



## A STUDY ON CONSUMERS KNOWLEDGE IN PREFERRING FMCG PRODUCTS IN RURAL MARKET

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### **Abstract**

Rural markets are gaining importance day-by-day. The Indian rural market with its vast size and demand base offers great opportunities to the marketers and is observed as a high potential market across the world. The Fast Moving Consumer Goods (FMCG) sector is a corner stone of the Indian economy. This sector touches every aspect of human life. FMCG's in rural market with growing awareness and brand consciousness among people. The Consumer knowledge plays a vital role for a firm to achieve its marketing goals. Consumer behavior helps to understand the buying tendencies and spending patterns of consumers is depending upon the selection, purchase and consumption of goods and services for the satisfaction of their needs & wants. This paper presents the study on level of awareness with reference to product usage and purchase decisions in preference of products in the rural market.

### **1.1. Introduction**

Rural marketing represents the emerging distinct activity of attracting and serving rural markets to fulfill the needs and wants of rural consumers. The rural population in India accounts for about 740 million consumers, which is exactly 73% of the total population. The Fast-moving consumer goods (FMCG) sector is an important contributor to India's GDP and it is the fourth largest sector of the Indian economy. Most of the FMCG companies in India are introducing customized products especially for rural population. The rural markets offer a great scope for concentrated marketing effort because of recent increases in the rural incomes and such incomes will foster growth because of better production and higher prices for agricultural commodities. The rural consumers have improved their lifestyles and the consumers are fundamentally different from the urban consumers.

The rural consumers have low level of literacy and limited exposure to products and services and the consumer behavior helps to understand the buying tendencies and spending patterns of consumers is depending upon the selection, purchase and consumption of goods and services for the satisfaction of their needs & wants. The consumer knowledge helps the marketers to understand how consumers think, feel and select the products and brands.

### **1.2. Objectives of the Study**

1. To study the level of awareness with reference to product usage and product purchase.
2. To examine the purchase decision of rural consumers.

#### **1.2.1. Level of Awareness among Rural Consumers**

The consumers are to be educated and enhanced awareness, Therefore the consumers are to be protected and made aware in various mechanisms of making purchase decisions. It also examines the buying behaviour and the market practices of the rural consumers. The consumers are to be protected from unsafe products, poor quality of goods and services, high prices, unfair trade practices and misleading advertisements.

**MRP** means Maximum Retail Price for the products which is printed on all packaged commodities or products that information indicates the maximum price for the particular products to be sold.

**Standard Mark and labels** The Standard mark is a mark or symbol given to a product, which meets certain standards with respect to the quality in terms of material used, methods of manufacturing, labeling, packaging and performance.

**AGMARK** means Agricultural marketing that standards it indicates the Quality standards for agricultural commodities are framed based on their intrinsic quality. Food safety factors are being incorporated in the standards. This Certification of agricultural products is carried out for the benefit of producers or manufacturers and consumers.

**Eco mark** is given to environment friendly products under on eco mark scheme instituted by the ministry of environment and forests, government of India. This covers all products that are less harmful to the environment through various stages of production, distribution and consumption.

**Expiry Date** is the date is used to maintain the products' physical stability and the products' content declared on the label that helps to use the products before the expiry date.



**Manufacturing Date** indicates the label information about the age of product. The consumers are always interested to know about the life of packaged products. So, the label should have the information about the date of manufacturing of the products.

**Terms and usage of the products** The awareness level of the consumers about the products has determined according to the terms and conditions of the products displayed in the product package.

### 1.2.2 Factors Influencing the Consumers Buying Decisions

The rural consumers buying decisions are influenced by the sources of information such as Advertisements, Banners & Hoardings, Friends & Relatives and Wall paintings etc. the buying roles are also influencing at the time of product purchasing.

#### Sources of Information

Advertisement is one of the most important thing it helps to inform the new products or services which are available in the market. It helps to spread awareness about the products of the consumers and potential buyers. The advertisements are classified such as television ads, Newspapers ads, Banners and hoardings, wall paintings etc. Television advertisement inducing the consumers mind for making decision. Other kinds of advertisements are magazines, newspapers also influencing the people. The Celebrity endorsements also influencing the consumers for taking a decisions to buy the products and the banners and hoardings in a large board at the road sides or other visible places which is used for displaying particular brand advertisements and posters.

#### Decision Roles for Family Product Purchasing

A decision making dependence upon a set of functions and activities that may have plays a several roles and set of expectations placed on their behaviour. The most influencing roles performed by the family earning members or husband or wife or childrens. These roles are influencing a person's buying behaviour. Sometimes the purchasing decisions are taken by husband and wife or both. Children also play a vital role for some product purchasing. Marketers need to know the influencing factors for buying decision roles and develop a marketing mix that takes care of needs and wants of a target market.

