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PRE-PURCHASE BEHAVIOUR OF RURAL CONSUMER TOWARDS FMCG PRODUCTS

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ABSTRACT:

FMCG denotes as Fast Moving Consumer Goods. Which means the products are sold quickly at comparatively lesser cost. It is also known as consumer packaged goods (CPG). This categorized products are generally non-durable, short life or replaced shortly, generally sold in the large quantity, profit margin is comparatively low, however cumulative profit is good. The well-known FMCG companies are Unilever, HUL, Nestle, ITC, Procter and Gamble etc., It covers fruits vegetable, Dairy products, Toiletries, Confectionary, Soft drinks and some form of meditations etc., Consumer buying behaviour articulated in three stages pre-purchase, at the time of purchase and post-purchase of FMCG products. Before the purchase, the consumer buying behaviour expressed in the form of their interest, desire and kind of need. The study has carried out to know the pulse of the consumers in rural areas. It has taken the five FMCG personal care products such as Toothpaste, Shampoo, Bathing soap, Talcum powder and Hair oil. It provides more information about the product and brands of FMCG goods in Coimbatore district. In this study we know the socio demographic impact on rural consumers buying behaviour and to know the importance given to various sources of information on purchase decisions and about various product features.

Keywords: Consumer Packaged Goods, Behaviour of Consumers, Source of information.

INTRODUCTION:

FMCG denotes as Fast Moving Consumer Goods. Which means the products are sold quickly at comparatively lesser cost. It is also known as consumer packaged goods (CPG). This categorized products are generally non-durable, short life or replaced shortly, generally sold in the large quantity, profit margin is comparatively low, however cumulative profit is good. The well-known FMCG companies are Unilever, HUL, Nestle, ITC, Procter and Gamble etc., It covers fruits vegetable, Dairy products, Toiletries, Confectionary, Soft drinks and some form of meditations etc.,

Globally, FMCG industry is one of the largest and extremely well equipped with promised business growth. In the present global scenario, profit earning is the only progressive mode in revenue operating system. However compared to past years the current scenario of FMCG sector faces a number headwinds such as digital marketing, e-commerce, Currency fluctuation, Geo political instability and other unknown threats. Conversely the global demand score in developing markets. Here, Nestle, PNG, PepsiCo, Unilever, Abinbev, JBS, Tyse and Foods are the major FMCG giants occupying predominant position in global market.

The Indian FMCG market comparatively flourishing. As per the report of IBEF 2019 FMCG sector is the fourth largest sector in India. According to the statista.com report revenue of FMCG market in India will go up to 103.7 billion US dollars in 2020. Whereas, it is on 17.8 billion USD during 2007. As per the E-mami ltd, annual report of FY 2018, Compounded annual growth rate (CAGR) was 9.1% (31.6 billion USD) in 2011. In 2016 it was approximately 10% (49 billion US dollars). The main key factor of growth of FMCG sector is annual population growth 1.1%, raising affluence level on discretionary consumer demand etc., also FMCG sector having major advantages. From the government side such as subsidies, direct cash transfer, food security bill and government awareness camp about financial dealings etc. there are the major policy support of FMCG growth.[1]

Some of the most important proposals taken by the government of India is to uphold the FMCG sector. Major focus are, In 2017-18 central Budget, the Government of India has planned to pay out more on the rural, semi urban side with plan to twice the farmer's income within next five years; further slash in income tax rates for small tax payers, focus on reasonably priced housing and infrastructure development will offer manifold growth drivers for the consumer market diligence. The Government of India's resolution to let 100 per cent FDI in electronic retailing through the automatic route has offered transparency on the existing e-commerce companies who serve for India. Numerous administrations, corporate and instructive associations are moving in the direction of giving preparing and training to make a talented workforce. The Government of India has drafted an added Consumer Protection Bill with exceptional emphasis on setting up a broad system to guarantee straightforward, fast, open, reasonable and opportune conveyance of equity to shoppers. The Goods and Services Tax (GST) is lucrative reward for the FMCG business the same number of the FMCG items, for example, Soap, Toothpaste and Hair oil currently go under 18 for each penny assess section against the past 23-24 for every penny rate.[2]

