

Pre Purchase Behaviour for Selected FMCG Products of Rural Consumer of Punjab

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Abstract

FMCG sector is a vital contributor in India's GDP. Major fragment of India's population resides in rural areas and with rise in interest of rural consumer to purchase FMCG product because of reasons like rise in income, willingness to improve their hygiene and living standard, FMCG companies need to understand the buying behaviour of rural consumer and accordingly draft their strategies. In this study, endeavor has been made to identify the variables which has an impact on the buying decision for Fast Moving Consumer Goods (FMCG) product – Shampoo and Hair Oil on rural consumer of Punjab. A sample size of 500 respondents from rural Punjab has been taken for the study. It was found that factors like quality of the product have a major impact on the buying decision of rural consumer of Punjab.

Keywords—FMCG, rural consumer, pre - purchase decision

I. INTRODUCTION

Consumer Behaviour can be broadly stated as the observation of people individually, or in groups. Consumer Behaviour deals with the responses of people during pre-purchase, consumption and disposal of the products bought (et.al. Blackwell 2001). Consumer buying behavior also means the manner in which consumers react while purchasing any product or service. The scope of consumer behaviour is not limited to just analyzing the factors which influence the consumer buying decision but consumers' consumption process is also included in it (Fazeen Rasheed .A.K, 2015).

FMCG has low cost, fast consumption and are changed within a year or so. Goods which are bought at regular intervals like grocery items are included in FMCG. The most common items in this list are pulses, flour, cold drinks, tea, coffee, soaps, shampoo, hair oils, tooth paste, conditioner, detergents etc. (S.Thanigachalam & K.Vijayarani, 2014). Indian FMCG has a strong MNC presence and has established distribution network, low

operation expenses and severe competition between unorganized and organized sector. India's competitive advantage arises from availability of cheap labor and availability of main raw material (Fazeen Rasheed .A.K, 2015)

Rural marketing is that segment of marketing which comprises of activities like evaluating, inspiring and transforming purchase capacity of consumers of rural areas into demand for various products. (Velayudhan, 2002). The tastes, choices, consumption pattern of rural consumer are completely dissimilar as compared to consumers of urban areas. It is very prominent that consumers of urban India have adjusted speedily with changing lifestyle as compared to rural India and this has been possible because of higher exposure to media, rural areas are also catching up fast (Vidyavathi 2008). Rural consumers buying behavior is being rigorously studied nowadays as they are consuming almost every product from shampoo to vehicles excitedly, which is a significant shift from the past

and hence a topic of interest for market analysts also (ArpitaKhare 2010).

Over the years rural consumption has also shown upward trend because of rise in income and higher aspiration level. Two primary reasons which have influenced the Indian rural marketing environment are increase in awareness and income of rural people (Velayudhan, 2002). Different product categories, various price points, widespread distribution network are few effective strategies for FMCG in rural areas (Kumar & Madhavi, 2006). The demand for good quality products is going up in rural India and this trend is supported by enhanced distribution channels of FMCG companies. Government has introduced various health programs, new roads and bridges, drinking water etc. for improving the living standard in rural areas. Such initiatives from government are expected to increase the income in hands of people, especially rural people which is going to prove very beneficial for the sector. Hence marketers are viewing rural areas as greener pastures as these areas are still untapped for sales of FMCG products. (Anilkumar N & Jelsy Joseph, 2014)

II. LITERATURE REVIEW:

(A. Baskaran, K. Krishnamurthy 2016) conducted a study in Kanchipuram district where he analyzed consumers' behaviour for consumer durable goods. Statistical tools like T-tests, factor analysis, ANOVA, Regression Analysis etc. have been used to draw results. Their study indicated that customers expect a good amount of satisfaction from the FMCG. Main reason for buying FMCG is their low pricing, lifestyle changes and desire to lead a healthy life. Family and friends are considered to be the most reliable source of information and advertisements also has a great influence on the decision making for FMCG for consumer of Salem district (R. Yuvarani 2013). (Sulekha, Kiran Mor 2013) opined in their study on rural Haryana that customer prefers a product which is able to satisfy a whole lot of expectation. Tools like factor analysis, regression were used for the study. They found that

consumers are price sensitive and factors like quality and reliability of the product are also important to them. Customers prefer products with low cost and extra benefits. Advertisements have a lot of influence on the purchase decision of consumers of Calicut regarding FMCG. Features which attract the rural consumer most for purchase of FMCG are price, quality and hygiene as per the study (Fazeen Rasheed .A.K 2015). (S. Thanigachalam, K. Vijayarani 2014) indicated in their study over Puducherry that change in quality and price lead to brand switching by customer of FMCG as these two factors are of utmost importance while selecting FMCG. Availability of product also plays a vital role in purchase of FMCG. Tools like One way ANOVA, correlation, factor analysis etc. were used to draw conclusions. (Jyoti Pradhan, D P Misra 2015) analyzed the criteria which are evaluated by customers of Keonjhar District of Odisha. Stated during pre-purchase phase of buying FMCG. Factors analysis, Chi-Square tests were used. This study indicated that that age, education, occupation, income have an effect on the purchase decision of the customers. Price and availability were found to be the most influential criteria in making buying decision.

(Ashwin A Santoki, Milind H Parekh 2017) studied consumer behavior and brand awareness of rural consumer of Dang area of Gujarat, they identified that more than 90% of rural population buys branded FMCG products. Mean scores, Factor analysis techniques were used in this study. Price, Promotional activities, Product benefits and brand preferences have a lot of effect on consumer's buying behavior. (Rambabu Gopiseti, G. Linganna 2017) focused to study the consumer behavior for FMCG in Nizamabad district of Telangana. Television was found to be the most influencing factor in buying behavior followed by Quality and Brand Loyalty. (Mohamed Nasrudeen. R, Maralinga. L.P 2014) focused on studying the buying preferences for FMCG of rural consumer. Convenience method of sampling was utilized to

