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## **AN ANALYSIS AND STUDY OF RURAL CONSUMER BEHAVIOUR IN SALEM DISTRICT**

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### **Abstract**

The liberalization of the Indian economy had far reaching consequences, which led to entry of global brands in the Indian markets. Earlier companies focused their marketing efforts towards the urban markets targeting the educated consumer. However with the saturation of markets in the urban sector, many companies focused their attention towards the fast growing rural sector. And also the rural markets in India are still evolving, and the sector poses a variety of challenges. The consumption patterns, tastes and needs of the rural consumers are entirely different from that of urban consumers. While it is evident that urban Indian has adapted much faster than the rural consumer due to higher exposure of media and changing life style, the rural consumers are not far behind (Vidyavathi 2008). Hence the buying behaviour of rural consumers has become a hot topic for discussion because rural India, in recent days, is enthusiastically consuming everything from shampoo to motor cycles and this “rural predilection” is being considered as one of the significant topics of market analysis (Arpita Khare 2010).

## **INTRODUCTION**

Rural India constitutes „the heart of India“, generating more than half of the national income. According to Mckinsey Global Institute“s Report, “ the bird of gold : the rise of India“s consumer market”(may 2007), 63 percent of India“s population will still live in rural areas in 2025, but rural consumption will nonetheless accelerate from a compounded annual rate of 3.9 percent over the past two decades to 5.1 percent during the next two. Aggregate rural consumption which had increased from Rs. 4,498 bn in 1985 to Rs. 9,688 bn by 2005 is projected to gallop to a figure of Rs. 26,383 bn by 2025! (Arpita Srivastava 2008).

## **RURAL MARKETING IN INDIA**

The rural sector, which encompasses about 70 percent of the total population, has an important role to play in the overall development of the country. Rural India is now undergoing a sea change resulting from the multi-pronged activities undertaken for overall development of villages. There is an indication of increasing prosperity in rural India. Prosperity in the rural areas has opened up new opportunities. It leads to certain definite increase in the demand for durable and non-durable goods. Also significant changes have been noticed in the buying and consumption pattern of the rural consumers, imbibing new ideas, attitude and way of life. The villages have accepted the modern way of agriculture as a business, but have also accepted modern living. The Farmer is choosy in his buying. Apart from food and consumerable items, he is interested in buying small radios, televisions, two wheelers, mostly bicycles and motorcycles, wrist watches, cooking gas and furniture. Socio-economic changes in villages have led villagers to think of material well being. This change in the attitude of the Indian farmer is sweeping across the countryside. The expanding rural market is important to the growth of the economic development of India.

## **RURAL CONSUMERS IN INDIA**

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Rural customers are socially, psychologically, physically, and literally distinct from their metropolitan counterparts. Consumers in rural areas only purchase low-cost goods. Because they are homogenous at the village or regional level, there is mass consumption of a specific product or brand among them. Because women have limited interaction with the market in remote areas, the male makes the purchasing choice. Because of entrenched caste and societal systems, as well as low literacy levels, communal decision-making is very prevalent in rural markets. Because they have less exposure to product quality, service support, and business credentials, rural customers sometimes feel constrained and ill-equipped to make confident purchases. According to census definitions, rural customers are illiterate, but he is not illiterate. Rural customers have lower levels of brand awareness, preference, and loyalty than their metropolitan counterparts. According to the nature of the goods, the degree of brand loyalty differs among rural consumers. It is very difficult to persuade rural customers to switch brands.

According to the 2001 census, 74 crore people, or about 70% of India's total population, reside in villages. Rural population, on the other hand, is dispersed over 6,38,365 villages and the rural market, which is extremely diverse in terms of buying power, literacy, electricity, sanitation, culture, and other factors (Selvaraj A. 2007).

Rationality, personal experience, and the amount of utility gained from consumption, among other factors, affect rural consumers. Their purchasing decisions are affected by the experiences of friends, relatives, and family members. Above all, the product's quality and accessibility are the most important drivers of customer purchasing behaviour. The methods of blasting product messaging with communications have a limited impact. Consumers in rural areas are highly connected to and affected by the tactile element of any promotional effort (Shivaraj B. 2006).

