	436
	44.70%	25.60%	29.70%	100%	21.50%	28.90%	49.70%	100%	27.30%	32.80%	39.90%	100%

Source; primary survey

Chi-square test

Value	44.96	8.87	6.85
Df	4	4	4
Asymp. Sig. (2-sided)	0.000	0.065	0.144

Table 26: Plans to buy products in near future

Response	**Frequency**	**Percent**
Yes	323	69.5
No	142	30.5
Total	465	100

Source: Primary survey

Table 27: Brand planning to buy in near future

Products	Brands	Models of brand	Frequency	Percent
Car **(72)	Maruti Suzuki (48)	Maruti 800	40	8.6
		Alto	6	1.3
		Zen	2	0.43
	Tata Indica		16	3.4
	Hyundi	Santro	6	1.3
Two-Wheeler (41)**	Bajaj(04)	Bajaj CT 100	2	0.43
		Boxer	1	0.22
		Pulsar	1	0.22
	Bullet	Electra	4	0.90
	LML	Freedom	1	0.22
	TVS (06)	TVS	1	0.22
		Victor	5	1.1
	Hero-Honda(26)	CD 100	16	3.5
		Splendor	10	2.1
Color TVs	BPL		5	1.1
	Onida		1	0.22
	Panasonic		1	0.22
	Sony		4	0.90
Refrigerator	Electrolux		1	0.22
	Godrej		10	2.1
	Kelvinator		4	0.90
	Whirlpool		5	1.1
LG*			76	16.3
Samsung*			12	2.6
Videocon*			22	4.7
Computer	HP Compaq		7	1.5
	IBM		2	0.43
	Computer with Intel		1	0.22
Utility vehicle	**Mahendra (07)**	Tractor	1	0.22
		Mahendra 265	4	0.90
		Scorpio	2	0.43
Cell Phone	**Nokia (09)**	Any model	7	1.5
		6100	1	0.22
		6600	1	0.22
Eicher Tractor			1	0.22
Farm Track			9	1.94
Senko			1	0.22
Su-cam			1	0.22
Can't Say			175	37.63**
Total			465	100.0

Source: primary survey
* includes refrigerators color TVs and washing machines.
** The difference in frequency of products and brands preferred is due to no preference for brands in few cases