collect data and tools of statistics like mean scores, Garrett's ranking and Z tests have been used for the study. Their study suggested that utility and cost are the most influential factors for buying FMCG and low cost and necessity are the main reasons for preferring any FMCG product. (Anilkumar N, Jelsy Joseph 2014) analyzed consumer behavior with reference to FMCG in semi urban and rural areas of Ernakulum. Their study indicated that Quality is the highest influencing factor, friends and social groups have the lowest influence and attractive packaging is also considered to be the lowest influencing factor. Welfare of family is the top priority of rural consumer while buying FMCG. Price off discounts was found to be the most sought out method for sales promotion of FMCG. It was found that people are particular as far as price and goodness of products is concerned and are aware and alert for brand image of products also. (A.M. Mahaboob Basha 2016) studied the consumer behaviour in Nellore district of Andhra Pradesh. Stratified random sampling technique was used to collect data, ANOVA technique has been used for drawing results. The study concluded that standard price along with quality and availability is what customers look up to. (Mridanish Jha, 2013) analysed brand preference and level of awareness of FMCG brands in rural Bihar. Convenience sampling method was used for collecting data, tools like mean, standard deviation were used for data analysis. It was concluded that quality is most influencing factor for consumer purchase decision and attributes like availability of product, promotional activities and pricing of product affects the position of the product. (Mohammad Ali Daud, 2013) studied the increasing trend in demand of FMCG products in rural Uttar Pradesh. He opined that the awareness of FMCG brands are increasing in rural areas and people prefer to purchase branded products as they believe that in those products quality is assured.

Scope of Study and Research Gap:

Major portion of India's population resides in villages, still till date potential of rural areas are not completely tapped. Consumers of rural market are very dissimilar to consumers of urban markets on various parameters like income level, education, and access to information etc., hence buying patterns of consumer of rural areas is dissimilar to that of urban consumers. This study will bring forth various attributes of selected FMCG products which have an influence on the consumer's purchase decision for them. The results of the study can be beneficial for FMCG companies to understand rural buying behavior.

As per the review of literature above it is observed that hardly any research has been undertaken so far to analyze the consumer behavior of rural people of Punjab. Through this research an endeavor has been made to gain an insight into the buying and consumption patterns of rural people of Punjab.

Objectives of the Study

- 1) To analyze the factors influencing the purchase decision of various brands of selected FMCG – Shampoo and Hair Oil in rural Punjab.
- 2) To compare the results of rural Punjab with the results of other states of India

III. RESEARCH METHODOLOGY

Both Primary sources and secondary sources have been used to collect data for the current study. Collection of primary data was done with help of questionnaires from rural consumers of Punjab and secondary data was collected by studying research paper publications, indexed journals, government reports etc.

Research Design -In the present study Descriptive Research Design has been used.

Type of Research -The present study is Descriptive and Causal.

Sampling Technique –For the purpose of data collection for this study Proportionate stratified sampling has been used.

Sample Size - Sample size of 500 respondents has been selected to conduct the present study.

Sample Unit -The respondents of the study have been selected from the rural population of Punjab.

Statistical Techniques Used - Logistic Regression technique has been used with SPSS for analysis

Analysis and Interpretation:

For the present study two FMCG products have been chosen namely shampoo and hair oil. Brands of shampoo under study are Clinic Plus, Head and Shoulders, Pantene, Tresemme, Sunsilk and Patanjali, hair oil brands chosen for study are

Parachute, Bajaj Almond, Dabur, Himalaya, Navratna, and Patanjali. An attempt has been made to analyze the factors which have an influence on the purchase decision of the rural consumer of Punjab for shampoo and hair oil. Logistic Regression has been used for analysis of data. Output of Logistic Regression has been shown in the tables given below:

1) Shampoo

1.1) Clinic Plus

Logistic Regression has been applied to find out the classification of the respondents for step 0. Below table shows the same for Clinic Plus shampoo.

Table 1: Classification table of Block 0 for Clinic Plus Shampoo

Classification Table					
Block 0	Observed		Predicted		
			Clinic Plus		Percentage Correct
			No	Yes	
Step 0	Clinic Plus	No	327	0	100.0
		Yes	173	0	.0
	Overall Percentage				65.4

From the above given classification table of step 0 for Clinic Plus shampoo, it is clear that 65.4% of the respondents have been classified accurately in this study.

Logistic Regression has been applied to find out the classification of the respondents for step 1. Below table shows the same for Clinic Plus shampoo.

Table 2: Classification table of Block 1 for Clinic Plus shampoo

Classification Table					
Block 1	Observed		Predicted		
			Clinic Plus		Percentage Correct
			No	Yes	
Step 1	Clinic Plus	No	307	20	93.9
		Yes	147	26	15.0
	Overall Percentage				66.6

From the above given classification table of step 1 for Clinic Plus shampoo, it is clear that 66.6% of the respondents have been classified accurately in this study.

Further Cox and Snell R square values and Nagelkerke R Square values has been calculated to analyze the variations caused by independent variables on dependent variables. The below table shows the result of the same.

Table 3: Model summary for Clinic Plus Shampoo

Modal Summary			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	616.553 ^a	.055	.076

In the above table it can be seen that Cox and Snell R square value and Nagelkerke R square value for

Clinic Plus shampoo is .055 and .076 respectively. This means that there are 5.5 %to 7.6 % variations in the dependent variables due to independent variables.

Omnibus Test and Hosmer and Lemeshow Test for Clinic Plus shampoo has been conducted to analyze the significance of the model for this study. The table underneath shows the results of the same.

Table 4: Omnibus Test Coefficients and Hosmer and Lemeshow Test Value for Clinic Plus Shampoo

Omnibus Tests of Model Coefficients				Hosmer and Lemeshow Test	
		Chi-square	Sig.	Chi-square	Sig.
Step 1	Step	28.383	.000	5.958	0.652
	Block	28.383	.000		
	Model	28.383	.000		

From the above table it can be seen that Hosmer and Lemeshow test value is 0.652 which is greater than .05 and hence this model for Clinic Plus shampoo is significant.

