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Factors Influencing Purchase of FMCG by Rural Consumers in South India: An Empirical Study

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Abstract

With more than six hundred thousand villages and more than 70% of the population, rural India has become a massive consumer goods market. FMCG has emerged as a major product category in rural consumption. Companies marketing FMCG to rural consumers cannot merely extend their general marketing strategies to rural markets. Instead, they need to devise rural specific strategies. In this process, they need to understand crucial issues relating to rural consumer behavior and more specifically relating to different geographic regions of the country. This paper focuses on understanding factors that affect the rural purchase of FMCG in South India. Empirical study was conducted in 8 districts of South India to identify the key influencing variables. Factor analysis was used to form 24 key variables into five groups (influencing factors). Influence of retailers' recommendations has emerged as the most significant variable in the trust factor. According to the study, rural consumers in South India consider that usage of FMCG contributes to their lifestyle.

Keywords: *Trust factor, Price points, Brand visibility, Value for money, Rural purchase, Product education*

Introduction

Thrust on rural development since 1950 eventually made India into an attractive rural market. Increased awareness along with rise in income levels influenced the rural marketing environment in the country (Velayudhan, 2002). Other factors that contributed to the growth of rural markets are penetration of media, rising aspiration of rural people and packaging revolution (Bijapurkar, Rama, 2000; Kotler et al., 2009). Fast moving consumer goods (henceforth referred to as FMCG) market has emerged as one of the most attractive rural markets in India (Kashyap, Pradeep & Raut, Siddharth, 2007). An effective FMCG marketing strategy in a rural setup essentially includes product variants, product categories, price points, sizes and widespread distribution network (Kumar & Madhavi, 2006). The general impression that the rural markets are potential only for agri-inputs is partly correct as there are opportunities to market modern goods and services in rural areas in India (Khosla, Ashok, 2000). The rural FMCG market in India has grown 15% in 2011 (Nielsen Report, 2012). The Indian rural consumer market grew 25% in 2008 and would reach US$ 425 billion in 2010-11 with 720-790 million customers (Quarterly Report, CII-Technopak, 2009). According to FICCI Technopak Report 2009, FMCG industry is projected to grow by 12% and reach a size of US $ 43 billion by 2013 and US $ 74 billion by 2018.

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Rural Market and Rural Marketing

Different experts and organizations have divergent views on what constitutes the term, 'rural'. Collins Cobuild Dictionary (2001) describes the word 'rural' as 'place far away from towns and cities'. A rural market broadly comprises of consumer markets, institutional markets and services (Dogra & Ghuman, 2008). According to Velayudhan (2002), rural marketing includes all those activities of assessing, stimulating and converting the rural purchasing power into an effective demand for specific products and with the aim of raising the standard of living. It is a two way marketing process of flow of goods and services from rural to urban areas and vice-versa (George & Mueller, 1955). Rural marketing is any marketing activity in which one dominant participant is from rural area (Kotler, et al., 2009).

	Rural Seller (RS)	**Urban Seller (US)**
Rural Buyer (RB)	I: RS-RB Intra-Rural (All products)	II: US-RB Consumer goods, services, agro inputs, farm implements & machinery
Urban Buyer (UB)	III: RS-UB Farm & Non-farm products	IV: US-UB Intra-Urban (All products)

Figure 1.1: Rural Buyer-Seller (Producer) Matrix - Source: Vaswani et al. (2005)