Fast moving consumer products (FMCG) industry stand at USD 57.4 billion in 2017 against USD 49 billion in 2016, enlisting a sharp development of more than 17% amid the year (according to IBEF). Household and personal care keep on being the main portion – representing half of the general market taken after by Healthcare and Food and beverages section that record for 31% and 19% independently. Fast-moving consumer goods (FMCG) are products that are sold rapidly and at relatively low cost. Examples include non-durable goods and soft drinks, toiletries, over-the-counter drugs, processed foods and other consumables. In 2017, urban area was the large revenue generated by the FMCG sector in India with about 55% share whereas the respite came from semi-urban and rural areas. The share of rural segment in the overall profits contribution has been constantly growing over the past few years. Traditionally, growth in private final consumption expenditure (PFCE) relates well with growth in non-durable goods with a ratio of about 1-1.2 times on an average. Therefore, going forward, with the nominal GDP expected to be at 12.5%, and private final consumption expenditure expected to be at ~12-13%, CARE Ratings anticipates the FMCG industry to record a growth of about 14-16% in FY 2019. The contemporary trade expected to grow at about 20-22% per annum; [3]

CONSUMER BEHAVIOUR:

Consumer conduct can be inspected as it is a basic leadership procedure of a person when the purchaser occupied with assessing, procuring, utilizing or arranging products/services. The basic leadership fundamentally relies upon two essential viewpoints that are the consumers expected measures of fulfilment and the assets that are accessible to him for spending. Consumer behaviour is the summation aggregate of how people and gathering of people perceive and decide their requirements and ``how can't how often they buy and experience products and ventures to address those issues”. It incorporates the "what-where-when and how" of the buy and experience process. The investigation of shopper conduct researches and creates strategies to evaluate, gauge and impact the conduct of consumers.

STATEMENT OF THE PROBLEM:

Consumer buying behaviour articulated in three stages pre-purchase, at the time of purchase and post-purchase of FMCG products. Before the purchase, the consumer buying behaviour expressed in the form of their interest, desire and kind of need. This FMCG sector has been drastically progressing due to people life style change and fast moving life. This is very attractive sector and need lot of attention to curve the perfect demand and supply particularly countries like India. FMCG sector faces lot of issues related to consumer side as well as industry side. The study has carried out to know the pulse of the consumers in rural areas. It has taken the five FMCG personal care products such as Toothpaste, Shampoo, Bathing soap, Talcum powder and Hair oil. It provides more information about the product and brands of FMCG goods in Coimbatore district. Hence, the present study represents the investigation of the rural consumers buying behaviour in selected FMCG products.

REVIEW OF THE PREVIOUS STUDY:

Kannan (2001)	Diagnosed significant differences among rustic and town regions on the basis of the position performed by dissimilar members of a family in the purchase choice of non-long lasting items. As initiators, husbands and children are extra outstanding in rustic regions, at the same time as a spouse is more outstanding in the town regions.

Mowen (1988)	The focus of several purchaser decisions was felt at using the product or with the surroundings wherein it turned into purchased or used then it is attributed. Whether or not patron decision changed into attribute-based or driven with the aid of emotional or environmental wishes, the choice method discussed facilitates to gain insights into all sorts of purchases.
Rajesh shinde (2007)	Analysed that every earnings group purchase the FMCG product but their brands vary from one to one. The rustic consumer likely to purchase the product in the weekly market location, which is a superb channel of distribution of FMCG. Moreover, the adolescents who visit the town place are encouraged by the metropolis lifestyle and it's reflect in their buying choice. Basic the dealer should recognize the customer before taking up the street to the rural market.
Sudhamathi and Soniya (2017)	Consumers preferences are mostly affected by the elements are cost, availability, product image, promotional provide, distribution channel and product quality influence.

STUDY AREA:

This study has focused on behaviour of the rural consumers towards Fast Moving Consumer Goods (FMCG) in Coimbatore district. This study has included the entire rural consumers buying behaviour based on five FMCG personal care products in Coimbatore district. It provides more information about the selected products and its brands in the present study. The study has measure the rural consumer Pre-Purchase behaviour on FMCG products.