### 1.3 Need for the Study

Indian rural market is gaining importance day by day. The present study has revealed the extent to which rural consumers living around the rural areas and rural consumers decisions on purchase of the products which aids in satisfaction of personal, social and environmental needs. In spite of its dependence on choosing the product quality, price, colour, brand loyalty, advertisements etc. and the knowledge about particular products, brand awareness of the consumers are increasing day by day. The awareness on consumers rights makes the rural consumers to say "Seller Beware of" instead of saying "Buyer Beware of" has shown the literacy of rural consumers. The level of awareness is the need of the hour for the marketer to educate the customers regarding product quality, brand awareness, Eco labels, product labels, MRP, Manufacturing date and Expiry date, Terms and Conditions of product usage, Composition of the products are necessary for the rural consumers to be educated.

### 1.4 Research Design and Methodology

This study is covered by the rural consumers' knowledge of the KALLAL village in Sivaganga district.

#### 1.4.1 Sampling Technique

The researcher has adopted the purposive sampling techniques which is one of the Non-probability sampling methods used to collect the responses from the rural consumers whose purchase the products in rural market to select the sample respondents.

#### 1.4.2 Research Methodology

Research methodology is a way to systematically solve the research problem. The study is based on both primary and secondary data. A structured questionnaire is prepared on the basis of literature on the subject. The questionnaire consists of questions about personal data of the consumers, sources of information for buying decisions, level of awareness the rural consumers.

#### 1.4.3 Data Analysis on Inferential Statistics

The inferential statistics includes that the Karl Pearsons co-efficient correlation, Multiple Regression Analysis, one way ANOVA, Factor Analysis.



### 1.5 Findings of the Study

1. There is a significant difference between the Educational qualification and the products buying decisions of the consumers.
2. There is a significant difference between the Educational qualification and the level of awareness in maximum retail price of the rural consumers.
3. There is no significant difference between the Educational qualification and the level of awareness in product label.
4. There is a significant difference between the Educational qualification and the level of awareness in quality products of the consumers.
5. There is a significant difference between the Educational qualification and the level of awareness in branded products of the rural consumers.
6. There is no significant difference between the Educational qualification and the level of awareness in trademark products of the rural consumers.
7. There is no significant difference between the Educational qualification and the level of awareness in manufacturing date and expiry date of the products.
8. Through the factor analysis, it is inferred that most of the respondents and their product preference have significantly improved. Thirteen factors such as good quality, fragrance, colour, brand loyalty, size, low price, discounts, advertisements, availability, satisfaction, brand ambassador, credit facility, friends & family, twelve factors are identified and these factors are influenced on the consumers buying decisions.
9. From the multiple regression analysis, the t value of the independent variable shows that the Level of awareness are statistically at 1% level. Hence the independent variables such as variety  $X_1$ , colour  $X_2$ , Non – availability  $X_3$ , Expectation  $X_4$ , Credit facility  $X_5$ , Branded products  $X_6$ , Duplicate products  $X_7$ , have statistical features of the product. The value of co-efficient of determination  $R^2 = 0.148$  indicates that the 14% of the variation in the features of the product.

### 1.6 Conclusion

Indian Rural Market plays a pivotal role as it provides great opportunities to the rural people. The rural market is developed by rising purchasing power, buying decisions and level of awareness the consumers. Rural market also benefits the rural economy by providing and uplifting the standard and quality life of the people in rural area. The current marketing scenario indicates that many of the marketing issues such as consumers level of awareness the product purchasing, consumers buying decisions, demand assessment, brand identification, product promotions etc.

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**Appendices**

**Table 1.2 Showing the correlation between Level of awareness of rural consumers and the sources of information**

<b>Pearson Correlation</b>	<b>TV Advertisements</b>	<b>Newspaper Advertisements</b>	<b>Friends &amp; Relatives</b>	<b>Banners &amp; hoardings</b>	<b>Wall paintings</b>
Awareness Pearson correlation sig.(2-tailed)	.240**	.129	.055	.224**	.197**
	.000	.057	.001	.001	.003
N	220	220	220	220	220

\*\*Correlation is significant at the 0.01 level (2-tailed)

\*Correlation is significant at the 0.05 level (2-tailed)

From the above table 4.7 shows the correlation exists between Level of awareness of rural consumers and the variables such as TV advertisements, Newspaper advertisements, Banners & hoardings and Wall paintings. Among these variables the relationship between Level of awareness and TV advertisements, Banners & hoardings and Wall paintings are positive and significant at 1% level.