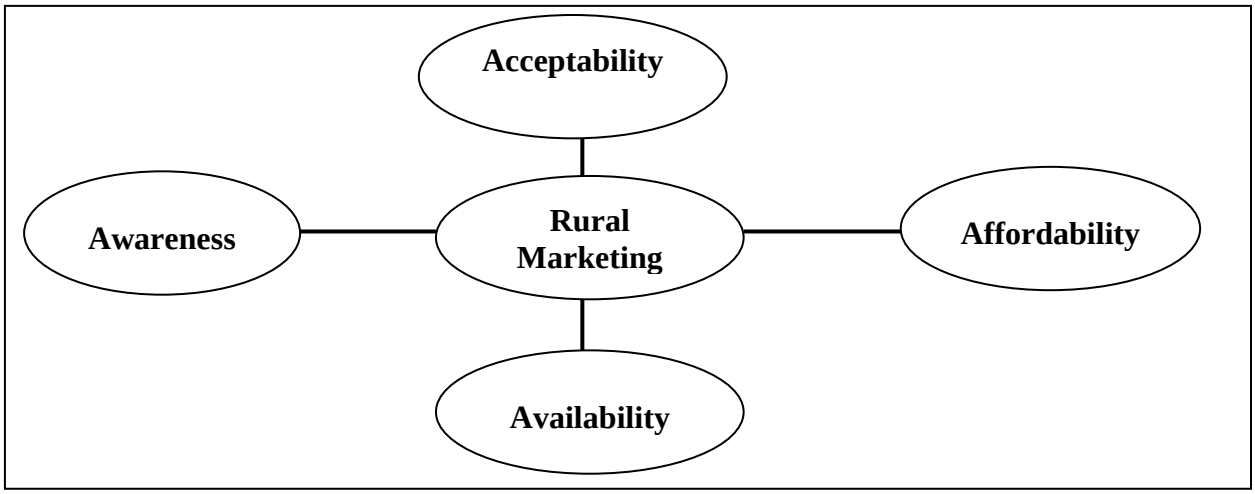


Figure 1.2: Rural Marketing – 4 A's Structure - Source: Kotler et al. (2009). Marketing Management A South Asian Perspective, 13e, Pearson Education, New Delhi, pg. 12

Vaswani et al. (2005) gave the Rural buyer-Seller (Producer) Matrix that presents the scope of rural marketing (Figure 1.1). On Shelf-I are the goods which are made by rural people in rural areas and consumed by rural inhabitants. Examples include pottery, woolen, cotton and silk fabric weaved by handlooms, vegetables and fruits, etc. Shelf-II comprises of goods made and sold by urban people to rural areas like, automobiles, bicycles, farm equipment, fertilizers, etc. Shelf-III comprises of goods made in rural areas and consumed in urban areas like, vegetables, agro-based products, products of cottage industries, etc. Shelf-IV does not fall under the scope of rural marketing.

Rural marketing mix would comprise of 4 A's viz., Acceptability, Affordability, Accessibility and Awareness (Figure 1.2).

Literature Review

Marketing scenario in India changed with market liberalization policies after 1990's (Gopalaswamy, 1997). Most of the Indian rural markets are 'Virgin' in nature and they are now opening for most of the packaged goods (Habeeb-Ur-Rahman, 2007) and for a number of product categories (Bijapurkar, Rama 2000). Rural marketers have to differentiate themselves on quality and value for money (Anand & Krishna, 2008). For this purpose, they need to understand the factors that influence the rural purchase of FMCG (Krishnamoorthy, 2008). Various factors influence the purchase decisions of customers (Blackwell and Talarzy, 1977). Available literature mentions that packaging (Pandey, 2005; Venkatesh, 2004), brand name (Narang, 2001; Bishnoi & Bharti, 2007; Sahoo & Panda, 1995), quality (Rashmi & Venu Gopal, 2000; Kumar & Madhavi, 2006), price (Sarangapani & Mamatha, 2008) and promotions (Bhatt & Jaiswal, 1986) influence the rural purchase. Opinion leaders also influence the rural consumption behaviour (Sayulu & Ramana Reddy, 1996). In the process, retailers have emerged as key influencers of rural purchase of FMCG (Ying Zhao, 1994).

Research Gap

Though the currently available literature on influencing factors seemingly appears to be adequate, still a lot of research needs to be done in specific geographic rural markets (Jha, Mithileswar, 2003; Bijoor, Harish 2004) as the rural consumer behavior varies in various product categories and geographic markets (Sinha, 2008). Respected as an expert in rural marketing in India, Rajan, R.V., opined that a lot of study still needs to be conducted as understanding of rural consumers, even after two decades, remains partial and superficial. Though studies are conducted on various aspects like, challenges in rural markets (Khatri, 2002), advertising issues in rural marketing (Balakrishnan, 2007), importance of creativity in message generation and message execution while communicating with rural markets (Bansal & Easwaran, 2004) and general issues relating to rural markets (Bijapurkar, Rama, 2000), still there is a lot of scope for studying many more issues relating to influencing factors in rural markets. The literature review conducted for the current research makes it clear that very less research is done on rural consumer behavior with respect to factors influencing the purchase and consumption of FMCG, by the Indian rural consumers, either in general or with reference to South India. Hence, it is decided to conduct a survey with reference to FMCG purchase behavior of rural consumers in Telangana region of South India.