Below table shows the significant value of Wald Test for variables chosen to check the impact of various factors on purchase decision for Clinic Plus shampoo

Table 5: Sig Value for Attributes of Clinic Plus Shampoo

Variables in the Equation				
		B	Wald	Sig.
Step 1 ^a	Price	.099	.777	.378
	Availability	.228	3.388	.066
	Promotional offer	.480	13.535	.000
	Advertisement	.099	.980	.322
	Quality	.306	5.539	.019
	Pleasing foam	.323	7.330	.007
	Moisturises hair	.093	.615	.433
	Constant	1.176	3.213	.073

From the above coefficient table of Clinic Plus shampoo it is clear that Promotional Offer, Quality and Pleasing foam have significant impact on the purchasing of Clinic plus Shampoo as its sig value is .000, .019, and .007 which is less than .05. Also it is clear that 1 unit change in Promotional Offer will increase the chances of purchase of Clinic Plus shampoo by .480, .306 and .323 chances respectively.

1.1) Head and Shoulders

Logistic Regression has been applied to find out the classification of the respondents for step 0. Below table shows the same for Head and Shoulders shampoo

Table 6: Classification table of Block 0 for Head and Shoulders Shampoo

Classification Table					
Block 0	Observed		Predicted		
			Head and Shoulders		Percentage Correct
			No	Yes	
Step 0	Head and shoulders	No	323	0	100.0
		Yes	177	0	.0
	Overall Percentage				64.6

From the above given classification table of step 0 for Head and Shoulders shampoo, it is clear that 64.6% of the respondents have been classified accurately in this study.

Logistic Regression has been applied to find out the classification of the respondents for step 1. Below table shows the same for Head and Shoulders shampoo.

Table 7: Classification table of Block 1 for Head and Shoulders Shampoo

Classification Table					
Block 1	Observed		Predicted		
			Head and shoulders		Percentage Correct
			No	Yes	
Step 1	Head and shoulders	No	313	10	96.9
		Yes	158	19	10.7
	Overall Percentage				66.4

From the above given classification table of step 1 for Head and Shoulders shampoo, it is clear that 66.4% of the respondents have been classified accurately in this study.

Further Cox and Snell R square values and Nagelkerke R Square values has been calculated to analyze the variations caused by independent variables on dependent variables. The below table shows the result of the same.

Table 8: Model summary for Head and Shoulders shampoo

Model Summary			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	670.411 ^a	.016	.021

In the above table it can be seen that Cox and Snell R square value and Nagelkerke R square value for Head and Shoulders shampoo is .016 and .021 respectively. This means that there are 1.6 % to 2.1 % variations in the dependent variables due to independent variables.

Omnibus Test and Hosmer and Lemeshow Test for Head and Shoulders shampoo has been conducted to analyze the significance of the model for this study. The table underneath shows the results of the same

Table 9: Omnibus Test Coefficients and Hosmer and Lemeshow Test Value for Head and Shoulders Shampoo

Omnibus Tests of Model Coefficients				Hosmer and Lemeshow Test	
		Chi-square	Sig.	Chi-square	Sig.
Step 1	Step	7.870	.344	13.345	0.101
	Block	7.870	.344		
	Model	7.870	.344		

From the above table it can be seen that Hosmer and Lemeshow test value for Head and shoulders Shampoo is 0.101 which is greater than .05 and hence this model is significant.

Below table shows the significant value of Wald Test for variables chosen to check the impact of various factors on purchase decision for Head and Shoulders shampoo

Table 10: Sig Value for Attributes of Head and Shoulders Shampoo

Variables in the Equation				
		B	Wald	Sig.
Step 1 ^a	Price	.211	4.033	.041
	Availability	.053	.204	.652
	Promotionaloffer	.052	.210	.647
	Advertisement	.121	1.654	.198
	Quality	.074	.375	.540
	Pleasingfoam	.050	.198	.657
	Moisturiseshair	.109	.947	.330
	Constant	.557	.797	.372

From the above coefficient table of Head and shoulders shampoo it is clear that Price have significant impact on the purchasing of Head and Shoulders Shampoo as its sig value is .041 which is less than .05. Also it is clear that 1 unit change in Price will increase the chances of purchase of Head and shoulders Shampoo .211 respectively.

1.2) Pantene

Logistic Regression has been applied to find out the classification of the respondents for step 0. Below table shows the same for Pantene shampoo.

Table 11: Classification table of Block 0 for Pantene Shampoo

Classification Table					
Block 0	Observed		Predicted		
			Pantene		Percentage Correct
			No	Yes	
Step 0	Pantene	No	362	0	100.0
		Yes	138	0	.0
	Overall Percentage				72.4

From the above given classification table of step 0 for Pantene shampoo, it is clear that 72.4 % of the respondents have been classified accurately in this study.

Logistic Regression has been applied to find out the classification of the respondents for step 1. Below table shows the same for Pantene shampoo.

Table 12: Classification table of Block 1 for Pantene Shampoo

Classification Table					
Block 1	Observed		Predicted		
			Pantene		Percentage Correct
			No	Yes	
Step 1	Pantene	No	360	2	99.4
		Yes	137	1	.7
	Overall Percentage				72.2

From the above given classification table of step 1 for Pantene shampoo, it is clear that 72.2 % of the respondents have been classified accurately in this study.

Further Cox and Snell R square values and Nagelkerke R Square values has been calculated to analyze the variations caused by independent variables on dependent variables. The below table shows the result of the same.

Table 13: Model summary for Pantene

Model Summary			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	580.091 ^a	.018	.026

In the above table it can be seen that Cox and Snell R square value and Nagelkerke R square value for Pantene shampoo is .018 and .026 respectively. This means that there are 1.8 % to 2.6 % variations in the dependent variables due to independent variables.

Omnibus Test and Hosmer and Lemeshow Test for Pantene shampoo has been conducted to analyze the significance of the model for this study. The table underneath shows the results of the same

Table 14: Omnibus Test Coefficients and Hosmer and Lemeshow Test Value for Pantene Shampoo

Omnibus Tests of Model Coefficients				Hosmer and Lemeshow Test	
		Chi-square	Sig.	Chi-square	Sig.
Step 1	Step	18.496	.018	10.95	0.205
	Block	18.496	.018		
	Model	18.496	.018		

From the above table it can be seen that Hosmer and Lemeshow test value is 0.205 which is greater than .05 and hence this model for Pantene shampoo is significant.