**Table 1.3 Showing the Correlation between Level of Awareness the Products and Features of the Product Information**

<b>Pearson Correlation</b>	<b>Personal experience</b>	<b>Friends &amp; Relatives</b>	<b>Press media</b>	<b>Sales personal demonstrations</b>
awareness pearson correlation sig.(2-tailed)	.079	.071	.213**	.259**
	.243	.292	.002	.000
N	220	220	220	220

\*\*Correlation is significant at the 0.01 level (2-tailed)

\*Correlation is significant at the 0.05 level (2-tailed)

Source : primary data

From the above table 4.19 shows that the correlation exists between Level of awareness the products and the variables such as Personal experience, Friends & Relatives, Press media, Sales personal demonstrations. Among these variables the relationship between Level of awareness the products and Press media, Sales personal demonstration are positive and significant at 1% level.

**Table 1.4 Analysis of Variance Showing the Difference between the Educational Qualification and the Level of Awareness in Maximum Retail Price (MRP)**

H<sub>0</sub>: There is no significant difference between the Educational Qualification and the Level of awareness in Maximum Retail Price



Educational Qualification	N	Mean	Std. Deviation	Std. Error	F	Sig.
Illiterate	35	3.66	.968	.164	2.009	.008
High school completed	37	3.62	1.037	.170		
Secondary school completed	45	3.27	1.388	.207		
Graduate <sup>ab</sup>	79	3.09	1.487	.167		
Post graduate	24	3.08	.929	.190		
<b>Total</b>	220	3.30	1.283	.087		

Source: Primary data

From the above table, F value 2.009 is found to be significant @ 1% level. Hence the null hypothesis is rejected and there is a significant difference between the educational qualification and the level of awareness in MRP. From the Duncan Multiple Range test it is found that the respondents who have completed Graduates were found to be the more aware about the maximum retail price.

**Table 1.5 Analysis of Variance Showing the Difference between the Educational Qualification and the Level of Awareness in Product Labels**

H<sub>0</sub>: There is no significant difference between the Educational Qualification and the Level of awareness in product labels

Educational Qualification	N	Mean	Std. Deviation	Std. Error	F	Sig.
illiterate	35	3.91	.818	.138	.639	.635
High school completed	37	4.03	.897	.147		
Secondary school completed	45	3.69	1.221	.182		
Graduate <sup>ab</sup>	79	3.77	1.198	.135		
Post graduate	24	3.71	1.233	.252		
<b>Total</b>	220	3.81	1.105	.074		

Source: Primary data

From the above table, F value 0.639 is not significant @ 1% level. Hence the null hypothesis is accepted and there is no significant difference between the educational qualification and the level of awareness in product labels.

**Table 1.6 Analysis of Variance Showing the Difference between the Educational Qualification and the Level of Awareness in Quality Products**

H<sub>0</sub>: There is no significant difference between the Educational Qualification and the Level of awareness in quality products

Educational Qualification	N	Mean	Std. Deviation	Std. Error	F	Sig.
illiterate	35	3.26	1.336	.226	2.469	.006
High school completed	37	3.86	1.084	.178		
Secondary school completed	45	3.38	1.302	.194		
Graduate <sup>ab</sup>	79	3.39	1.245	.140		
Post graduate	24	4.00	.885	.181		
<b>Total</b>	220	3.51	1.229	.083		

Source: Primary data

From the above table, F value 2.469 is found to be significant @ 1% level. Hence the null hypothesis is rejected and there is significant difference between the educational qualification and the level of awareness in quality products. From the Duncan



Multiple Range test it is found that the respondents who have completed Graduates were found to be more aware about the quality products.

**Table 1.7 Analysis of Variance Showing the Difference between the Educational Qualification and the Level of Awareness in Branded Products**

H<sub>0</sub>: There is no significant difference between the Educational Qualification and the Level of awareness in branded products

Educational Qualification	N	Mean	Std. Deviation	Std. Error	F	Sig.
illiterate	35	3.51	1.197	.202	2.957	.001
High school completed	37	4.03	1.040	.171		
Secondary school completed	45	3.42	1.234	.184		
Graduate <sup>ab</sup>	79	3.54	1.357	.153		
Post graduate	24	4.25	.989	.202		
<b>Total</b>	220	3.67	1.243	.084		

Source: Primary data

From the above table, F value 2.957 is found to be significant @ 1% level. Hence the null hypothesis is rejected and there is significant relationship between the educational qualification and the level of awareness in branded products. From the Duncan Multiple Range test it is found that the respondents who have completed Graduate were found to be more awareness about the branded products.