## **FAST MOVING CONSUMER GOODS**

Fast Moving Consumer Goods (FMCG) are products with a high turnover rate and a cheap cost (FMCG). Fast-moving consumer goods (FMCG) are those that are replaced within a year. FMCG items include toiletries, soap, cosmetics, teeth cleaning products, shaving products, and detergents, as

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well as non-durables like glassware, bulbs, batteries, paper products, and plastic goods. Pharmaceuticals, consumer electronics, packaged food items, soft beverages, tissue paper, and chocolate bars are all examples of FMCG. Consumer packaged goods, or CPGs, are fast-moving consumer products. (CPG).

## **FMCG SECTOR IN INDIA**

The Fast Moving Consumer Goods (FMCG) industry is one of the most dynamic areas of the Indian economy, with exceptional development over the last decade. Personal care, domestic care, branded and packaged food, drinks, and tobacco are the five major sectors in this industry. Oral care, hair care, toiletries, soaps, and cosmetics are included in personal care; fabric wash and home cleansers are included in household care; and beverages include health beverages, soft drinks, cereals, dairy goods, bread items, chocolates, and basics.

## **PART I DEMOGRAPHIC FACTORS**

**Baiding Hu (1997)** stated that the success of the economic reforms in rural China has raised the living standards of rural households. This is reflected in households' consuming goods and services that were not previously part of their consumption pattern. However, because of differences in economic and demographic characteristics, not every household has been able to increase consumption. Consequently, it will be useful to investigate how the likelihood of consuming such goods and services is affected by economic and demographic factors. In this paper, the probit model is used to compute the marginal and mean probabilities of consumption of five such goods and services, namely, Food away from home, Recreation, Medical Care, Transport and Postage. The empirical results show that the estimated probabilities of consuming the first three goods are more sensitive to changes in the underlying economic and demographic factors, while the probabilities of consuming the latter two goods are more sensitive to changes in the model structure.

**Lokhande (2003)** analysed that rural consumer has become enough aware about his needs and up gradation of his standard of living. IT, government policies, corporate strategies and satellite communication have led to the development of rural marketing. Although income is one of the major

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influencing factors, caste, religion, education, occupation and gender also influence the buyer behaviour in rural areas.

**Verma and Munjal (2003)** identified the major factors in making a brand choice decision namely quality, price, availability, packaging and advertisement. The brand loyalty is a function of behavioural and cognitive patterns of a customer. The age and demographic variables affect significantly the behaviour and cognitive patterns of the customers while other demographic characteristics such as gender and marital status are not significantly associated with these behaviour and cognitive patterns of the consumers.

**Emin Babakus (2004)** examining individual tolerance for unethical consumer behaviour, provides a key insight in to how people behave as consumers worldwide. In this study, consumer reactions to 11 unethical consumer behavior scenarios were investigated using sample data from Austria, Brunei, France, Hong Kong, the UK, and the USA. Nationality is found to be a significant predictor of how consumers view various questionable behaviors. Gender is not a significant predictor, while age and religious affiliation are found to be significant predictors of consumer ethical perception. The study identifies distinct consumer clusters based on their perceptions of consumer unethical behavior. Implications of the findings are discussed and future research directions are provided.

## **PART II PRODUCT INFORMATION**

**Rajeev Batra (2000).** This study tested whether the brand has perceived a nonlocal country of origin especially from the West, and the consumers are attitudinally preferred to brands seen as local, for reasons not only of perceived quality but also of social status. The results, thus, suggest that in developing countries, a brand's country of origin not only serves as a —quality halo or summary of product quality (cf. Han, 1989), but also possesses a dimension of nonlocalness that, among some consumers and for some product categories, contributes to attitudinal liking for status-enhancing reasons.