OBJECTIVES OF THE STUDY:

- To know the socio demographic impact on rural consumers buying behaviour.
- To know the importance given to various sources of information on purchase decisions and about various product features.
- To know the factors lead to purchase the rural consumers purchase at three stages –Pre, at the time and Post Purchase.

METHODOLOGY:

The researcher has adopted descriptive and exploratory research design for the present study. After the completion of pilot study the data are collected from the sample respondents through the structured questionnaire method. The study has utilized statistical tools for analysis of data and the same has explained in descriptive manner. The buying behaviour of 630 rural consumers has identified and measured through the planned manner in the study.

SAMPLING DESIGN:

The study has focused on understanding the rural consumer's pre-purchase buying behaviour and factors influencing their Pre-Purchase in FMCG market in Coimbatore district. A structured questions was developed as primary data which has collected in the form of questionnaire for the present study. There are 630 samples were taken from 228 rural areas of Coimbatore district. The total rural population was 10,51,080 and that was divided into 12 blocks which consists of 228 rural areas in Coimbatore district. The researcher has adopted stratified random sampling method to select the samples from the total population. Totally 630 samples are allocated to the entire 228 rural areas based on its individual population and the same were collected from the selected respondents. The respondents are selected by using convenience sampling technique. So, that the present study is the representation of entire rural population in Coimbatore district.

DATA COLLECTION:

Data collected from Primary Sources and Secondary Sources.

ANALYSIS AND INTERPRETATION:

DEMOGRAPHIC FEATURES OF THE RESPONDENTS

No.	Factor	Variables	Frequencies	Percentage
1	Gender	Male	256	40.6
		Female	374	59.4
		Total	**630**	**100**
2	Age	Below 25 years	335	53.2
		25 - 35 years	82	13.0
		35 - 45 years	108	17.1
		Above 45 years	105	16.7
		Total	**630**	**100**
3	Educational Qualification	School Level	173	27.5
		College Level	334	53.0
		Professionals	93	14.8
		Illiterate	30	4.8
		Total	**630**	**100**
4	Occupation	Farmer	126	20.0
		Govt. Employee	59	9.4
		Private Employee	150	23.8
		Home Maker	78	12.4
		Professional	51	8.1
		Entrepreneur	48	7.6
		No Occupation	118	18.7
		Total	**630**	**100**
5	Marital Status	Married	304	48.3
		Unmarried	326	51.7
		Total	**630**	**100**
6	Nature of Family	Joint Family	199	31.6
		Nuclear Family	431	68.4
		Total	**630**	**100**
		Less than Rs. 5,000	99	15.7
		Rs.5,001 to Rs. 10,000	168	26.7

7	Total Monthly Income of the Family	Rs. 10,001 to Rs. 20,000	234	37.1
		Rs. 20,001 & Above	129	20.5
		Total	**630**	**100**
8	Size of the Family	2 Members	55	8.7
		3 - 5 Members	490	77.8
		Above 6 Members	85	13.5
		Total	**630**	**100**
9	Number of members Earning	1	204	32.4
		2	252	40.0
		3	105	16.7
		Above 3	69	11.0
		Total	**630**	**100**

INTERPRETATION:

GENDER OF THE RESPONDENTS:

The above table factor 1 indicates that Gender wise classification of the respondent. Out of 630 Samples Collected 374 (59.4%) of the respondents are Female. Whereas 256 (40.6%) of the respondents are Male.

AGE OF THE RESPONDENTS:

As seen in table factor 2 stated that, out of 630 respondents, 335 (53.2%) of the respondents belong to the age group of Below 25 years, whereas 108 (17.1%) represent the age group of 35-45 years, 105 (16.7%) of the respondents are from the age group of Above 45 years. 82 (13%) of the total respondent belongs to the age group of the 25-35 years.

EDUCATIONAL LEVEL OF THE RESPONDENTS:

From the table factor 3 shows that, the major Educational Qualification group 334 (53%) of the respondents has College Level and 173 (27.5%) of the respondents have School Level Qualification. 93 (14.8%) and 30 (4.8 %) of the respondents have Professional Education and Illiterate Levels respectively.