**Table 1.8 Analysis of Variance Showing the Difference between the Educational Qualification and the Level of Awareness in Trademark Product**

H<sub>0</sub>: There is no significant difference between the Educational Qualification and the Level of awareness in trademark products

Educational Qualification	N	Mean	Std. Deviation	Std. Error	F	Sig.
illiterate	35	3.40	1.090	.184	.587	.672
High school completed	37	3.46	1.260	.207		
Secondary school completed	45	3.47	1.342	.200		
Graduate <sup>ab</sup>	79	3.29	1.221	.137		
Post graduate	24	3.71	1.042	.213		

Source: Primary data

From the above table, F value 0.587 is not significant @ 1% level. Hence the null hypothesis is accepted and there is no significant difference between the educational qualification and the level of awareness in trademark products.

**Table 1.9 Analysis of Variance Showing the Difference between the Educational Qualification and the Level of Awareness in Manufacturing Date and Expiry Date**

H<sub>0</sub>: There is no significant difference between the Educational Qualification and the Level of awareness in manufacturing date and expiry date

Educational Qualification	N	Mean	Std. Deviation	Std. Error	F	Sig.
Illierate	35	3.83	.923	.156	.547	.701
High school completed	37	3.81	1.266	.208		
Secondary school completed	45	3.56	1.253	.187		
Graduate <sup>ab</sup>	79	3.56	1.278	.144		
Post graduate	24	3.67	1.090	.223		

Source: Primary data





From the above table, F value 0.547 is not significant @ 1% level. Hence the null hypothesis is accepted and there is no significant difference between the educational qualification and the level of awareness in manufacturing date and expiry date.

**Table 1.10 Analysis of Variance Showing the Difference between the Educational Qualification and the Level of Awareness in Product Composition**

H<sub>0</sub>: There is no significant difference between the Educational Qualification and the Level of awareness in product composition

Educational Qualification	N	Mean	Std. Deviation	Std. Error	F	Sig.
illierate	35	3.69	1.231	.208	3.597	.006
High school completed	37	3.38	1.381	.227		
Secondary school completed	45	3.49	1.014	.151		
Graduate <sup>ab</sup>	79	3.48	1.218	.137		
Post graduate	24	2.92	1.018	.208		

Source: Primary data

From the above table, F value 3.597 is found to be significant @ 1% level. Hence the null hypothesis is rejected and there is a significant difference between the educational qualification and the level of awareness in product composition. From the Duncan Multiple Range test it is found that the respondents not more aware about the product ingredients at the time of product purchasing.

**Table 1.11 Analysis of Variance Showing the Difference between the Educational Qualification and the Level of Awareness in Terms and Conditions of the Product Usage**

H<sub>0</sub>: There is no significant difference between the Educational Qualification and the Level of awareness in terms and conditions of the product usage

Educational Qualification	N	Mean	Std. Deviation	Std. Error	F	Sig.
Illierate	35	3.34	1.110	.188	.755	.555
High school completed	37	3.35	1.252	.206		
Secondary school completed	45	3.51	1.100	.164		
Graduate <sup>ab</sup>	79	3.56	1.227	.138		
Post graduate	24	3.13	1.262	.258		

Source: Primary data

From the above table, F value 0.755 is not significant @ 1% level. Hence the null hypothesis is accepted and there is no significant difference between the educational qualification and the level of awareness in terms and conditions of the product usage.

**Table 1.12 Multiple Regression Analysis Showing the Relationship between the Level of Awareness and Product Purchase**

Dependent variable Y = Level of awareness

Independent variables X<sub>1</sub> = variety; X<sub>2</sub> = colour; X<sub>3</sub> = Non – availability; X<sub>4</sub> = Expectation; X<sub>5</sub> = Credit facility;

X<sub>6</sub> = Branded products; X<sub>7</sub> = Duplicate products

Multiple R = 0.385; R<sup>2</sup> = 0.148; Adjusted R<sup>2</sup> = 0.120; Standard Error = 0.676

**Table 4.42 Calculation of Multiple Regression Coefficients**

Factors	Component			
	1	2	3	4
Good Quality	.499	<b>.637</b>	-.094	.056
Fragrance	.265	.104	-.117	-.012
Colour	.029	<b>.796</b>	.314	-.056