Objective of the Study

Main objective of the current study is to identify the factors influencing the purchase of FMCG by rural consumers in South India.

Research Methodology

Primary data is collected through administering a well-structured questionnaire consisting of 5-point scale. For the convenience of the respondents, the questionnaire is translated in to the regional language, Telugu. The survey is limited to a region called Telangana, in South India. The **sample size** of **1080** is calculated by using the formula: (Exhibit 1)

$$n = \left\{ \frac{Z^2(pq)N}{e^2\ (N-1) + Z^2(pq)} \right\}$$

$$n = \left\{ \frac{(1.96)^2 \{(0.5)(0.5)\} 2,11,34,484}{(0.03)^2 (21,134,484-1) + (1.96)^2 [(0.5)(0.5)]} \right\}$$

$$n = \frac{20,297,558.4336}{(0.0009)(21,134,484-1) + 0.9604}$$

n= 1067 (Sample size taken for survey = 1080)

Z= 1.96

N=Population

n=Sample size

p=sample proportion 0.5

q= (1-p) = 0.5

e= 0.03 (within 3% of True value)

Exhibit 1: Determination of sample size - Source: Kothari, C.R. (2004). Research Methodology Methods & Techniques, 2e, pg.179-180

1	Shop Keeper's recommendation	7	Need based	13	Packaging	19	Brand loyalty
2	Friend's recommendation	8	Brand awareness	14	Product education & demonstrations	20	Size
3	Low price	9	Relationship marketing	15	Brand endorsements	21	Shelf display
4	Affordability	10	Promotions	16	Quality	22	Intended benefits
5	Long lasting	11	Dignity	17	Government promotions	23	Free offers/ sales promotions
6	More features offering more benefits	12	Availability	18	Lifestyle	24	Brand visibility

Chart 1: Variables influencing the rural purchase of FMCG

Table 1

Titles of factors with influencing variables & respective factor loadings

Factor	Variables	Factor Loadings
PROMOTION FACTOR	• Promotions	0.951
	• Relationship marketing	0.912
	• Product education	0.903
	• Free offers/sales promotions	0.896
	• Brand endorsement	0.871
	• Shelf display	0.810
LIFESTYLE FACTOR	• Brand awareness	0.847
	• Packaging	0.847
	• Dignity	0.816
	• Brand visibility	0.799
	• Lifestyle	0.750
TRUST FACTOR	• Friend's recommendation	0.883
	• Brand loyalty	0.791
	• Government promotions	0.790
	• Shop keeper's recommendation	0.784
	• Availability	0.746
VALUE FACTOR	• Intended benefits	0.880
	• Affordability	0.862
	• Need based	0.827
	• Low price	0.760
PRODUCT FACTOR	• More features	0.780
	• Size	0.726
	• Quality	0.713
	• Long lasting	0.624

Sample unit for the current research consisted of rural population living in villages who are both buyers and consumers of FMCG. **Testing of questionnaire**: It is suggestible to test the validity and reliability of the questionnaire (McClave et al., 2008; Malhotra, 2007). Pilot study was conducted to test the questionnaire (details of the pilot study will be presented on request). **Data analysis tools and techniques:** Factor Analysis was conducted on SPSS software, to identify the factors that influence the FMCG purchase decision of rural consumers (Luck & Rubin, 2007). Secondary data is collected from various valid sources such as websites if FMCG companies, books and articles on rural marketing, reports of consultancy companies and Government sourced from libraries. However, Internet is the major source of secondary data.

