Factor Affecting the Purchase Decisions of Customers

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Abstract

The present paper attempts to discuss the consumer behavior in relation to FMCG. The main objective of the study was to recognize the factors affecting the purchase decisions of customers towards the purchase of Tea. The primary data has been collected from rural areas of District Sirsa. The data has been analysed by using Chi square test. It was found that all the selected factors under the study were affecting the purchase decision of consumers in rural markets in relation to Tea. Further, it was suggested that the rural market has a great scope for further research and development.

Key Words: Consumer, FMCG, Rural, Market, Behavior.

Introduction

The FMCG sector has played a vital role in the growth and development of the country, from making efforts to reach out to the poorer section of consumers through distribution of smaller pack sizes, innovations like single use sachets and by developing innovative products to cater to regional or local tastes and the needs of niche consumers. There are many significant contributions both direct and indirect that the FMCG industry has on the Indian economy. As far as society is concerned, this sector creates employment for people with lower educational qualifications. Many become small entrepreneurs operating their own KIRANA stores. The FMCG industry has moved to the path of globalization and privatization in a novel way. The FMCG companies are facing unprecedented competition and the environment so created by globalization is a great challenge before Indian FMCG market. The Indian FMCG industry is growing rapidly driven by robust macro-economic conditions, rising income levels, increasing urbanization and favorable demographic trends. FMCG are popularly named as consumer packaged goods. Items in this category include all consumables (other than groceries and pulses) and consumers buy at regular intervals. It is sold under national and multinational brands in consumer packages through a vast distribution network and is consumed directly by end users (**Ganpule, Sane and Bhowmik, 1983**)[1]. FMCG products include a wide range of frequently purchased consumer products such as toiletries, soaps, cosmetics, tooth cleaning products, shaving products and detergents as well as other non-durables such as glassware, bulbs, batteries,

[1]Ganpule, S. P., Sane, S. N., and M. Bhowmik (1983), Evaluation of sales promotion mix, *Indian Journal of Marketing*, Vol. 13, No.5, p.6.

paper products and plastic goods. FMCG may also include pharmaceuticals, consumer electronics, packaged food products, soft drinks, tissue paper and chocolate bars. The rural markets has been growing steadily since 1980's and is now bigger than the urban market for both FMCG at present 53 per cent of all FMCGs and 59 per cent of all consumer durables are being sold in rural India. The annual size of rural market in value terms is estimated at around Rs. 60,000 crores for FMCG. Rural markets are vital for the growth of most of the FMCGs companies but the rural penetration rates are very low offering tremendous potential for growth (**Singh and Pandey, 2011**)[2]. With the increase in purchasing power and the demand for a wide variety of FMCGs by the rural buyers, the rural markets offer new and greater opportunities to producers of FMCGs in India. The numbers belonging to lower middle income group in rural areas is almost double as compared to urban areas. This is large consuming class constituting 41 per cent of the Indian middle class and having 58 per cent of the total disposable income. Rural market size is estimated to have 42 million household and it is growing at five times the pace of urban market. To tap this vast and growing rural market, FMCGs companies are developing effective marketing and advertising strategies based on their study and understanding of the rural buyer. The factors such as rising rural incomes, healthy agriculture growth, boost in demand, rising consumerism across India, better penetration of FMCGs in rural market contributes to high growth and rapid expansion of FMCGs sector in rural India (**Sharma and Saxena, 2009)[3].** The environment of rural market in India is fascinating and challenging due to the vast size and demand base. Rural market in India started showing its potential since 1960 and this coincided with the green revolution. But many producers were hesitant to enter into rural market for a long time, as they believed that rural folks cannot be convinced of use and hence a need for manufactured products cannot be created in villages. Besides, difficulties in having a free accessibility to these distant markets forced the producers to think that these markets cannot be served economically and profitable. Prosperity in rural areas is very much reflected in the buying and consumption habits of rural folks **(Singh and Pandey, 2011)[4].** Rural consumers spend about $9 billion per annum on FMCG items and product categories such as instant noodles, deodorant and fabric with the pace of consumption growing much faster than urban areas.