OCCUPATION OF THE SAMPLE RESPONDENTS:

Table factor 4 depicts the occupational status of the respondents. Out of the total 630 respondents, Majority 150 respondents (23.8%) belong to the Private Employees. Whereas a little over 126 (20%) respondents are engaged in agricultural operations (Farmers), No occupation 118 (18.7%), Home Maker 78 (12.4%) Government employee 59 (9.4%), Professionals 51 (8.1%), and Entrepreneurs 48 (7.6%) are represent least percentage of the respondents.

MARITAL STATUS OF THE RESPONDENTS:

The above table fact 5 indicates that Marital Status of the respondent. Out of 630 Samples collected 326 (51.7%) of the respondents were Unmarried. Whereas 304 (48.3%) of the respondents were Married.

NATURE OF FAMILY:

The above table factor 6 indicates, 431(68.4 %) of the respondents belong to nuclear family pattern while 31.6 % of the respondents belong to the joint family pattern.

FAMILY MONTHLY INCOME OF THE RESPONDENTS:

Top of the table factor 7 Out of 630 respondents, 234 (37.1%) of the respondents have monthly family income Rs. 10,001 to Rs. 20,000, 168 (26.7%) of the respondents have monthly family income within the level of Rs.5,001 to Rs. 10,000 and 129 (20.5%) of the respondents have monthly family income within the range of Rs. 20,001 & Above and 99 (15.7%) of the respondents' per month monthly family income is Below Rs.5,000.

SIZE OF THE FAMILY:

The table factor 8 shows that Majority 490 (77.8 %) of the respondents have 3 - 5 members in their family, whereas 85 (13.5%) of the respondents belong to the family members above 6 and 55 (8.7 %) of the respondents have 2 family members.

NUMBER OF EARNING MEMBERS IN A FAMILY OF THE RESPONDENT:

From the above table factor 9 shows that 252 (40%) of the Respondents having 2 members earning in their family followed by 204 (32.4%) of the respondents family member of Earnings only one, 105 (16.7%) of the respondents family number of earning members are 3 and 69 (11%) of the respondents had above 3 members earning Capacity.

BRAND USAGE AND PREFERENCE LEVEL OF FMCG PRODUCTS

Factor No.	Factor	Variables	Frequency	Percentage
1	**Tooth Paste**	Colgate	301	47.8
		Pepsodent	84	13.3
		Close-up	84	13.3
		Sensodyne	19	3.0
		Vicco	18	2.9
		Himalaya	57	9.0
		others	67	10.6
		Total	**630**	**100**
2	**Shampoo**	Clinic plus	150	23.8
		Sunsilk	78	12.4
		Head & Shoulder	109	17.3
		Vatika	24	3.8
		Meera	106	16.8
		Chick	40	6.3
		Others	123	19.5
		Total	**630**	**100**
		Hamam	95	15.1
		Cinthol	115	18.3
		Medimix	97	15.4
		Liril	15	2.4

3	**Bathing Soap**	Mysore Sandal	76	12.1
		Lux	49	7.8
		Lifebuoy	50	7.9
		others	133	21.1
		Total	**630**	**100**
4	**Talcum powder**	Gokul Santol	126	20.0
		Cinthol	37	5.9
		Lakme	43	6.8
		Yardley	43	6.8
		Ponds	269	42.7
		Axe	42	6.7
		Others	70	11.1
		Total	**630**	**100**
5	**Hair Oil**	V.V.D	143	22.7
		Vatika	56	8.9
		Parachute	160	25.4
		Jasmine	31	4.9
		Aswini	62	9.8
		Dabur Amla	83	13.2
		Others	95	15.1
		Total	**630**	**100**

INTERPRETATION:

The table factor 1 represent, the respondents were asked to mention brand name that currently used at their home. Out of 630 respondents, 301 (47.8%) respondent of the rural consumers are using colgate, 84 (13.3%) respondent of them are using pepsodent and closeup 84 respondent (13.3%) respectively. The Himalayan Toothpaste used by 57 (9%) respondent whereas other category of toothpaste used by 67 (10.6%) respondent of the rural consumer. The meager percentage of the rural consumers pointed that their current brand of toothpaste is sensodyne 19 (3%) and vicco (18.29%) respondent. Hence it can be said that the fast moving toothpaste are colgate, pepsodyne and closeup.