Data Analysis and Interpretation

Objective of this research was to identify the underlying factors influencing the purchase decisions of rural consumers with reference to purchase of FMCG. Twenty four variables influencing the rural purchase of FMCG were

identified after a detailed literature review. Chart1 presents all the variables:

Test Statistic

Bartlett's test of Sphericity resulted in a large value (17524.034) which indicates that the variables do not correlate with each other. KMO Statistic, the measure of sampling adequacy is 0.855. These two values allow the application of factor analysis (Malhotra, Naresh, 2007). Using the "eigenvalue greater than 1" criteria, 5 factors were formed explaining a total variance of 71.057%. Based on high loading in the Rotated Component Matrix and similarity between the variables in the same column, five factors were selected presented in Table 1.

Analysis and Interpretation of the Factors and Variables

Factor 1: Promotion Factor

Promotions and advertisements emerged as key influencing variables in the Promotion Factor (0.951 factor loading). Hence, it is suggested that highest preference has to be given to promotional activities (Shapiro et al., 1987). *Relationship marketing* by companies does influence the purchase decisions by the rural consumers (0.912 factor loading). Companies take up relationship activities as a part of their PR (Public Relations) programs (Arens, 2006). It can be interpreted that the relationship activities serve as promotional strategies in rural marketing. Rural marketers' attempts to *educate* customers regarding various aspects of the product/brand do influence the rural purchase decisions (Krishnamurthy, Jagadeesh, 2009). The same is empirically proven in the current research. With a loading of 0.903, this variable forms a part of Promotion Factor. *Sales promotions* can play an important role (Dhunna, Mukesh, 1984) as the rural customers can get attracted by various sales promotion techniques like, free offers (Anand & Hundal, 2008). Current research proves that this variable significantly contributes to the Promotion Factor with 0.896 factor loading. *Brand endorsement*s also emerged as as important variable in Promotion Factor with a loading of 0.871. Rural marketers can use celebrity endorsements as a part of their product promotions. *Shelf display* contributes to promotion of FMCG. With a factor loading of 0.810, it emerged as one of the key variables contributing to the Promotion Factor. Visibility in the retail outlet is a very important aspect (Young & Robinson, 1992). Customers take decisions basing on the visibility of a FMCG on the retail shelves (Rakesh et al., 2008).

Factor 2 = Lifestyle Factor

Current research proved that the rural customers link purchase and consumption of FMCG to the improvements in their lifestyles. *Brand awareness* is the 'key' (0.847 factor loading) as, creating awareness is more important in rural marketing (Ramana Rao, 1997). Packaging influences rural purchasing decisions (Sehrawet & Kundu, 2007). Since, in the current research, *packaging* has emerged as one of the important variables influencing rural lifestyle (with 0.847 factor loading), it can be interpreted that the rural consumers attach their lifestyle or standard of living to the better/attractively packed goods. Further in the survey, it is proved that the rural consumers prefer to buy FMCG that make them feel *dignified* while buying/possessing/ using them. And that feeling adds to their lifestyle (0.816 factor loading). *Brand visibility* is also included in Lifestyle Factor (with a loading of 0.799). It can be interpreted that, if the marketers can create brand visibility for their FMCG, it contributes to creating awareness and further to the lifestyle of the rural consumers. Thus the current research empirically proves that rural consumers opine that consumption of FMCG enhances or adds to their lifestyle.

Factor 3 = Trust Factor

With a factor loading of 0.883, *friend's recommendation* emerged as a key variable in the Trust Factor. Thus, it is proven that rural customers respect and follow the recommendations of their friends and relatives to try or buy an FMCG. *Brand loyalty* is noticed in rural markets as it is proven that the rural customers prefer to buy brands of FMCG that they have been using (0.791 factor loading). *Government* is one of the trusted sources for rural people. Rural customers trust and buy brands/products that are promoted by Government. Companies that incorporate their products/brands in various government policies will be able to influence the rural purchasing decisions. As the relationships between shop keepers and their customers are strong in rural areas (Khatri, 2002), rural people believe shop keepers. The current

research categorizes *shop keeper's recommendation* as one of the influential variables in rural buying (0.784 factor loading). In rural marketing, *availability* is the key to success (Ramanathan, 2007). Availability formed a part of Trust Factor. It can be interpreted that, if a sought-after FMCG is not available, the rural consumers may lose trust in it.