Review of literature

Erdem (1996) provided a model by outlining the process by which past purchases affects current choices, in a framework which captured both consumer habit persistence and variety seeking behavior. The study specifically determined consumer preferences for brand attributes were modeled to depend on the attributes

[2] Singh, P. B., and Pandey, K. K. (2011), A comprehensive study of Indian rural consumer behaviour and strategies for rural markets, *Asia Pacific Journal of Research in Business Management*, Vol. 2, Issue 9, pp. 11-20, retrieved from: http://www.skirec.com on 25 May, 2012.

[3] Sharma, L. K., and Saxena, V. (2009), Impact of emotional attachment between children and parents in rural market: a case study of children and parents in purchase of FMCG, *Pranjana*, Vol. 12, No. 2, pp. 116-121.

[4] *Op. cit.*

of brands bought on the previous purchase occasion. The results showed that the average consumer was habit persistent in all the product categories studied.

Gedenk and Neslin (1999)[5] analyzed the role of retail promotion in determining future brand loyalty through its effect on purchase event feedback. The purchase event feedback represented the effect of current purchases on future brand preference. The model was employed to two product categories and comparison of the effects of price versus non price retail promotions was made. The study found that in-store price promotions were related with negative purchase event feedback as compared to non promotion purchases, whereas non price promotions such as features or sampling had no effect or in fact were related with positive purchase event feedback as compared to purchases made off promotion.

Yoo, Donthn and Lee (2000)[6] examined the selected marketing mix and brand equity and recognized that there are two types of marketing management efforts from a long term perspective of brand management namely: brand building activity and brand-harming activity. It was observed that frequent use of price promotions is a typical example of brand-harming activity whilst high advertising spending, high price and distribution through retailers with store images and high distribution intensity are good examples of brand-building activity. The results of regular price cutting can negatively affect brand equity as a perception is created that product quality has been compromised.

In the rural marketing literature, reference to product adaptation is mostly descriptive, anecdotal or in the form of experience sharing. While concluding or proposing recommendations, authors of a few empirical and analytical papers emphasized the relevance of product adaptation in the rural markets (**Sarwade, 2002**[7]**; Sharma and Gupta, 2002**[8]). However, much of the understanding of product adaptation in the rural markets has come from newspaper reports, newspaper articles and magazine articles.

(**Dohbal, 2002**[9] **and Bijapurkar, 2003**[10]**)**.

In the context of international marketing, whatever might be the market segment variable, organizations cross a well-defined geographical boundary and thus making it easy to identify the adaptation of products. On the other hand, rural marketing includes all the dimensions of the transactions that form part of rural-rural, rural-urban, and urban-rural **(Jha, 2003)**[11]**.**

[5] Gedenk, K., and Neslin, S. A. (1999), "The role of retail promotion in determining future brand loyalty: effects on purchase event feedback", *Journal of Retailing*, Vol. 75, Issue, 4, pp 433-459.

[6] Yoo, B., Donthu, N. and Lee, S. (2000), "An examination of selected marketing mix elements and brand equity", *Academy of Marketing Science Journal*, Vol. 28, No. 2, pp. 195-211.

[7] Sarwade, W. K. (2002), "Emerging dimensions of buyers behaviour in rural areas", *Indian Journal of Marketing*, Vol. 32, No. 1 & 2, pp. 13-21.

[8] Sharma, K., and Gupta, D. R. (2002), "Knowing the rural consumers", *Indian Journal of Marketing*, Vol. 32, No. 7, pp. 15-18.

[9] Dohbal, S. (2002), "The two faces of Indian consumerism", *Business Today*, Anniversary Issue, p.182.

[10] Bijapurkar, R. (2003), "The new, improved Indian consumer", *Business World*, December 8, pp. 28-36.

[11] Jha, M. (2003), "Understanding rural buyer behaviour", *IIM B Management Review*, Vol. 15, No. 3, pp. 89-92.