**Ganeshmoorthy, Radhakrishnan and Bhuneshwari (2003).** In their aim do analyze the brand loyalty of the products and the influence of mass media in rural markets. The study revealed

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that mass media had a significant role in the sales promotion of the select products. In mass media it adds that consumers wanted to buy good quality products, that too at a reasonable price; consumers give more preference to quality. The next preference was given to factors such as price and availability.

**Kuldeep Singh and Varshney (2003)** conducted a study with the objectives of determining individual purchase behavior of toilet soaps and what companies should do to enhance their sales of toilet soaps and at the same time satisfy the consumers', various ingredients of consumer behavior like motivation, learning, perception, personality, social and psychological factors have been analyzed in depth. Changing pattern of demand and supply and also the reasons for stagnation of toilet soap market were analyzed. It was not lack of awareness but lack of affordability which restricted consumers from buying.

### **PART III RURAL CONSUMER BEHAVIOUR AT THE TIME OF PURCHASE**

**Mowen (1988)** found that the focus of many consumer decisions was on the feelings and emotions associated with acquiring or using the brand or with the environment in which it was purchased or used than it's attributes. Whether consumer decision was attribute-based or driven by emotional or environmental needs, the decision process discussed helps to gain insights into all types of purchases.

**Narayan Krishnamurthy (1999)**. In his article he has pointed out that semiotics primarily works best for products that have low – involvement at the time of purchase, and had very frequent usage. Fast moving consumer goods (FMCG) such as soaps, shampoo, types goods and tea were the one that fit the bill best Mnemonics also became crucial to nurture and retain place in mind space. The shelf – life of FMCG products was short enough for most to remember those products by their symbols, colors and names, or a combination of those elements. The low level of literacy in rural India acts positively for signs and symbols along with visual looks, to succeed.

**Upadhyay (1999)** identified significant differences between rural and urban areas on the basis of the role played by different members of a family in purchase decision of non-durable goods. As

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initiators, husbands and kids are more prominent in rural areas, while wife is more prominent in the urban areas.

**Leszezye, and Timmerman S (2000)** analyzed that the store choice is a dynamic decision which can be conceptualized as a problem of deciding, when and where to shop. The first decision is the traditional store location choice problem where as the second is the shopping trip incidence problem relating to the timing of shopping trips. The two decision processes are correlated. Store choice is dependent on the timing of shopping trips as consumers may go to a local store for short —fill-inll trips and go to a more distant grocery store for regular shopping trips.

## **FRAMEWORK OF CONSUMER BEHAVIOUR**

Consumer behaviour refers to the act of individuals who are directly involved in obtaining and using goods and services. It also includes the decision-making process which leads to the act of purchase. Consumer behaviour is not only the study of what people consume but also „where“, „how often“, and „under what conditions“. Consumer behaviour has no history or body of research of its own. It is a new discipline that borrows heavily from concepts developed in other fields such as psychology (study of the individual), sociology (study of groups), social psychology (study of how an individual operates in groups), anthropology (the influence of society on the individual) and economics. Several early theories related to consumer behaviour were based on the economic theory, on the notion that individuals act rationally to maximize their benefits in the purchase of goods and services. Marketing describes a mutually beneficial relationship between a consumers play an important role in the economy. They form the largest economic group in any country. They are indeed considered the pillars of the economy.