Factor 4 = Value Factor

It is found that the rural consumers seek value in their purchase of FMCG. According to them, the FMCG that are *affordable* (0.862 factor loading), *low priced* (0.760 factor loading) and fulfill their *intended benefits* (0.880 factor loading) are 'value products'. It is also proved that the rural consumers buy FMCG only when *needed* (0.827 factor loading).

Factor 5 = Product Factor

The product factor influencing the rural purchase is loaded with four important variables, *more features* (0.780), *size* of the FMCG (0.726), better *quality* (0.713) and *long lasting* FMCG (0.624). Thus it can be interpreted that the rural customers seek multiple features in a product and at the same time look for bigger sized FMCG. It is once again proven that rural people seek quality (Prahalad, 2005).

Table 2

Reliability of factors influencing rural purchase of FMCG

Reliability	Cronbach's Alpha	No. of variables
Overall reliability	0.821	24
Reliability of factor 1	0.953	6
Reliability of factor 2	0.886	5
Reliability of factor 3	0.859	5
Reliability of factor 4	0.860	4
Reliability of factor 5	0.711	4

Reliability Analysis

Reliability analysis included calculation of Cronbach's Alpha that measures the internal consistency and reliability of the instrument (Simon & Burstein, 1985). In the current research, the Cronbach's Alpha for all variables (24 items) is 0.821. Similarly, for each of the factors the Cronbach's Alpha is higher than 0.7 which indicates the significance of the model. Details are presented in Table 2.

Conclusions and Recommendations

Rural customers trust retailers in their villages. During the field visits, it is observed out that though the retailers are aware of the fact that their customers listen to them, they are not aware of this wonderful principle called, the 'Trust Factor'. The companies must educate rural retailers about such modern marketing principles for a better performance. As price influences rural purchase of FMCG, it is recommended to pursue the low-price strategy in rural marketing. Attaining low price not only requires low-cost manufacturing but also performing various marketing activities such as promotion and distribution in a cost effective manner. It is also recommended to promote goods on price plank. For rural customers, value for money results when the purchased FMCG meets the intended benefits. As the study revealed that the rural customers (along with price) also think about quality, performance, reliability, brand and other critical aspects, it is recommended to promote FMCG in lines of rationality rather than just making low price appeals.

Rural marketers should design innovative promotional strategies for rural markets that can express messages in an easy way to the villagers and compatible with their education and understanding levels. It is recommended to offer FMCG that lasts long. Rural consumers associate long lasting feature with bigger size and/or hardness of the product. Hence, it is suggested to promote FMCG in these lines. Quality is important in the context of rural purchase and consumption of FMCG as rural customers prefer quality FMCG. Experts like, Harish Bijoor, Rama Bijapurkar and C.K.Prahalad and many researchers have been emphasizing on this fact. Hence, it is recommended not to compromise on the quality of FMCG. Low prices have to be charged while maintaining the quality.

Preference for attractive packaging is noticed in rural marketing. Packaging creates a favorable impression in rural customers' minds which impacts their buying behavior. Rural people would remember an FMCG by its packaging. It is recommended to allot great deal of attention towards designing attractive packaging while keeping the costs low. Also the rural marketers can promote their FMCG on the basis of attractive packaging.

It is recommended that rural marketers should devise their strategies in alignment with Government's rural development programs and form their marketing communications a part of information related to that specific policy. This is because, the rural people believe in messages that come from Government. It is also recommended to organize product demonstrations as a proof of product functioning and also to educate rural customers. As celebrity endorsements work in rural marketing, it is recommended to use low-cost advertisement strategies like making use of animated celebrity characters. Other suggestions include, maintaining quality, devise and implement sales promotion campaigns, apply retail strategies like shelf display, apply CRM techniques like consumption points, etc.

Scope for Future Research

Future is bright for rural research particularly in FMCG category. Research can be done to suggest how marketing of FMCG in rural areas in India can also be performed through encouraging rural entrepreneurship. The existing business models like Project Shakthi by HUL can be studied and further improvised models can be built and tested with reference to marketing of FMCG in rural areas. Also in future research can be oriented towards each sub-category of FMCG like, hair care, child-care, house cleansers, premium product categories like, colour cosmetics and body deodorants, etc.

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