Brand loyalty	<b>.766</b>	.264	-.051	.090
Size	<b>.867</b>	.174	.123	-.179
Low Price	<b>.846</b>	.303	-.116	.040
Discounts	<b>.589</b>	.164	-.063	.473
Advertising	<b>.687</b>	-.073	.307	.098
Availability	.323	.097	<b>.736</b>	-.114
Satisfaction	.260	.160	.225	<b>.858</b>
Brand Ambassador	.073	.086	<b>.785</b>	.186
Credit Facility	-.354	-.114	<b>.756</b>	.145
Friends & Family	-.175	-.224	.039	<b>.874</b>

$$Y = 1.987 + 0.112X_1 + -0.022X_2 + 0.098X_3 + 0.064X_4 + 0.082X_5 + 0.084X_6 + 0.035X_7$$

The above table reveals that level of awareness is taken as a dependent variable and variety  $X_1$ , colour  $X_2$ , Non – availability  $X_3$ , Expectation  $X_4$ , Credit facility  $X_5$ , Branded products  $X_6$ , Duplicate products  $X_7$  are taken as Independent variables. The results shows that the Multiple Regression co-efficient  $R = 0.385$  measures the degree of relationship between the actual values were obtained as the linear combination of variety, colour, Non – availability, Expectation, Credit facility, Branded products, Duplicate products. The co-efficient value of 0.385 indicates that the relationship between the Level of awareness and the other independent variables are quite strong and positive.

The value of co-efficient of determination  $R^2 = 0.148$  indicates that the 14% of the variation in the features of the products is explained and accounted by the estimated sample regression equation that uses the variety  $X_1$ , colour  $X_2$ , Non – availability  $X_3$ , Expectation  $X_4$ , Credit facility  $X_5$ , Branded products  $X_6$ , Duplicate products  $X_7$ .

From the ANOVA table **F value 5.280** is found to be significant at 1% level. Hence the model is fit and the values that are estimated are not a mere theoretical construction. The constant **=0.280** means that Level of awareness has an important role when using the estimated regression line or equation for prediction.

$\beta_1 = 0.112$  the partial effect of the Level of awareness holding the other independent variables constant. The estimated positive sign implies that the positive effect and Level of awareness will have influence on the purchasing of particular product the independent variables variety  $X_1$ , colour  $X_2$ , Non – availability  $X_3$ , Expectation  $X_4$ , Credit facility  $X_5$ , Branded products  $X_6$ , Duplicate products  $X_7$ .

$\beta_2 = -0.022$  the partial effect of the Level of awareness holding the other independent variables constant. The estimated negative sign implies that the positive effect and Level of awareness will have influence on the purchasing of particular product the independent variables variety  $X_1$ , colour  $X_2$ , Non – availability  $X_3$ , Expectation  $X_4$ , Credit facility  $X_5$ , Branded products  $X_6$ , Duplicate products  $X_7$ .

$\beta_3 = 0.098$  the partial effect of the Level of awareness holding the other independent variables constant. The estimated positive sign implies that the positive effect and Level of awareness will have influence on the purchasing of particular product the independent variables variety  $X_1$ , colour  $X_2$ , Non – availability  $X_3$ , Expectation  $X_4$ , Credit facility  $X_5$ , Branded products  $X_6$ , Duplicate products  $X_7$ .

$\beta_4 = 0.064$  the partial effect of the Level of awareness holding the other independent variables constant. The estimated positive sign implies that the positive effect and Level of awareness will have influence on the purchasing of particular product the independent variety  $X_1$ , colour  $X_2$ , Non–availability  $X_3$ , Expectation  $X_4$ , Credit facility  $X_5$ , Branded products  $X_6$ , Duplicate products  $X_7$ .

$\beta_5 = 0.082$  the partial effect of the features of the prod Level of awareness holding the other independent variables constant. The estimated positive sign implies that the positive effect and Level of awareness will have influence on the purchasing of particular product the independent variety  $X_1$ , colour  $X_2$ , Non – availability  $X_3$ , Expectation  $X_4$ , Credit facility  $X_5$ , Branded products  $X_6$ , Duplicate products  $X_7$ .





$r_6 = 0.084$  the partial effect of the Level of awareness holding the other independent variables constant. The estimated positive sign implies that the positive effect and Level of awareness will have influence on the purchasing of particular product the independent variables variety  $X_1$ , colour  $X_2$ , Non – availability  $X_3$ , Expectation  $X_4$ , Credit facility  $X_5$ , Branded products  $X_6$ , Duplicate products  $X_7$ .

$r_7 = 0.035$  the partial effect of the Level of awareness holding the other independent variables constant. The estimated positive sign implies that the positive effect and Level of awareness will have influence on the purchasing of particular product the independent variety  $X_1$ , colour  $X_2$ , Non – availability  $X_3$ , Expectation  $X_4$ , Credit facility  $X_5$ , Branded products  $X_6$ , Duplicate products  $X_7$ .