## **CONSUMER BEHAVIOUR**

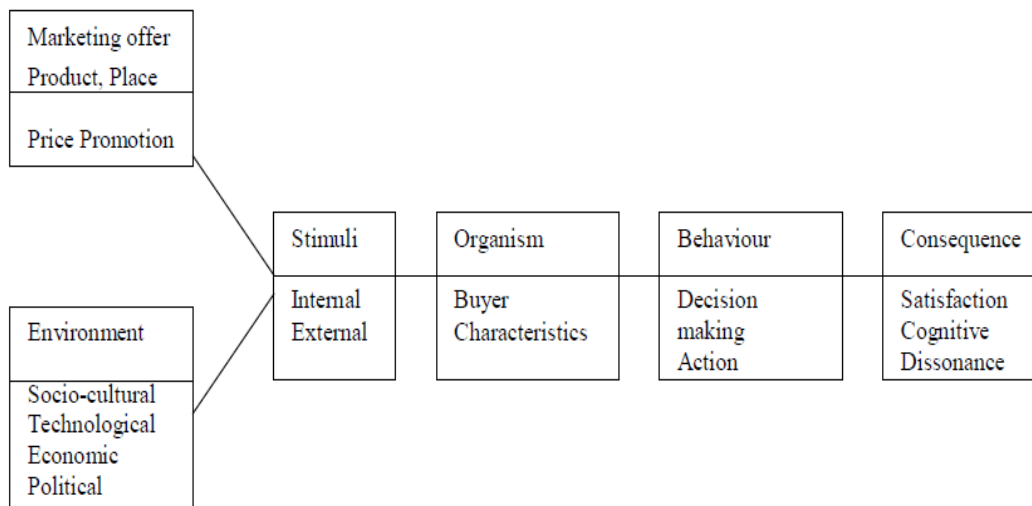
Consumer is that basic foundation of every business. What consumer sees, thinks, prefers and buys is of great importance to marketers to fine tune their marketing offers and achieve high level of consumer acceptance and satisfaction. The emergence of rural market as a viable proposition has sparked a new interest among marketers to explore and understand them (Lalitha Ramakrishna 2005).

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**BASIC MODEL OF CONSUMER BEHAVIOR**

The basic model of behavior applicable to all consumers is shown in below fig

**FIGURES 3-1**



(Sources: Lalitha Ramakrishna, "Rural Marketing", Pearson Education Pte, Ltd., New Delhi, 2005, pp. 95.)

**MARKETING OFFER**

**Product**

Managing the product includes planning and developing the right products and / or services to be marketed by the company policy strategy guidelines are needed for changing the existing products, adding new ones, and decisions are also needed regarding branding, packaging, colouring standardizing and other product features.

**Place**

Under this the management should select and manage the trade channels through which it wants the product to reach the market at the right time. He is also required to develop a distribution



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system for physically handling and transporting the products through these channels, viz, the intermediaries. Each type of goods requires a special kind of transportation mode and special kind of warehousing.

**Price**

The management is required to determine the basis for fixing price of its goods and then establish policies for dealing with discounts, freight payments and other price related situations.

**Promotion**

The management must inform and persuade the market (customers) regarding company's products. Advertising, personal selling and sales promotional activities (Mamoria C.B 2005).

**Stimuli: Internal and External**

Stimuli can arise internally or externally. Internal stimuli originate from the individual self. One may feel the need for food (natural phenomenon) or for an elegant dress on observing friends (social comparison). External stimuli are caused by marketing offer or by environment.

The marketing stimulus consists of four Ps: product, price, promotion and place. The stimuli from environment may come from one or more of the factors or events in socio-cultural, technological, economic and political environment. These factors induce a consumer to think about purchasing a product.

**Buyer characteristics**

The characteristics of the buyer that affect the buying

process include:

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- Age and life-cycle stage
  
- Occupation
  
- Economic situation
  
- Life-style
  
- Personality and self concept
  
- Psychological factors

**Age and Life-Cycle Stage**

Buying is influenced by the age and life-cycle stages of people. A look at table presents the picture of the consumption by age and life-cycle stages.

**Table3.1**

### Consumption by Age & Life-cycle stage: Rural Vs Urban

Age	Life-cycle stage	Products	
		Urban	Rural
Below 12	Child	Book, Pencil, Noodles	Slate, Pencil, Kanji
13 - 19	Teenage	Mopeds	Cycles
20 - 40	Young	A/c Restaurants,	Tea stalls, soda
40 - 60	Middle aged	Coke	Bank accounts,
		Credit cards,	Tailored clothes
Above 60	Old	Readymade garments	Small library, village centre under a big tree
		Clubs, Parks	

(Sources: Lalitha Ramakrishna, "Rural Marketing", Pearson Education Pte, Ltd., New Delhi, 2005, pp. 99.)