Below table shows the value of Wald Test for variables chosen to check the impact of various factors on purchase decision for Pantene shampoo

Table 15: Sig Value for Attributes of Pantene Shampoo

Variables in the Equation				
		B	Wald	Sig.
Step 1 ^a	Price	.220	3.424	.064
	Availability	.294	5.235	.022
	Promotionaloffer	.044	.119	.730
	Advertisement	.149	1.973	.160
	Quality	.040	.088	.767
	Pleasantfoam	.058	.226	.635
	Moisturiseshair	.113	.795	.373
	Constant	1.067	2.424	.120

1.3) Patanjali Shampoo

From the coefficient table it is clear that Availability has significant impact on the purchasing of Pantene Shampoo as its sig value is .022 which is less than .05. Also it is clear that 1 unit change in availability will increase the chances of purchase of Pantene shampoo by .220.

Logistic Regression has been applied to find out the classification of the respondents for step 0. Below table shows the same for Patanjali shampoo.

Table 16: Classification table of Block 0 for Patanjali Shampoo

Classification Table					
Block 0	Observed		Predicted		
			Patanjali		Percentage Correct
			No	Yes	
Step 0	Patanjali	No	393	0	100.0
		Yes	107	0	.0
	Overall Percentage				78.6

From the above given classification table of step 0 for Patanjali shampoo, it is clear that 78.6 % of the respondents have been classified accurately in this study.

Logistic Regression has been applied to find out the classification of the respondents for step 1. Below table shows the same for Patanjali shampoo.

Table 17: Classification table of Block 1 for Patanjali Shampoo

Classification Table					
Block 1	Observed		Predicted		
			Patanjali		Percentage Correct
			No	Yes	
Step 1	Patanjali	No	389	4	99.0
		Yes	98	9	8.4
	Overall Percentage				79.6

From the above given classification table of step 1 for Patanjali shampoo, it is clear that 79.6 % of the respondents have been classified accurately in this study.

Further Cox and Snell R square values and Nagelkerke R Square values has been calculated to analyze the variations caused by independent variables on dependent variables. The below table shows the result of the same.

Table 18: Model summary for Patanjali Shampoo

Model Summary			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	475.557	.084	.129

In the above table it can be seen that Cox and Snell R square value and Nagelkerke R square value for Patanjali shampoo is .084 and .076 respectively. This means that there are 8.4 % to 12.9 % variations in the dependent variables due to independent variables.

Omnibus Test and Hosmer and Lemeshow Test for Patanjali shampoo has been conducted to analyse the significance of the model for this study. The table underneath shows the results of the same.

Table 19: Omnibus Test Coefficients and Hosmer and Lemeshow Test Value for Patanjali Shampoo

Omnibus Tests of Model Coefficients				Hosmer and Lemeshow Test	
		Chi-square	Sig.	Chi-square	Sig.
Step 1	Step	20.342	.016	12.582	.127
	Block	20.342	.016		
	Model	20.342	.016		

From the above table it can be seen that Hosmer and Lemeshow test value is 0.127 which is greater than .05 and hence this model for Patanjali shampoo is significant.

Below table shows the significant value of Wald Test for variables chosen to check the impact of various factors on purchase decision for Patanjali shampoo

Table 20: Sig Value for Attributes of Patanjali Shampoo

Variables in the Equation				
		B	Wald	Sig.
Step 1 ^a	Price	.507	12.796	.000
	Availability	.675	19.334	.000
	Promotional offer	.101	.453	.501
	Advertisement	.315	6.170	.013
	Quality	.262	3.141	.076
	Pleasant foam	.005	.001	.973
	Moisturises hair	.211	2.322	.128
	Constant	.211	.080	.777

From the coefficient table it is clear that price, availability and advertisement have significant impact on the purchasing of Patanjali shampoo as its sig value is .000, .000 and .013 which is less than .05. Also it is clear that 1 unit change in price, availability and advertisement will increase the

chances of purchase of Patanjali shampoo by .507, .675 and .315 respectively.

1.4) Sunsilk

Logistic Regression has been applied to find out the classification of the respondents for step 0. Below table shows the same for Sunsilk shampoo.

Table 21: Classification table of Block 0 for Sunsilk Shampoo

Classification Table					
Block 0	Observed		Predicted		
			Sunsilk		Percentage Correct
			No	Yes	
Step 0	Sunsilk	No	347	0	100.0
		Yes	153	0	.0
	Overall Percentage				69.4

From the above given classification table of step 0 for Sunsilk shampoo, it is clear that 69.4 % of the respondents have been classified accurately in this study.

Logistic Regression has been applied to find out the classification of the respondents for step 1. Below table shows the same for Sunsilk shampoo

Table 22: Classification table of Block 1 for Sunsilk Shampoo

Classification Table					
Block 1	Observed		Predicted		
			Sunsilk		Percentage Correct
			No	Yes	
Step 1	Sunsilk	No	344	3	99.1
		Yes	144	9	5.9
	Overall Percentage				70.6

From the above given classification table of step 1 for Sunsilk shampoo, it is clear that 70.6 % of the respondents have been classified accurately in this study.

Further Cox and Snell R square values and Nagelkerke R Square values has been calculated to analyze the variations caused by independent variables on dependent variables. The below table shows the result of the same.

Table 23: Model summary for Sunsilk shampoo

Model Summary			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	597.810 ^a	.035	.050

In the above table it can be seen that Cox and Snell R square value and Nagelkerke R square value for Sunsilk shampoo is .035 and .050 respectively. This means that there are 3.5 % to 5.0 % variations in the dependent variables due to independent variables.

Omnibus Test and Hosmer and Lemeshow Test for Sunsilkshampoo has been conducted to analyse the significance of the model for this study. The table underneath shows the results of the same.

Table 24: Omnibus Test Coefficients and Hosmer and Lemeshow Test Value for Sunsilk Shampoo

Omnibus Tests of Model Coefficients				Hosmer and Lemeshow Test	
		Chi-square	Sig.	Chi-square	Sig.
Step 1	Step	16.964	.049	11.047	0.199
	Block	16.964	.049		
	Model	16.964	.049		

From the above table it can be seen that Hosmer and Lemeshow test value is 0.199 which is greater than .05 and hence this model for Sunsilk shampoo is significant.