Hong-bumm, Woo & Jeong (2003)[12] examined the effect of consumer-based brand equity on firm's financial performance and concluded that a lack of brand equity in hotel firms can damage potential sales flow and that strong brand equity can cause a significant increase in revenue. These findings were based on the fact that consumers base their choice of hotel and how much they are prepared to pay on key factors such as: brand loyalty, awareness, perceived quality and brand image all of these which are key components of measuring brand equity.

Sandhu and Kaur (2005)[13] revealed in their study that the customers are heterogeneous in their needs and expectations; therefore market segmentation strategy is adopted to serve them in a better way. Different brands are placed in different segments through positioning and repositioning strategies. The Fast Moving Consumer Goods (FMCGs) companies are going for co-branding strategy to enhance their customer base, maximize the utilization of resources through creating synergy effect as one and one makes eleven. They can better fulfill the needs of target audience with their mutual strengths that they cannot do alone.

Vyas (2005)[14] analyzed the consumer preferences with respect of sales promotion in fast moving consumer goods category, tradeoffs and relative importance of different attributes while responding to a sales promotion offer with conjoint design with 289 sampled respondents. The study found that 60 per cent of the sample preferred price cut nature of promotions and the rest preferred value added promotions. It was also concluded that the respondents preferred the most; price off offer with immediate incentive on a national brand and awareness through point of purchase, whereas respondents least preferred a value added promotion with delayed incentive on a local brand, whose awareness was created through word of mouth. Further, it was also concluded that irrespective of demographic variations, deal proneness and deal preference is cutting across all income groups, age groups, occupational status and kind of family size or size of the household.

Sehrawet and Kundu (2007) analyzed and found that with the increase of educated woman in India, there has been an upsurge in purchasing loose to prepackaged and branded products from tea to ketchup and noodles. Shampoo and packaged biscuits are two good examples of India's hunger for branded products. Sachets at affordable price points are being pushed by FMCGs companies like Hindustan Unilever Limited and Cavin Kare in rural markets.

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12 Hong-bumm, K. and Woo, G. K., Jeong, A. (2003), 'The effect of consumer based brand equity on firms' financial performance", *Journal of Consumer Marketing*, Vol. 20, No. 4, pp. 335-351.

13 Sandhu, H. S., and Kaur, M. (2005), "Repositioning strategy for passenger cars- a segment wise empirical study using MDS and Cluster Analytic Approach", *Paradigm,* Vol. 9, No. 2, pp. 35-40.

14 Vyas, P. H. (2005), "Incentive outlay ratios in Fast Moving Consumer Goods sector in India", *Vikalpa*, Vol. 30, No. 4, pp. 39-47.

Garga, Ghuman and Dogra (2009) found that rural consumers prefer to buy the goods in small packets at lower price. They want the more product at reasonable price i.e. value for money. The study explained the importance of promotional tools adopted by FMCG companies in rural areas.

Raval and Patel (2009) examined buying practices of household goods among working and non working female of Mahesana city and found that majority of the respondents were responsible for purchasing grocery, own clothes, children clothes, household equipments, cosmetics from the both group. The study found that majority of the female use retail outlet for purchasing goods and wholesale outlet was used for seasonal grocery and working status of the respondents was significantly plays an important role in planning before purchasing.

Sharma and Saxena (**2009**) analyzed the role of children in buying decision of parents of FMCG in rural market and found that rural children are more media savvy. The role of television and other advertising media are very much prominent in their day to day life; therefore, children are exposed to various media also. They found that in rural market that children accompany their parent for their FMCG shopping and influence their decision. Rural children are the best source of information for parents to satisfy their need of information for their FMCG purchase. Rural parents are having low brand awareness so they are looking towards their children for brand selection. The study also confirmed that rural parents and children are not easy brand switcher or they are brand loyal.

Objective of the study: The main objective of the study was to recognize the factors affecting the purchase decisions of customers towards the purchase of Tea.

Hypothesis of the Study

H_1: There is no significant difference among the rural buyers towards the consumption of Tea in terms of demographic variables such as gender, marital status, age, income, occupation and education.