### Occupation

Evidently, the goods and services bought by a person are influenced by the occupation of the individual. Farmer buys a tractor and a carpenter buys a hacksaw. People who work in the fields buy shirts, dhoti and upper cloth and those who work in the offices wear shirts and trousers.

### Economic Situation

The purchasing power of an individual is the prime consideration for marketers. If the disposable income of an individual is high. Obviously, he or she can buy a number of popular goods or a few expensive goods. Marketers have to find the income sensitivity of the goods and services they offer and make decisions like:

- Offer low priced pack sizes.
- Price the goods moderately

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- Offer installment purchase schemes
- Give heavy discounts or incentive goods with the purchase

Today, sachets of shampoos, toothpastes, hair oils, skin creams, cough syrup and several other products tap the vast rural market. The small unit purchase is convenient to rural who mostly daily wage earners are.

### **Lifestyle**

Lifestyle is a person's pattern of living. The pattern of living is determined by the activities, interests and opinions of people. Activities - work, hobbies, shopping, social events, etc Interests - food, fashion, family, recreation, etc

Opinions - about self, society, government, business, etc

### **Personality and self-concept**

Personality refers to the unique psychological characteristics that lead to relatively consistent and lasting responses to one's own environment.

To relate personality to products people purchase, there are two aspects to be considered- situation and person. When in a social gathering, youth prefer to buy mineral water bottles or sachets, food packets, etc. given the situation, the response patterns vary from individual to individual. A conservative person may offer tea, whereas a jovial, hedonistic type may buy Pepsi cola for his friends. A person low on sociability will prefer drinking tea standing alone at a corner tea stall. Modern marketers are increasingly concerned about matching products to the perceived self personality of the individual (Lalitha Ramakrishna 2005).

## **PRE-PURCHASE RURAL CONSUMER BEHAVIOUR – AN ANALYSIS**

### **INTRODUCTION**

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Theories on consumer behaviour, features of rural consumers and the profile of rural consumers of Salem District have been discussed in the earlier chapters. With these background it is to be enquired how actually rural consumers behave in practice. This requires empirical investigation. For this purpose, what the authorities in the field opine about the consumer behaviour requires to be discussed first in nut shell. According to them, whole process of consumer behaviour can be divided into five major stages: (i) Need Recognition, (ii) Information Search, (iii) Evaluation of Alternatives (iv) Purchase, and (v) Post purchase Behaviour. Empirical studies on these activities have also been made in developed economies. But in developing economy like India, it is very difficult to investigate empirically all the stages a rural consumer in India follows. That is why, for this study the first three above stages have been clubbed together under the broad head “Pre Purchase Consumer Behaviour” and the next two stages under “Purchase and Post-Purchase Behaviour”.

Rural consumers may differ from their urban counterparts. But stages of behaviour of both the groups are not basically different. That is why literature on the processes of need recognition, information search and evaluation of alternatives and purchase decision has been surveyed first. Then an attempt has been made to make a list of questions necessary for enquiring how far these concepts hold good to the area under study. Lastly, answers to these questions put to the selected rural consumers have been tabulated and interpreted under the heading Analysis and Interpretation.

## **BRAND WISE DISTRIBUTION OF SAMPLE UNITS TO EACH TYPE OF FAST MOVING CONSUMER GOODS**

Fast moving consumer goods are those which have a quick

turnover, relatively low cost and will be replaced within a year. I have selected five fast moving consumer goods for my study, i.e. shampoo, biscuits, bathing soap, toothpaste and mosquito repellent.

In the behaviour of rural consumers” brand of the fast moving consumer goods is more important than any other attribute because of extraordinary impact created by multimedia on rural consumers. The rural consumers are easily influenced by attractive advertisements, celebrity

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endorsements and attributes of the Fast moving consumer goods they use. Brand association, product knowledge and brand recall make them comfortable to materialize their purchase decision dynamically. It leads to the indispensability of brand wise distribution of Fast moving consumer goods with respect to the research domain Salem District.