Below table shows the significant value of Wald Test for variables chosen to check the impact of various factors on purchase decision for Sunsilk Shampoo.

Table 25: Sig Value for Attributes of Sunsilk Shampoo

Variables in the Equation				
		B	Wald	Sig.
Step 1	Price	.413	11.974	.001
	Availability	.279	4.805	.028
	Promotional offer	.101	.665	.415
	Advertisement	.141	1.849	.174
	Quality	.127	.964	.326
	Pleasing foam	.183	2.302	.129
	Moisturises hair	.045	.133	.715
	Constant	.340	.261	.609

From the coefficient table it is clear that price and availability have significant impact on the purchasing of Sunsilk shampoo as its sig value is .001 and .028 which is less than .05. Also it is clear that 1 unit change in price and availability will increase the chances of purchase of Sunsilkshampoo by .413 and .279 respectively.

1.5) Tresemme

Logistic Regression has been applied to find out the classification of the respondents for step 0. Below table shows the same for Tresemmeshampoo.

Table 26: Classification table of Block 0 for Tresemme Shampoo

Classification Table					
Block 0	Observed		Predicted		
			Tresemme		Percentage Correct
			No	Yes	
Step 0	Tresemme	No	326	0	100.0
		Yes	174	0	.0
	Overall Percentage				65.2

From the above given classification table of step 0 for Tresemme shampoo, it is clear that 65.2 % of the respondents have been classified accurately in this study.

Logistic Regression has been applied to find out the classification of the respondents for step 1. Below table shows the same for TresemmeShampoo.

Table 27: Classification table of Block 1 for Tresemme Shampoo

Classification Table					
Block 1	Observed		Predicted		
			Tresemme		Percentage Correct
			No	Yes	
Step 1	Tresemme	No	315	11	96.6
		Yes	155	19	10.9
	Overall Percentage				66.8

From the above given classification table of step 1 for Tresemme shampoo, it is clear that 66.8 % of the respondents have been classified accurately in this study.

Further Cox and Snell R square values and Nagelkerke R Square values has been calculated to analyze the variations caused by independent variables on dependent variables. The below table shows the result of the same.

Table 28: Model summary for Tresemme

Model Summary			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	626.226	.039	.054

In the above table it can be seen that Cox and Snell R square value and Nagelkerke R square value for Tresemme shampoo is .039 and .054 respectively. This means that there are 3.9 % to 5.4 % variations in the dependent variables due to independent variables.

Omnibus Test and Hosmer and Lemeshow Test for Tresemme shampoo has been conducted to analyse the significance of the model for this study. The table underneath shows the results of the same

Table 29: Omnibus Test Coefficients and Hosmer and Lemeshow Test Value for Tresemme Shampoo

Omnibus Tests of Model Coefficients				Hosmer and Lemeshow Test	
		Chi-square	Sig.	Chi-square	Sig.
Step 1	Step	19.973	.006	8.712	0.367
	Block	19.973	.006		
	Model	19.973	.006		

From the above table it can be seen that Hosmer and Lemeshow test value is 0.367 which is greater than .05 and hence this model for Tresemme shampoo is significant.

various factors on purchase decision for Tresemme shampoo.

Below table shows the significant value of Wald Test for variables chosen to check the impact of

Table 30: Sig Value for Attributes of Tresemme Shampoo

Variables in the Equation				
		B	Wald	Sig.
Step 1 ^a	Price	.121	1.152	.283
	Availability	.447	12.790	.000
	Promotional offer	.146	1.360	.244
	Advertisement	.119	1.398	.237
	Quality	.117	.869	.351
	Pleasing foam	.188	2.540	.111
	Moisturises hair	.208	2.890	.089
	Constant	.073	.013	.909

2) Hair Oil

From the coefficient table it is clear that availability has significant impact on the purchasing of Tresemme Shampoo as its sig value is .000 which is less than .05. Also it is clear that 1 unit change in availability will increase the chances of purchase of Tresemme shampoo by .447.

2.1) Bajaj Almond

Logistic Regression has been applied to find out the classification of the respondents for step 0. Below table shows the same for Bajaj Almond hair oil.

Table 31: Classification table of Block 0 for Bajaj Almond Hair Oil

Classification Table					
Block 0	Observed		Predicted		
			Bajaj Almond		Percentage Correct
			No	Yes	
Step 0	Bajaj Almond	No	0	179	.0
		Yes	0	320	100.0
	Overall Percentage				64.1

From the above given classification table of step 0 for Bajaj Almond hair oil, it is clear that 64.1 % of the respondents have been classified accurately in this study.

Logistic Regression has been applied to find out the classification of the respondents for step 1. Below table shows the same for Bajaj Almond hair oil.

Table 32: Classification table of Block 1 for Bajaj Almond Hair Oil

Classification Table					
Block 1	Observed		Predicted		
			Bajaj Almond		Percentage Correct
			No	Yes	
Step 1	Bajaj Almond	No	0	179	.0
		Yes	0	320	100.0
	Overall Percentage				64.1

From the above given classification table of step 1 for Bajaj Almond hair oil, it is clear that 64.1 % of the respondents have been classified accurately in this study.

Further Cox and Snell R square values and Nagelkerke R Square values has been calculated to analyze the variations caused by independent variables on dependent variables. The below table shows the result of the same.

Table 33: Model summary for Bajaj Almond Hair Oil

Model Summary			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	674.802	.033	.043

In the above table it can be seen that Cox and Snell R square value and Nagelkerke R square value for Bajaj Almond Hair Oil is .033 and .043 respectively. This means that there are 3.3 % to 4.3 % variations in the dependent variables due to independent variables.

Omnibus Test and Hosmer and Lemeshow Test for Bajaj Almond hair oil has been conducted to analyse the significance of the model for this study. The table underneath shows the results of the same.

Table 34: Omnibus Test Coefficients and Hosmer and Lemeshow Test Value for Bajaj Almond Hair Oil

Omnibus Tests of Model Coefficients				Hosmer and Lemeshow Test	
		Chi-square	Sig.	Chi-square	Sig.
Step 1	Step	16.544	.021	15.223	0.06
	Block	16.544	.021		
	Model	16.544	.021		

From the above table it can be seen that Hosmer and Lemeshow test value is 0.06 which is greater than .05 and hence this model for Bajaj Almond hair oil is significant.