The t value of the respondent variable shows that the Level of awareness are statistically significance at 1% level. Hence the independent variables variety  $X_1$ , colour  $X_2$ , Non – availability  $X_3$ , Expectation  $X_4$ , Credit facility  $X_5$ , Branded products  $X_6$ , Duplicate products  $X_7$ . have significance on the features of the product.

**Table 1.13 Showing the Correlation between Good Quality as a Factor of Buying Decision and the Sources of Information**

Pearson Correlation		Newspaper Advertisements	Friends & Relatives	Banners & Hoardings	Wall Paintings
Good quality	pearson correlation	-.090	-.101	.121	.292**
	sig.(2-tailed)	.184	.135	.073	.000
	N	220			

\*\*Correlation is significant at the 0.01 level(2-tailed)

Source : primary data

\*Correlation is significant at the 0.05 level (2-tailed)

From the above table 4.8 shows that the correlation exists between Good quality as a factor of buying decision and the variables such as newspapers, friends & relatives, banners & hoardings and wall paintings. Among these variables the relationship between good quality as a factor of buying decision and wall paintings are positive and significant at 1% level. The relationship between good quality and newspapers, friends & relatives are found to be negative and significant at 1% level.

**Table 1.14 Showing the Correlation between Fragrance as a Factor of Buying Decision and the Sources of Information**

Pearson Correlation		TV Advertisements	Newspaper Advertisements	Banners & Hoardings	Wall Paintings
Fragrance	pearson correlation	.060	.120	.234**	.253**
	sig.(2-tailed)	.376	.076	.000	.000
	N	220	220	220	220

\*\*Correlation is significant at the 0.01 level (2-tailed)

Source : primary data

\*Correlation is significant at the 0.05 level (2-tailed)

From the above table 4.9 shows that the correlation exists between fragrance as a factor of buying decision and the variables such as TV Advertisements, newspaper advertisements, banners & hoardings and wall paintings. Among these variables the relationship between fragrance as a factor of buying decision and banners & hoardings and wall paintings are positive and significant at 1% level.

**Table 1.15 Showing the Correlation between Brand Loyalty as a Factor of Buying Decision and the Sources of Information**

Pearson Correlation	TV Advertisements	Newspaper Advertisements	Banners & Hoardings	Wall Paintings
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Brand loyalty	pearson correlation	-.056	.116	.109	.148*
	sig.(2-tailed)	.407	.087	.106	.028
	N	220	220	220	220

\*\*Correlation is significant at the 0.01 level(2-tailed)

Source : Primary data

\*Correlation is significant at the 0.05 level (2-tailed)

From the above table 4.10 shows that the correlation exists between Brand loyalty as a factor of buying decision and the variables such as TV Advertisements, newspaper advertisements, banners & hoardings and wall paintings. Among these variables the relationship between brand loyalty as a factor of buying decision and wall paintings are positive and significant at 5% level. The relationship between brand loyalty and TV advertisements are found to be negative and significant at 5% level.

**Table 1.16 Showing the Correlation between Size as a Factor of Buying Decision and the Sources of Information**

Pearson Correlation		TV Advertisements	Newspaper Advertisements	Friends & Relatives	Wall Paintings
Size	pearson correlation	.135*	.078	.068	.162*
	sig.(2-tailed)	.026	.251	.312	.016
	N	220	220	220	220

Source: Primary data

\*Correlation is significant at the 0.05 level (2-tailed)

From the above table 4.11 shows that the correlation exists between size as a factor of buying decision and the variables such as TV Advertisements, newspaper advertisements, friends & relatives and wall paintings. Among these variables the relationship between size and Tv Advertisements & wall paintings are positive and significant at 5% level.

**Table 1.17 Showing the Correlation between Low Price as a Factor of Buying Decision and the Sources of Information**

Pearson Correlation		TV Advertisements	Newspaper Advertisements	Friends & Relatives	Banners & Hoardings	Wall Paintings
Lowprice	pearson correlation	.179**	.088	.179**	.073	.117
	sig.(2-tailed)	.008	.193	.008	.278	.084
	N	220	220	220	220	220

\*\*Correlation is significant at the 0.01 level(2-tailed)

Source : Primary data

\*Correlation is significant at the 0.05 level (2-tailed)

From the above table 4.12 shows that the correlation exists between Low price as a factor of buying decision and the variables such as Tv Advertisements, newspaper advertisements, friends & relatives, banners & hoardings and wall paintings. Among these variables the relationship between Low price and TV Advertisements, friends & relatives are positive and significant at 1% level.