Factor 2 delivered that the respondents were asked to mention brand name that currently used at their home. Out of 630 respondents, 150 (23.8%) respondent of the rural consumers are using Clinic plus, 109 (17.3%) respondent of them are using Head & Shoulder, Meera 106 (16.8%) respondent and 123 (19.5%) respondents are others respectively. The sunsilk shampoo used by 78 (12.4%) respondent whereas chick shampoo used by 40 (6.3%) respondent of the rural consumer and vatika 24 (3.8%) of the respondents respectively. Hence it can be said that the fast moving shampoos are clinic plus, Head & shoulder and Meera respectively.

Factor 3 depicts that in case of bathing soap, Cinthol is a powerful brand used by the consumers represent 115 (8.3%) and followed by 95 (15.1%), 76 (12.1%) , 49 (7.8%), 50 (7.9%) , 15 (2.4%) and 133 (21.1%) respondents of the consumers prefer Hamam, Medimix, Mysore Sandal , lifebuoy, lux , liril and others are using Bathing Soap respectively.

Factor 4 represent that, Out of 630 respondents, 269 (42.7%), and 126 (20.0%) of the consumers are using ponds and Gokul Santol respectively. 37 (5.9%) to 11.1% of the respondents are using Cinthol, Lakme, Yardley, Axe and other brands of Talcum powder in Coimbatore district.

Factor 5 shows that in case of Hair oil, Parachute occupies 160 (25.4%) followed by VVD 143 (22.7%), Dabur Amla 83 (13.2%), Aswini 62 (9.8%), Vatika 56 (8.9%), Jasmine 31 (4.9%) and others 95 (15.1 %) respectively. It reveals that the most of the rural consumers prefer parachute brand of hair oil.

THE RESPONDENT OPINION ABOUT FACTORS THAT LEAD TO PURCHASE:

The respondent ask to give their opinion about how they are recognizing their need and what are the factors lead them to purchase of selected FMCG products 13 factors are given. They were asked their opinion in 5 point likert scale strongly agree (5) to strongly disagree (1). Based on the response the statistically the mean analysis was carried out. The result of the study as follows: **Influencing aspects that leading to purchase**

Factors Leading to Purchase	N Valid	Mean	Std. Deviation
Protect the Health	630	4.4302	.75277
Brand value	630	3.9159	1.08358
Brand name	630	3.7429	1.17089
Previous usage of the product	630	3.73	1.126
Trendy	630	3.7286	1.08801
Constructive price	630	3.7016	1.04120
Due to affordable price	630	3.5873	1.17113
Availability of the product	630	3.5619	1.26283
Impressed by the advertisements	630	3.4048	1.07122
Emerging beauty consciousness	630	3.3698	1.18605
Influence of the Brand Ambassador	630	3.2730	1.17407
Influence of media	630	3.2317	1.33806
Shopkeepers recommendation	630	2.8524	1.23236

INTERPRETATION:

The above table 3.11 predict that, Protect the health (m = 4.4302), Brand value (m = 3.9159), Brand name (m = 3.7429), previous usage of the product (m = 3.73) and product trendy (m = 3.7286) were the top most factors that lead to purchase. Whereas shop keepers recommendations (m = 2.8524), Media influence (m = 3.2317), Brand ambassador (m = 3.2730), Emerging beauty consciousness (m = 3.3698) and impressed by the advertisement (m = 3.4048) were the least leading factor of rural consumers purchase.

4.3.2 THE RESPONDENT OPINION ABOUT LEVEL OF IMPORTANCE GIVEN TO VARIOUS INFORMATION SOURCES BEFORE PURCHASE:

The respondent ask to give their opinion about how they are recognizing their need and what are the important factors in collecting information relating to purchase of selected FMCG products. 3 sources are given. They were asked their opinion in 5 point likert scale Very important (5) to Not at all important (1). Based on the response the statistically the mean analysis was carried out. The result of the study as follows:

Table No: 4.12

LEVEL OF INFORMATION COLLECTION

Source of Information	Factors	N Valid	Mean	Std. Deviation
Personal Sources	Family members influence	630	4.3825	.95927
	Friends experiences	630	3.8365	1.05656
	Colleagues views	630	3.5349	1.05999
	Past experience	630	3.6619	1.19816
Commercial Sources	Sales person or representatives	630	3.5778	1.29797
	Promotional offers	630	3.3746	1.14705
	Traders / Firms / Exhibition / Demonstration	630	3.3937	1.23307
Public Sources	Newspapers Advertisements	630	3.7127	1.24374
	Television	630	3.7302	1.12786
	Radio	630	3.1968	1.32218

INTERPRETATION:

Family members influence (m = 4.3825) and Friends experiences (m = 3.8365) were the top most factors. Whereas Colleagues views (m = 3.5349) and past experience (m = 3.6619) are the top least important factors in collecting information relating to purchase of FMCG products through personal sources. This result shows that majority of the respondents collecting information from their family members.

Sales person or representatives (m = 3.5778) is the top most factor. Whereas Promotional offers (m = 3.3746) and Traders / Firms / Exhibition / Demonstration (m = 3.3937) are the top least important factors in collecting information relating to purchase of FMCG products through Commercial sources. Hence, the majority of the respondents collecting information from Commercial source through sales person or representative.

Television (m = 3.7302) is the top most factor. Whereas Newspapers Advertisements (m = 3.7127) and Radio (m =3.1968) are the top least important factors in collecting information relating to purchase of FMCG products through public sources. This result shows that majority of the respondents collecting information from television advertisement.

PRE-PURCHASE DECISIONS OF FAST MOVING CONSUMER GOODS

Factors	N Valid	Mean	Std. Deviation
Quality of the product is good	630	4.5635	.77824
Price determines the quality of the product	630	4.0143	.82573
Quantity of the product is accurate as mentioned in the package	630	3.8286	1.05152
Product is available as frequency of purchase of the consumer	630	3.8524	.93107
Selected brand should be Harmless to use	630	3.7762	1.11175
Ingredient of the product mix is herbal in nature	630	3.7508	1.12203
Package of the product attracts while purchasing the product	630	3.6175	1.13676
Advertisement of the product influenced to purchase	630	3.4254	1.27592
Brand name and reputation are important While purchasing of the product	630	3.8984	1.06505
Purchase of the product is to satisfy the consumer need	630	3.9556	1.00298
Free gift and sales offer of the FMCG product is aware or well informed to the society	630	3.4794	1.23104
Brand recognition is possible by way of performance of the product.	630	3.7556	1.08784

INTERPRETATION:

From the above table 3.13 showed that the mean was high for Quality of the product is good with a high mean value (m = 4.5635), Standard deviation of 0.7782 and Price determines the quality of the product mean value is 4.0143, standard deviation 0.82573. This shows that the respondents like to buy products with good quality and price determines the quality. The least buying consideration factor is Advertisement of the product influenced to purchase and free gift & sales offer of the FMCG product is aware or well informed to the society.

FINDINGS:

Factors that lead to purchase: Based on the high Mean value m = 4.4302 Protect the health is Most factors that to Purchase.

Level of importance given to various information sources before purchase:

Personal source of information: Based on the mean value, Majority Family members source of information are highly influenced (m = 4.3825).

Commercial Sources of Information: Based on the mean value, Majority Sales person or representatives source of information are highly influenced (m = 3.5778).

Public Sources of Information: Based on the mean value, Majority Television source of information are highly influenced (m = 3.7302).

Pre-purchase decisions of fast moving consumer goods: out of 630 respondents, the mean was high for Quality of the product is good with a high mean value (m = 4.5635).

CONCLUSION:

This research set out the examine the facets of rural pre purchase consumer buying behaviour. Also studied the various sources of Information utilized, categories of brand used and factors persuade rural buyers purchase decision. This rural consumer's recall survey brings interesting fallout. Rural buying behaviour is not static with respect to demographic factors. Rural consumers giving to personal sources of information than the others. Further consumer pre-purchase expectation always greater. Hence, it can be concluded that there is more level of factors that going to lead consumer buying behaviour. So, companies should concentrate and need to improve in factors lead to purchase for better sales.

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