#### **4.2.1 SHAMPOO**

The shampoo market has a total penetration of 13 percent only. Rural Indians use various natural products like reetha seeds and amla for hair cleansing. That explains the under penetration of shampoos in India. Besides most of the shampoos are beyond the reach of rural Indians. To encourage usage of shampoos, they are now being distributed in sachets form that accounts for nearly 40 percent of the total shampoo sales in India. Shampoos in India are available as a general hair cleanser and in anti-dandruff versions. Shampoos are generally viewed as expensive products and the lower consumer group uses the ordinary toilet soaps for hair wash. Hence, it does not come as a surprise that urban markets account for nearly 80 percent of the total shampoo market. From the table 4.1 it is found that clinic plus occupies 34.2 percent, Head and shoulder 14.7 percent, Chik 9.8 percent, Meera 11.2 percent and Sunsilk 9.2 percent. The other brands are not popularly used by the rural consumers. The above table exhibits that clinic plus, Meera and Head & shoulder are the three brands considered largely by the respondents followed by Chik.

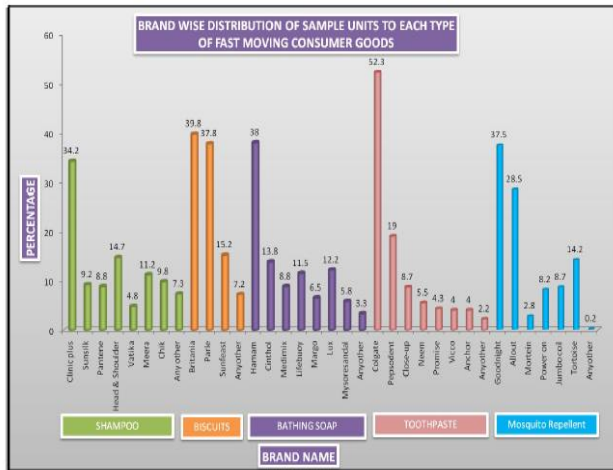
#### **4.2.2 BISCUITS**

It is evident from the table 4.1 that Britannia biscuits occupies first place in priority list 39.8 percent followed by Parle 37.8 percent. These two brands are predominantly used by the rural consumers. Of all the brands of Biscuits, Britannia and Sun feast are the two brands mostly preferred by the sample unit of the study.

#### **CHART 4.1**

### **BRAND WISE DISTRIBUTION OF SAMPLE UNITS TO EACH TYPE OF FAST MOVING CONSUMER GOODS**

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**4.3 ATTRIBUTES AND BENEFITS OF FAST MOVING CONSUMER GOODS**

The attributes and benefits of a product make a consumer get satisfied and extent the continued patronage for such products. Therefore, it tends to comprehend awareness and the performance of the product. More over, it provides complete information to acquire effective knowledge of the brand or product. Also, it creates loyalty by maximizing satisfaction, and finally restores equity. The perception of rural consumers of Salem District about the essential Fast moving consumer goods they use namely shampoo, Biscuits, bathing soap, toothpaste and Mosquito repellent are ascertained through the parametric values mean and standard deviation. Besides this the statistically significant, “t” values and standard errors clearly foretells the prevailing marketing scenario in rural areas of Salem District. The statistical significance of attributes and benefits are brought out by using the t test.

From the table 4.2 it is found that the shampoo consumers are well acquainted with the shampoo attributes like prevents dandruff(Mean= 4.19), hair softening(Mean= 3.91), Keeps the hair root healthy(Mean= 3.48), Prevents grey hair(Mean = 3.23) and removes the stickiness of the hair(Mean= 3.50). This shows the consumers agreeableness towards the shampoo attributes. The t values of the respective five attributes 29.564, 23.208, 10.115, 4.574 and 8.906 are statistically significant at 5 percent level. Therefore it is concluded that the rural consumers of Salem District are

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highly aware of shampoos significance in preventing the dandruff. But hair softening, keeping hair root healthy, prevents grey hair are just agreed by the rural consumers as the specific attributes and benefits of the shampoo.