Research Methodology

The present paper is Descriptive and Empirical in nature. The sample size was 300**.** The methodology of the research paper was based on the primary data. The information gathered through the questionnaires had been analyzed with the help of SPSS 18 software by using the Tabular Presentation.

Analysis

The present paper gives an analysis of purchase/consumption pattern as well as purchase behavior and consumption pattern of Tea among rural buyers. It also explains the factors influencing the buying behavior of rural buyers.

Table 1: Gender-wise Purchase/ Consumption of Tea

			GENDER		Total
			Male	Female	
Tea	Occasionally	N	13.0	5.0	18.0
		% within Tea	72.2	27.8	100.0
		% within GENDER	9.2	3.1	6.0
		% of Total	4.3	1.7	6.0
	Daily	N	58.0	77.0	135.0
		% within Tea	43.0	57.0	100.0
		% within GENDER	41.1	48.4	45.0
		% of Total	19.3	25.7	45.0
	Weekly	N	21.0	22.0	43.0
		% within Tea	48.8	51.2	100.0
		% within GENDER	14.9	13.8	14.3
		% of Total	7.0	7.3	14.3
	Monthly	N	49.0	55.0	104.0
		% within Tea	47.1	52.9	100.0
		% within GENDER	34.8	34.6	34.7
		% of Total	16.3	18.3	34.7
Total		N	141.0	159.0	300.0
		% within Tea	47.0	53.0	100.0
		% within GENDER	100.0	100.0	100.0
		% of Total	47.0	53.0	100.0
$\chi 2=5.539^{a}$, df=3, Asymp.Sig.(2-sided)=.136					

Source: Survey (Data processed through PASW 18.0).

Table 1 portrays that 25.7 per cent female and 19.3 per cent male rural consumers purchase/consume tea daily, whereas 18.3 per cent female and 16.3 per cent male rural people consume tea on monthly basis. On the contrary, 4.3 per cent male and 1.7 per cent female rural people purchase tea occasionally. Hence, it may be inferred that female rural consumers are more habitual to drink tea in comparison to their male counterparts. Statistically, the value of Chi-square (5.539) at 5 per cent level of significance with 3 degree of freedom accepts the null hypothesis that there is a significant difference among the rural buyers towards the purchase/ consumption of tea on the basis of their genders.

Table 2: Marital Status-wise Purchase/ Consumption of Tea

			MARITAL STATUS					Total
			Single	Married	Widow	Divorced	Separated	
Tea	Occasionally	N	7.0	11.0	0	0	0	18.0
		% within Tea	38.9	61.1	.0	.0	.0	100.0
		% within MARITAL STATUS	5.7	6.5	.0	.0	.0	6.0
		% of Total	2.3	3.7	.0	.0	.0	6.0
	Daily	N	50.0	79.0	1.0	4.0	1.0	135.0
		% within Tea	37.0	58.5	0.7	3.0	0.7	100.0
		% within MARITAL STATUS	41.0	47.0	33.3	66.7	100.0	45.0
		% of Total	16.7	26.3	0.3	1.3	0.3	45.0
	Weekly	N	16.0	25.0	0	2.0	0	43.0
		% within Tea	37.2	58.1	.0	4.7	.0	100.0
		% within MARITAL STATUS	13.1	14.9	.0	33.3	.0	14.3
		% of Total	5.3	8.3	.0	0.7	.0	14.3
	Monthly	N	49.0	53.0	2.0	0	0	104.0
		% within Tea	47.1	51.0	1.9	.0	.0	100.0
		% within MARITAL STATUS	40.2	31.5	66.7	.0	.0	34.7
		% of Total	16.3	17.7	0.7	.0	.0	34.7
Total		N	122.0	168.0	3.0	6.0	1.0	300.0
		% within Tea	40.7	56.0	1.0	2.0	0.3	100.0

	% within MARITAL STATUS	100.0	100.0	100.0	100.0	100.0	100.0
	% of Total	40.7	56.0	1.0	2.0	0.3	100.0
$\chi 2=9.771^a$, df=12, Asymp.Sig.(2-sided)=.636							

Source: Survey (Data processed through PASW 18.0).