**Table 1.18 Showing the Correlation between Discount Offers as a Factor of Buying Decision and the Sources of Information**

Pearson Correlation	TV Advertisements	Friends & Relatives	Banners & Hoardings
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Discounts	pearson correlation sig.(2-tailed)	.234**	.245**	.150*
		.000	.000	.026
	N	220	220	220

\*\*Correlation is significant at the 0.01 level (2-tailed)

Source: Primary data

\*Correlation is significant at the 0.05 level (2-tailed)

From the above table 4.13 shows that the correlation exists between Discounts as a factor of buying decision and the variables such as TV advertisements, friends & relatives and banners & hoardings. Among these variables the relationship between Discounts as a factor of buying decision and TV advertisements, Friends & Relatives are positive and significant at 1% level and the positive relationship between discounts and Banners & hoardings are significant at 5% level.

**Table 1.19 Showing the Correlation between Advertising as a Factor of Buying Decision and the Sources of Information**

Pearson Correlation		TV Advertisements	Newspaper Advertisements	Wall Paintings
Advertising	pearson correlation sig.(2-tailed)	.136**	.191**	.129
		.043	.004	.057
	N	220	220	220

\*\*Correlation is significant at the 0.01 level (2-tailed)

Source: Primary data

\*Correlation is significant at the 0.05 level (2-tailed)

From the above table 4.14 shows that the correlation exists between Advertising as a factor of buying decision and the variables such as TV advertisements, Newspaper advertisements and Wall paintings. Among these variables the relationship between Advertising and TV advertisements, Newspaper advertisements are positive and significant at 1% level.

**Table 1.20 Showing the Correlation between Availability as a Factor of Buying Decision and the Sources of Information**

Pearson Correlation		TV Advertisements	Newspaper Advertisements	Friends & Relatives	Wall Paintings
Availability	pearson correlation	.319**	.143*	.131	.083
	sig.(2-tailed)	.000	.034	.052	.218
	N	220	220	220	220

\*\*Correlation is significant at the 0.01 level (2-tailed)

Source: Primary data

\*Correlation is significant at the 0.05 level (2-tailed)

From the above table 4.15 shows that the correlation exists between Availability as a factor of buying decision and the variables such as TV advertisements, Newspaper advertisements, friends & relatives and Wall paintings. Among these variables the relationship between Availability as a factor of buying decision and TV advertisements are positive and significant at 1% level and the positive relationship between Availability and Newspaper advertisements are significant at 5% level.

**Table 1.21 Showing the Correlation between Brand Ambassador as a Factor of Buying Decision and the Sources of Information**



Pearson Correlation	TV Advertisements	Newspaper Advertisements	Friends & Relatives	Wall Paintings
Brand ambassador				
pearson correlation sig.(2-tailed)	.247**	.147*	.134*	-.238**
	.000	.029	.047	.000
N	220	220	220	220

\*\*Correlation is significant at the 0.01 level (2-tailed)

Source: Primary data

\*Correlation is significant at the 0.05 level (2-tailed)

From the above table 4.16 shows that the correlation exists between Brand ambassador as a factor of buying decision and the variables such as TV advertisements, Newspaper advertisements, friends & relatives and Wall paintings. Among these variables the relationship between Brand ambassador as a factor of buying decision and TV advertisements are positive and significant at 1% level and the positive relationship between Brand ambassador and Newspaper advertisements, friends & relatives are significant at 5% level. The relationship between Brand ambassador and wall paintings is found to be negative and significant at 1% level.

**Table 1.23 Showing the Correlation between Credit Facility as A Factor Of Buying Decision And The Sources Of Information**

Pearson Correlation	TV Advertisements	Friends & Relatives	Wall Paintings
Credit facility			
pearson correlation sig.(2-tailed)	.132*	.096	-.291**
	.050	.156	.000
N	220	220	220

\*\*Correlation is significant at the 0.01 level(2-tailed)

Source : Primary data

\*Correlation is significant at the 0.05 level (2-tailed)

From the above table 4.17 shows that the correlation exists between Credit facility as a factor of buying decision and the variables such as TV advertisements, Friends & Relatives, Wall paintings. Among these variables the relationship between Credit facility as a factor of buying decision and TV advertisements are positive and significant at 5% level and the relationship between Credit facility and Wall painting are significant at 1% level.