Below table shows the significant value of Wald Test for variables chosen to check the impact of various factors on purchase decision for Bajaj Almond hair oil.

Table 35: Sig Value for Attributes of Bajaj Almond Hair Oil

Variables in the Equation				
		B	Wald	Sig.
Step 1 ^a	Price	.312	4.132	.040
	Availability	.179	2.253	.133
	Promotional offer	.023	.052	.819
	Advertisement	.095	1.073	.300
	Quality	.252	5.167	.023
	Nourishment to hair	.086	.638	.424
	Stop hair fall	.173	2.860	.091
	Constant	2.102	12.341	.000

From the coefficient table it can be seen that price and quality of product has significant impact on the purchasing of Bajaj Almond hair oil as its sig value is .040 and .023 respectively which is less than .05. Also it is clear that 1 unit change in price and quality of Bajaj Almond hair oil will increase the chances of

purchase of Bajaj Almond Hair Oil by .312 and .252 respectively.

2.2) Dabur

Logistic Regression has been applied to find out the classification of the respondents for step 0. Below table shows the same for Dabur hair oil.

Table 36: Classification table of Block 0 for Dabur Hair Oil

Classification Table					
Block 0	Observed		Predicted		
			Dabur		Percentage Correct
			No	Yes	
Step 0	Dabur	No	340	0	100.0
		Yes	159	0	.0
	Overall Percentage				68.1

From the above given classification table of step 0 for Dabur hair oil, it is clear that 68.1 % of the respondents have been classified accurately in this study.

Logistic Regression has been applied to find out the classification of the respondents for step 1. Below table shows the same for Dabur hair oil.

Table 37: Classification table of Block 1 for Dabur Hair Oil

Classification Table					
Block 1	Observed		Predicted		
			Dabur		Percentage Correct
			No	Yes	
Step 1	Dabur	No	339	1	99.7
		Yes	151	8	5.0
	Overall Percentage				69.5

From the above given classification table of step 1 for Dabur hair oil, it is clear that 69.5 % of the respondents have been classified accurately in this study.

Further Cox and Snell R square values and Nagelkerke R Square values has been calculated to analyze the variations caused by independent variables on dependent variables. The below table shows the result of the same.

Table 38: Model summary for Dabur Hair Oil

Model Summary			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	612.482 ^a	.024	.034

In the above table it can be seen that Cox and Snell R square value and Nagelkerke R square value for Dabur Hair Oil is .024 and .034 respectively. This means that there are 2.4 % to 3.4 % variations in the dependent variables due to independent variables.

Omnibus Test and Hosmer and Lemeshow Test for Dabur hair oil has been conducted to analyse the significance of the model for this study. The table underneath shows the results of the same

Table 39: Omnibus Test Coefficients and Hosmer and Lemeshow Test Value for Dabur Hair Oil

Omnibus Tests of Model Coefficients				Hosmer and Lemeshow Test	
		Chi-square	Sig.	Chi-square	Sig.
Step 1	Step	16.964	.049	11.047	0.199
	Block	16.964	.049		
	Model	16.964	.049		

From the above table it can be seen that Hosmer and Lemeshow test value is 0.199 which is greater than .05 and hence this model for Dabur hair oil is significant.

Below table shows the significant value of Wald Test for variables chosen to check the impact of various factors on purchase decision for Dabur hair oil.

Table 40: Sig Value for Attributes of Dabur Hair Oil

Variables in the Equation				
		B	Wald	Sig.
Step 1 ^a	Price	.108	.816	.366
	Availability	.176	1.878	.171
	Promotional offer	.093	.775	.379
	Advertisement	.028	.086	.770
	Quality	.013	.013	.910
	Nourishment to hair	.249	4.801	.028
	Stop hair fall	.082	.573	.449
	Constant	1.475	5.484	.019

From the coefficient table it is clear that nourishment to hair has significant impact on the purchasing of Dabur Hair Oil as its sig value is .028 which is less than .05. Also it is clear that 1 unit change in quality of Dabur hair oil will increase the chances of purchase of Dabur Hair Oil by .249.

2.3) Himalaya

Logistic Regression has been applied to find out the classification of the respondents for step 0. Below table shows the same for Himalaya hair oil.

Table 41: Classification table of Block 0 for Himalaya Hair Oil

Classification Table					
Block 0	Observed		Predicted		
			Himalaya		Percentage Correct
			No	Yes	
Step 0	Himalaya	No	383	0	100.0
		Yes	117	0	.0
	Overall Percentage				76.6

From the above given classification table of step 0 for Himalaya hair oil, it is clear that 76.6 % of the respondents have been classified accurately in this study.

Logistic Regression has been applied to find out the classification of the respondents for step 1. Below table shows the same for Himalaya hair oil.

Table 42: Classification table of Block 1 for Himalaya Hair Oil

Classification Table					
Block 1	Observed		Predicted		
			Himalaya		Percentage Correct
			No	Yes	
Step 1	Himalaya	No	383	0	100.0
		Yes	117	0	.0
	Overall Percentage				76.6

From the above given classification table of step 1 for Himalaya hair oil, it is clear that 76.6 % of the respondents have been classified accurately in this study.

Further Cox and Snell R square values and Nagelkerke R Square values has been calculated to analyze the variations caused by independent variables on dependent variables. The below table shows the result of the same.

Table 43: Model summary for Himalaya Hair Oil

Model Summary			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	529.332	.029	.044

In the above table it can be seen that Cox and Snell R square value and Nagelkerke R square value for Himalaya Hair Oil is .029 and .044 respectively. This means that there are 2.9 % to 4.4 % variations in the dependent variables due to independent variables.

Omnibus Test and Hosmer and Lemeshow Test for Himalaya hair Oil has been conducted to analyse the significance of the model for this study. The table underneath shows the results of the same

Table 44: Omnibus Test Coefficients and Hosmer and Lemeshow Test Value for Himalaya Hair Oil

Omnibus Tests of Model Coefficients				Hosmer and Lemeshow Test	
		Chi-square	Sig.	Chi-square	Sig.
Step 1	Step	14.733	.040	11.594	0.170
	Block	14.733	.040		
	Model	14.733	.040		

From the above table it can be seen that Hosmer and Lemeshow test value is 0.170 which is greater than .05 and hence this model for Himalaya hair oil is significant.