Table 2 shows that married people of rural area are very much habitual to purchase/consume tea daily and monthly (26.3 per cent and 17.7 per cent) respectively in comparison to unmarried people who consume tea daily (16.7 per cent) and on monthly basis (16.3 per cent). Further, it is found that there is no widow, divorced and separated rural buyers that purchase tea occasionally. Statistically, the value of Chi-square (9.771) at 5 per cent level of significance with 12 degree of freedom accepts the null hypothesis that there is a significant difference among the rural buyers towards the purchase/ consumption of Tea as per their marital status.

Table 3: Age-wise Purchase/ Consumption of Tea

			AGE (Years)					Total
			Less than 20	20-30	30-40	40-50	50 and above	
Tea	Occasionally	N	6.0	7.0	4.0	1.0	0	18.0
		% within Tea	33.3	38.9	22.2	5.6	.0	100.0
		% within AGE	8.0	5.4	7.3	5.9	.0	6.0
		% of Total	2.0	2.3	1.3	0.3	.0	6.0
	Daily	N	27.0	58.0	28.0	8.0	14.0	135.0
		% within Tea	20.0	43.0	20.7	5.9	10.4	100.0
		% within AGE	36.0	44.6	50.9	47.1	60.9	45.0
		% of Total	9.0	19.3	9.3	2.7	4.7	45.0
	Weekly	N	14.0	18.0	5.0	4.0	2.0	43.0
		% within Tea	32.6	41.9	11.6	9.3	4.7	100.0
		% within AGE	18.7	13.8	9.1	23.5	8.7	14.3
		% of Total	4.7	6.0	1.7	1.3	.7	14.3
	Monthly	N	28.0	47.0	18.0	4.0	7.0	104.0
		% within Tea	26.9	45.2	17.3	3.8	6.7	100.0
		% within AGE	37.3	36.2	32.7	23.5	30.4	34.7
		% of Total	9.3	15.7	6.0	1.3	2.3	34.7

Total	N	75.0	130.0	55.0	17.0	23.0	300.0
	% within Tea	25.0	43.3	18.3	5.7	7.7	100.0
	% within AGE	100.0	100.0	100.0	100.0	100.0	100.0
	% of Total	25.0	43.3	18.3	5.7	7.7	100.0
$\chi 2$=9.790[a], df=12, Asymp.Sig.(2-sided)=.634							

Source: Survey (Data processed through PASW 18.0).

Table 3 portrays that the rural buyers purchase/consume tea on daily basis *i.e.* 19.3 per cent having the age from 20 to 30 years and 9.3 per cent are from 30 to 40 years age group. Further, 15.7 per cent purchase/consumption is done by 20-30 years and 9.3 per cent by less than 20 years age groups of the rural buyers on monthly basis. There is no purchase/consumption done by 50 years and above age groups of rural buyers on occasional basis. Statistically, the value of Chi-square (9.790) at 5 per cent level of significance with 12 degree of freedom accepts the null hypothesis that there is a significant difference among the rural buyers towards the purchase of tea on the basis of age differentiation.

Table 4: Income-wise Purchase/ Consumption of Tea

			INCOME (Rs.)				Total
			Less than 100,000	100,000 to 200,000	200,000 to 500,000	500,000 and above	
Tea	Occasionally	N	4.0	6.0	6.0	2.0	18.0
		% within Tea	22.2	33.3	33.3	11.1	100.0
		% within INCOME	4.3	7.4	10.0	3.0	6.0
		% of Total	1.3	2.0	2.0	0.7	6.0
	Daily	N	49.0	36.0	29.0	21.0	135.0
		% within Tea	36.3	26.7	21.5	15.6	100.0
		% within INCOME	53.3	44.4	48.3	31.3	45.0
		% of Total	16.3	12.0	9.7	7.0	45.0
	Weekly	N	18.0	8.0	5.0	12.0	43.0
		% within Tea	41.9	18.6	11.6	27.9	100.0
		% within INCOME	19.6	9.9	8.3	17.9	14.3
		% of Total	6.0	2.7	1.7	4.0	14.3
	Monthly	N	21.0	31.0	20.0	32.0	104.0