**Table – 4.3**

**One-Sample t-test for Attributes and Benefits of Biscuits**

Attributes and Benefits	N	Mean	Std. Deviation	Std. Error Mean	t value	Sig (2-tailed)
It reduces hunger	600	4.1233	1.03436	.04223	26.602	.000
It is very healthy	600	3.6950	1.09574	.04473	15.537	.000
It is very tasty	600	3.5450	1.08317	.04422	12.325	.000
It provides Refreshment	600	3.5150	1.11138	.04537	11.351	.000
It gives energy	600	3.4933	1.29850	.05301	9.306	.000

Table 4.3 clearly shows that rural consumers of Salem District are well aware of the attributes and benefits of Biscuits like reduces the hunger (Mean= 4.12), It is very healthy (Mean= 3.69), It is provides good taste (Mean= 3.54), It is useful to refresh (Mean= 3.51) and gives more energy from Fibres (Mean= 3.49). The t values of the respective five attributes 26.60, 15.53, 12.32, 11.35, 9.30 are statistically significant at 5 percent level. By comparing the mean values of attributes and benefits of Biscuits, it is inferred that the first attribute reduction of hunger is strongly agreed by the rural consumers of Salem District. But the other attributes healthy, tasty, provides refreshment and gives more energy just agreed by the rural consumers of Salem District as the specific attributes and benefits of the Biscuits.

**Table – 4.4**



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**One-Sample t-test for Attributes and Benefits of Bathing Soap**

Attributes and Benefits	N	Mean	Std. Deviation	Std. Error Mean	t value	Sig (2-tailed)
Helps to acquire smoothness of the skin	600	3.9867	1.11889	.04568	21.600	.000
Gives fragrance	600	4.0583	.91997	.03756	28.179	.000
Kills germs	600	3.7267	1.07574	.04392	16.546	.000
Provides glowing and clean skin	600	3.8050	1.02081	.04167	19.316	.000
Stops the bad odour	600	4.1883	.98208	.04009	29.639	.000
Gives refreshing feel	600	4.0317	.97583	.03984	25.896	.000
Prevents diseases and unhealthy conditions	600	3.7133	1.16193	.04744	15.038	.000

Table 4.4 clearly shows the mean values of attributes and benefits of Bathing soap like helps to acquire smoothness of the skin ( Mean = 3.98), Gives fragrance(Mean = 4.05), kills germs ( Mean = 3.72) provides glowing and clean skin(Mean = 3.80), stops the bad odour ( Mean = 4.18), gives refreshing feel ( Mean = 4.03) and prevents diseases and unhealthy conditions (Mean = 3.71). The t values of the respective seven attributes 21.6, 28.17, 16.54, 19.31, 29.63, 25.89 and 15.03 are statistically significant at 5 percent level. Hence the researcher has concluded that the attributes gives fragrance, gives refreshing feel and stops the bad odour are strongly agreed by the rural consumer of Salem District. But the other attributes helps to acquire smoothness of the skin, kills germs, provides glowing and clean skin, prevents diseases and unhealthy conditions are just agreed by the rural consumers. By comparing the mean values of attributes of Soap, the attributes gives fragrance, gives refreshing feel and stops the bad odour is considered as predominant attributes and benefits since the mean value of these three variables are greater than four and also greater than other attributes and benefits of bathing soap.

**CONCLUSION**

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The research concludes that the perception of a rural consumer is as equal as the perception of an urban consumer. They are able to realise the need of the product, extensive awareness of the product, and suitable information sources of the product. They are meticulous about purchasing from outlets of the FMCG. They derive characteristics through their experience of the product and make careful study on the negative effect and quality of product. They also approach the product of FMCG and make suitable purchase decision.

They are able to collect maximum information of the product through Television advertisements. The consumer behaviour of the rural population logically prefers the product, making the purchasing decision and expressing the satisfaction level. The consumers have the tendencies brand shift if not satisfied with the utilisation of the product as well as availability in the market. In the post –purchase satisfaction in rural consumers of predominant brand image and quality of the product is important. The royalty of rural consumer purpose is very high, so their strength and their expectation are also maximized. The democratic background of the rural consumer plays a vital role in determining the behavioural aspect as well as the royalty of brand.

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