Below table shows the significant value of Wald Test for variables chosen to check the impact of various factors on purchase decision for Himalaya hair oil.

Table 45: Sig Value for Attributes of Himalaya Hair Oil

Variables in the Equation				
		B	Wald	Sig.
Step 1 ^a	Price	.213	2.775	.096
	Availability	.023	.028	.867
	Promotionaloffer	.309	7.387	.007
	Advertisement	.145	1.776	.183
	Quality	.313	5.549	.013
	Nourishmenttohair	.073	.345	.557
	Stopshairfall	.143	1.374	.241
	Constant	1.122	2.828	.093

From the coefficient table it is clear that promotional Offer and quality has significant impact on the purchasing of Himalaya Hair Oil as its sig value is .007 and .013 respectively which is less than .05. Also it is clear that 1 unit change in promotional Offer and quality of Himalaya hair oil will increase

the chances of its purchase by .309 and .313 respectively.

2.4) Navratna

Logistic Regression has been applied to find out the classification of the respondents for step 0. Below table shows the same for Navratna hair oil.

Table 46: Classification table of Block 0 for Navratna Hair Oil

Classification Table					
Block 0	Observed		Predicted		
			Navratna		Percentage Correct
			No	Yes	
Step 0	Navratna	No	400	0	100.0
		Yes	100	0	.0
	Overall Percentage				80.0

From the above given classification table of step 0 for Navratna hair oil, it is clear that 80.0 % of the respondents have been classified accurately in this study.

Logistic Regression has been applied to find out the classification of the respondents for step 1. Below table shows the same for NavratnahairOil.

Table 47: Classification table of Block 1 for Navratna Hair Oil

Classification Table					
Block 1	Observed		Predicted		
			Navratna		Percentage Correct
			No	Yes	
Step 1	Navratna	No	400	0	100.0
		Yes	100	0	.0
	Overall Percentage				80.0

From the above given classification table of step 1 for Navratna hair oil, it is clear that 80.0 % of the respondents have been classified accurately in this study.

Further Cox and Snell R square values and Nagelkerke R Square values has been calculated to analyze the variations caused by independent variables on dependent variables. The below table shows the result of the same.

Table 49: Model summary for Navratna Hair Oil

Model Summary			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	490.010	.021	.033

In the above table it can be seen that Cox and Snell R square value and Nagelkerke R square value for Navratna Hair Oil is .021 and .033 respectively. This means that there are 2.1 % to 3.3 % variations in the dependent variables due to independent variables.

Omnibus Test and Hosmer and Lemeshow Test for Navratna hair Oil has been conducted to analyse the significance of the model for this study. The table underneath shows the results of the same.

Table 48: Classification table of Block 1 for Navratna Hair Oil

Omnibus Tests of Model Coefficients				Hosmer and Lemeshow Test	
		Chi-square	Sig.	Chi-square	Sig.
Step 1	Step	10.392	.167	9.356	0.313
	Block	10.392	.167		
	Model	10.392	.167		

From the above table it can be seen that Hosmer and Lemeshow test value is 0.313 which is greater than .05 and hence this model for Navratna hair oil is significant.

Below table shows the value of Wald Test for variables chosen to check the impact of various factors on purchase decision for Navratna hair oil.

Table 50: Sig Value for Attributes of Navratna Hair Oil

Variables in the Equation				
		B	Wald	Sig.
Step 1	Price	.184	1.740	.187
	Availability	.127	.759	.384
	Promotional offer	.282	5.633	.018
	Advertisement	.130	1.299	.254
	Quality	.265	4.642	.031
	Nourishment to hair	.170	1.566	.211
	Stop hair fall	.019	.023	.880
	Constant	.992	2.050	.152

From the coefficient table it can be seen that promotional offer and product quality has significant impact on the purchasing of Navratna hair oil as its sig value is .018 and .031 respectively which is less than .05. Also it is clear that 1 unit change in promotional offer and quality of Navratna Hair Oil

will increase the chances of its purchase by .282 and .265 respectively.

2.5) Parachute

Logistic Regression has been applied to find out the classification of the respondents for step 0. Below table shows the same for Parachute hair oil.

Table 51: Classification table of Block 0 for Parachute Hair Oil

Classification Table					
Block 0	Observed		Predicted		
			Parachute		Percentage Correct
			No	Yes	
Step 0	Parachute	No	317	0	100.0
		Yes	182	0	.0
	Overall Percentage				63.5

From the above given classification table of step 0 for Parachute hair oil, it is clear that 63.5 % of the respondents have been classified accurately in this study.

Logistic Regression has been applied to find out the classification of the respondents for step 1. Below table shows the same for Parachute hair oil.

Table 52: Classification table of Block 1 for Parachute Hair Oil

Classification Table					
Block 1	Observed		Predicted		
			Parachute		Percentage Correct
			No	Yes	
Step 1	Parachute	No	296	21	93.4
		Yes	145	37	20.3
	Overall Percentage				66.7

From the above given classification table of step 1 for Parachute Hair Oil, it is clear that 66.7 % of the respondents have been classified accurately in this study.

Further Cox and Snell R square values and Nagelkerke R Square values has been calculated to analyze the variations caused by independent variables on dependent variables. The below table shows the result of the same.

Table 53: Model summary for Parachute Hair Oil

Modal Summary			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	672.952	.033	.044

In the above table it can be seen that Cox and Snell R square value and Nagelkerke R square value for Parachute Hair Oil is .033 and .044 respectively. This means that there are 3.3 % to 4.4 % variations in the dependent variables due to independent variables.

Omnibus Test and Hosmer and Lemeshow Test for Parachute Hair Oil has been conducted to analyze the significance of the model for this study. The table underneath shows the results of the same

Table 54: Omnibus Test Coefficients and Hosmer and Lemeshow Test Value for Parachute Hair Oil

Omnibus Tests of Model Coefficients				Hosmer and Lemeshow Test	
		Chi-square	Sig.	Chi-square	Sig.
Step 1	Step	16.663	.020	5.576	0.695
	Block	16.663	.020		
	Model	16.663	.020		

From the above table it can be seen that Hosmer and Lemeshow test value is 0.695 which is greater than .05 and hence this model for Parachute Hair Oil is significant.