		% within Tea	20.2	29.8	19.2	30.8	100.0
		% within INCOME	22.8	38.3	33.3	47.8	34.7
		% of Total	7.0	10.3	6.7	10.7	34.7
Total		N	92.0	81.0	60.0	67.0	300.0
		% within Tea	30.7	27.0	20.0	22.3	100.0
		% within INCOME	100.0	100.0	100.0	100.0	100.0
		% of Total	30.7	27.0	20.0	22.3	100.0
$\chi2$=19.980[a], df=9, Asymp.Sig.(2-sided)=.018							

Source: Survey (Data processed through PASW 18.0).

Table 4 depicts that the rural buyers purchase/consume tea on daily basis that is 16.3 per cent having income less than Rs.1 lakh per annum and 12 per cent by Rs.1 lakh to Rs.2 lakh per annum income groups followed by 10.7 per cent by Rs.5 lakh per annum and above income group and 10.3 per cent by Rs. 1 lakh to Rs. 2 lakh per annum income group of rural buyers. The least purchase/consumption is 20 per cent of the total which is done by Rs. 2 lakh to Rs. 5 lakh per annum income group. Statistically, the value of Chi-square (19.980) at 5 per cent level of significance with 9 degree of freedom accepts the null hypothesis that there is a significant difference among the rural buyers towards the purchase/consumption of tea on the basis of income-wise groups.

Table 5: Occupation-wise Purchase/ Consumption use of Tea

			OCCUPATION							Total
			Student	Housewife	Businessman	Employee (Private sector)	Employee (Public Sector)	Farmer	Any other	
Tea	Occasionally	N	9.0	2.0	1.0	4.0	0	2.0	0	18.0
		% within Tea	50.0	11.1	5.6	22.2	.0	11.1	.0	100.0
		% within OCCUPATION	8.4	3.3	4.2	10.3	.0	4.5	.0	6.0
		% of Total	3.0	0.7	0.3	1.3	.0	0.7	.0	6.0
	Daily	N	41.0	29.0	7.0	18.0	12.0	25.0	3.0	135.0
		% within Tea	30.4	21.5	5.2	13.3	8.9	18.5	2.2	100.0
		% within OCCUPATION	38.3	47.5	29.2	46.2	60.0	56.8	60.0	45.0
		% of Total	13.7	9.7	2.3	6.0	4.0	8.3	1.0	45.0

	Weekly	N	13.0	10.0	5.0	1.0	4.0	10.0	0	43.0
		% within Tea	30.2	23.3	11.6	2.3	9.3	23.3	.0	100.0
		% within OCCUPATION	12.1	16.4	20.8	2.6	20.0	22.7	.0	14.3
		% of Total	4.3	3.3	1.7	0.3	1.3	3.3	.0	14.3
	Monthly	N	44.0	20.0	11.0	16.0	4.0	7.0	2.0	104.0
		% within Tea	42.3	19.2	10.6	15.4	3.8	6.7	1.9	100.0
		% within OCCUPATION	41.1	32.8	45.8	41.0	20.0	15.9	40.0	34.7
		% of Total	14.7	6.7	3.7	5.3	1.3	2.3	0.7	34.7
Total		N	107.0	61.0	24.0	39.0	20.0	44.0	5.0	300.0
		% within Tea	35.7	20.3	8.0	13.0	6.7	14.7	1.7	100.0
		% within OCCUPATION	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
		% of Total	35.7	20.3	8.0	13.0	6.7	14.7	1.7	100.0
$\chi2=26.625^{a}$, df=18, Asymp.Sig.(2-sided)=.086										

Source: Survey (Data processed through PASW 18.0

Table 5 depicts that occupation-wise, the student consume the tea mostly on monthly basis *i.e.* 14.7 per cent and house wife make 6.7 per cent of the contribution, followed by student contributing to13 .7 per cent and house wife to 9.7 per cent on daily basis. The least contribution is by the any other source of occupation *i.e.* 1.7 per cent of the total. Statistically, the value of Chi-square (26.625) at 5 per cent level of significance with 18 degree of freedom accepts the null hypothesis that there is a significant difference among the rural buyers towards the purchase/ consumption of tea on the basis of occupation-wise groups.