**Table 1.24 Showing the Correlation between Friends & Family as a Factor of Buying Decision and the Sources of Informations**

Pearson Correlation	TV Advertisements	Newspaper Advertisements	Friends & Relatives	Banners & Hoardings	Wall Paintings
Friends & family					
pearson correlation sig.(2-tailed)	.155*	.104	.221**	.090	.109
	.021	.123	.001	.181	.108
N	220	220	220	220	220

\*\*Correlation is significant at the 0.01 level (2-tailed)

Source : primary data

\*Correlation is significant at the 0.05 level (2-tailed)

From the above table 4.18 shows that the correlation exists between Friends & family as a factor of buying decision and the variables such as and Tv advertisements, Newspaper advertisements, friends & relatives, banners & hoardings and Wall paintings. Among these variables the relationship between Friends & family as a factor of buying decision and friends &



relatives are positive and significant at 1% level and the positive relationship between Friends & family and Tv advertisements are significant at 5% level.

**Table 1.25 Analysis Of Variance Showing the Difference between the Educational Qualification and the Buying Decision**

H<sub>0</sub>: There is no significant relationship between the educational qualification and the buying decision

Educational Qualification	N	Mean	Std. Deviation	Std. Error	F	Sig.
Illiterate	37	3.72	.456	.075	7.392	.000
High school completed	38	3.73	.420	.068		
Secondary school completed	43	3.35	.586	.089		
Graduate <sup>ab</sup>	77	3.39	.410	.046		
Post graduate	25	3.61	.426	.085		
<b>Total</b>	220	3.49	.486	.032		

Source : primary data

From the above table, F value 7.392 is found to be significant @ 1% level. Hence the null hypothesis is rejected and there is significant relationship between the educational qualification and the buying decision. From the Duncan Multiple Range test it is found that the respondents who have completed Graduate were found to be the most influencing factor among the buying decision.

**Table 1.26 KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.518
Bartlett's Test of	Approx. Chi-Square	145.728
Sphericity	Df	78
	sig.	.000

The **KMO** measures the sampling adequacy which should be greater than 0.5 for a satisfactory factor analysis to proceed. if any pair of variables has a value less than this, consider dropping one of them from the analysis. The off-diagonal elements should all be very small (close to zero) in a good model. Looking at the above table, the KMO measure is 0.518.

**Bartlett's test** is another indication of the strength of the relationship among variables. This test the null hypothesis that the correlation matrix is an identity matrix. An identity matrix is matrix in which all of the diagonal elements are 1 and all off diagonal elements are 0. you want to reject this null hypothesis. from the same table, we can see that the Bartlett's test of sphericity is significant that is, its associated probability is less than 0.05. In fact, it is actually 0.000, i.e the significance level is small enough to reject the null hypothesis. This means that correlation matrix is not an identity matrix.

**Table 1.27 Factor Analysis For Buying Decisions  
Table 1.27 Rotated Component Matrix<sup>a</sup>**

Factors	Component			
	1	2	3	4
Good Quality	.499	<b>.637</b>	-.094	.056
Fragrance	.265	.104	-.117	-.012
Colour	.029	<b>.796</b>	.314	-.056
Brand loyalty	<b>.766</b>	.264	-.051	.090
Size	<b>.867</b>	.174	.123	-.179



Low Price	<b>.846</b>	.303	-.116	.040
Discounts	<b>.589</b>	.164	-.063	.473
Advertising	<b>.687</b>	-.073	.307	.098
Availability	.323	.097	<b>.736</b>	-.114
Satisfaction	.260	.160	.225	<b>.858</b>
Brand Ambassador	.073	.086	<b>.785</b>	.186
Credit Facility	-.354	-.114	<b>.756</b>	.145
Friends & Family	-.175	-.224	.039	<b>.874</b>

Extraction Method: Principal component Analysis.

Source: primary data

Rotation Method: Varimax with Kaiser Normalization.

In this study the factor analysis has been used to find the dominant variables influenced in buying decision through the analysis Brand loyalty (0.766), size (0.867) and Low price (0.846), Advertising (0.687) are identified in the first factor. Size of the products has the highest significant positive loading. The factor one is characterized as the good.

The second factor includes the variables such as Good Quality (0.637) and Colour (0.796) are identified in the second factor. Colour of the products has the highest significant positive loading. The second factor characterized as a good.

The third factor consists of the variables such as Availability (0.736), Brand ambassador (0.785) and credit Facility (0.756) are identified in the third factor. Brand Ambassador of the products has the highest significant positive loading. The third factor characterized as good.

The fourth factor includes the variables namely Satisfaction (0.858) and Friends & Family (0.874) only two variables are identified in the fourth factor. Friends & Family has influenced the highest significant positive loading. The factor characterized as good.

Through the factor analysis it is inferred that most of the respondents and The buying decision of their product preference have significantly improved. out of thirteen factors, twelve factors are identified and these factors are influenced on the Buying Decision.