Below table shows the significant value of Wald Test for variables chosen to check the impact of various factors on purchase decision for Parachute Hair Oil.

Table 55: Sig Value for Attributes of Parachute Hair Oil

Variables in the Equation				
		B	Wald	Sig.
Step 1	Price	.293	5.103	.015
	Availability	.064	.284	.594
	Promotional offer	.034	.117	.732
	Advertisement	.242	6.894	.009
	Quality	.326	6.252	.011
	Nourishment to hair	.073	.452	.501
	Stop hair fall	.001	.000	.989
	Constant	.545	.890	.346

From the coefficient table it can be seen that price, advertisements and product quality have significant impact on the purchasing of Parachute Hair Oil as their sig value is .015, .009 and .011 respectively which is less than .05. Also it is clear that 1 unit change in price, advertisements and quality of

Parachute hair oil will increase the chances of its purchase by .293, .242 and .326.

2.6) Patanjali Hair Oil

Logistic Regression has been applied to find out the classification of the respondents for step 0. Below table shows the same for Patanjali hair oil.

Table 56: Classification table of Block 0 for Patanjali Hair Oil

Classification Table					
Block 0	Observed		Predicted		
			Patanjali		Percentage Correct
			No	Yes	
Step 0	Patanjali	No	389	0	100.0
		Yes	111	0	.0
	Overall Percentage				77.8

From the above given classification table of step 0 for Patanjali hair oil, it is clear that 77.8 % of the respondents have been classified accurately in this study.

Logistic Regression has been applied to find out the classification of the respondents for step 1. Below table shows the same for Patanjali hair oil.

Table 57: Classification table of Block 1 for Patanjali Hair Oil

Classification Table					
Block 1	Observed		Predicted		
			Patanjali		Percentage Correct
			No	Yes	
Step 1	Patanjali	No	389	0	100.0
		Yes	111	0	.0
	Overall Percentage				77.8

From the above given classification table of step 1 for Patanjali hair oil, it is clear that 77.8 % of the respondents have been classified accurately in this study.

Further Cox and Snell R square values and Nagelkerke R Square values has been calculated to analyze the variations caused by independent variables on dependent variables. The below table shows the result of the same.

Table 58: Model Summary of Patanjali Hair Oil

Model Summary			
Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	519.072 ^a	.020	.031

In the above table it can be seen that Cox and Snell R square value and Nagelkerke R square value for Patanjali Hair Oil is .020 and .031 respectively. This means that there are 2.0 % to 3.1 % variations in the dependent variables due to independent variables.

Omnibus Test and Hosmer and Lemeshow Test for Patanjali Hair Oil has been conducted to analyse the significance of the model for this study. The table underneath shows the results of the same

Table 59: Omnibus Test Coefficients and Hosmer and Lemeshow Test Value for Patanjali Hair Oil

Omnibus Tests of Model Coefficients				Hosmer and Lemeshow Test	
		Chi-square	Sig.	Chi-square	Sig.
Step 1	Step	10.356	.169	9.593	0.295
	Block	10.356	.169		
	Model	10.356	.169		

From the above table it can be seen that Hosmer and Lemeshow test value is 0.205 which is greater than .05 and hence this model for Patanjali Hair Oil is significant.

Below table shows the significant value of Wald Test for variables chosen to check the impact of various factors on purchase decision for Patanjali Hair Oil .

Table 59: Sig Value for Attributes of Patanjali Hair Oil

Variables in the Equation				
		B	Wald	Sig.

Step 1	Price	.199	2.135	.144
	Availability	.208	2.187	.139
	Promotional offer	.033	.077	.781
	Advertisement	.122	1.243	.265
	Quality	.071	.313	.576
	Nourishment to hair	.187	2.300	.129
	Stop hair fall	.015	.017	.897
	Constant	.631	.943	.331

From the coefficient table it is clear that no attribute has significant impact on the purchase of Patanjali hair oil as every attribute value is greater than .05.

Findings

It is observed that there are many attributes which have an impact on the purchase decision of rural purchaser of Punjab for choosing various brands of shampoo and hair oil. For shampoos, promotional offers, quality and pleasing foam have influence on the purchase of Clinic Plus shampoo, price as an attribute influence the purchase of Head and shoulders shampoo, availability of Pantene and Tresemme shampoo influence purchase decision of rural consumer of Punjab, price and availability of Sunsilk shampoo affect the buying decision, similarly price, availability and advertisement has an impact on the purchase decision of Patanjali Shampoo.

For Hair Oil segment, price, advertisement and quality of Parachute hair oil attracts the rural consumer to choose it over other brands, Bajaj almond hair oil's price and quality influences the consumer, nourishment to hair attribute of Dabur hair oil encourages consumers to purchase it, quality and promotional offers of Himalaya hair oil are its influencing factors, quality and promotional offers of navratna hair oil encourages rural consumer to purchase this hair oil.

It can be observed that product quality is considered to be the most influential factor on purchase of FMCG products followed by price, availability and promotional offers. These results are in agreement with the results of studies by (Sulekha, Dr. Kiran Mor, 2013), (A.M. Mahaboob Basha, 2016),

(Rambabu Gopiseti, G. Linganna, 2017), (S. Thanigachalam, 2014), (Mridanish Jha, 2013), (Mohammad Ali Daud, 2013), (Anilkumar N, Jelsy Joseph 2014).

CONCLUSION:

This research concludes that there are various factors like quality, availability of product, price, and promotional activities etc. which have an impact on the purchase decision made by rural consumers of Punjab. Good quality products are most preferred. Rural consumers of Punjab are also price sensitive and availability of the products also impacts their purchase decisions. Rural consumers always want to purchase that product which gives value for their money. Rural consumer expects many benefits from FMCG products. This research gives an insight into the expectations of the rural consumer from FMCG products and hence can be useful for various FMCG companies to draft their marketing strategies accordingly.

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