Table 6: Education-wise Purchase/Consumption of Tea

			EDUCATION							Total
			Uneducated (filled by self)	Less than Matric	Matric	10 + 2	Graduate	Post Graduate	Any other	
Tea	Occasionally	N	0	2.0	2.0	4.0	4.0	6.0	0	18.0

		% within Tea	.0	11.1	11.1	22.2	22.2	33.3	.0	100.0
		% within EDUCATION	.0	13.3	8.7	5.3	5.9	6.5	.0	6.0
		% of Total	.0	0.7	0.7	1.3	1.3	2.0	.0	6.0
	Daily	N	19.0	7.0	10.0	34.0	24.0	40.0	1.0	135.0
		% within Tea	14.1	5.2	7.4	25.2	17.8	29.6	.7	100.0
		% within EDUCATION	76.0	46.7	43.5	44.7	35.3	43.5	100.0	45.0
		% of Total	6.3	2.3	3.3	11.3	8.0	13.3	.3	45.0
	Weekly	N	5.0	1.0	5.0	12.0	10.0	10.0	0	43.0
		% within Tea	11.6	2.3	11.6	27.9	23.3	23.3	.0	100.0
		% within EDUCATION	20.0	6.7	21.7	15.8	14.7	10.9	.0	14.3
		% of Total	1.7	0.3	1.7	4.0	3.3	3.3	.0	14.3
	Monthly	N	1.0	5.0	6.0	26.0	30.0	36.0	0	104.0
		% within Tea	1.0	4.8	5.8	25.0	28.8	34.6	.0	100.0
		% within EDUCATION	4.0	33.3	26.1	34.2	44.1	39.1	.0	34.7
		% of Total	0.3	1.7	2.0	8.7	10.0	12.0	.0	34.7
Total		N	25.0	15.0	23.0	7.0	68.0	92.0	1.0	300
		% within Tea	8.3	5.0	7.7	25.3	22.7	30.7	0.3	100.0
		% within EDUCATION	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
		% of Total	8.3	5.0	7.7	25.3	22.7	30.7	0.3	100.0
$\chi2$=23.797[a], df=18, Asymp.Sig.(2-sided)=.162										

Source: Survey (Data processed through PASW 18.0).

Table 6 depicts that education-wise the post graduates buyers consume/use the tea most on daily basis that is 13.3 per cent. Further come the 10+2 educated respondents, who contribute to 11.3 per cent, followed by the post graduates who consume tea on monthly basis *i.e.* 12 per cent and the graduates making the contribution of 10 per cent. The least contribution is made by the any other source of education *i.e.* 0.3 per cent of the total. Statistically, the value of Chi-square (23.797) at 5 per cent level of significance with 18 degree of freedom accepts the null hypothesis that there is a significant difference among the rural buyers towards the purchase/ consumption of Tea according to education-wise classification.

Conclusion

1. The female rural buyers are very much prone towards the use of Tea irrespective of its purchase occasionally, daily, weekly or monthly basis.

2. In total, the female rural consumers are more habitual to drink tea in comparison of male rural buyers also.

3. The married rural buyers purchase the Tea more instead of single, widow, separated and divorced rural buyers.

4. More than half of the rural buyers are married who consume Tea occasionally, daily weekly and on monthly basis.

5. The 20-30 years age group of rural buyers is more prone to consume Tea in comparison to the other age groups.

Hence it has been concluded that all the factors are affecting the buyer behavior in relation to Tea.

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