A STUDY ON BRAND LOYALTY OF CONSUMER BEHAVIOUR TOWARDS FAST MOVING CONSUMER GOODS IN COIMBATORE CITY

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Introduction
The study was to explore why loyalty develops in Fast Moving Consumer Goods (FMCG) markets from the consumers' perspective. In addition, this study was to explore the consumers' perspective on the types of bonds that existed in FMCG markets and the role of bonds in the development of brand loyalty. The empirical research indicated the need for strategies and managerial principles and policies to creatively and innovatively sustain consumer loyalty to the brand for fast moving consumer goods market, hence the problem statement. The FMCG industry, or alternatively named Consumer Packaged Goods (CPG), deals mainly with the production, distribution as well as marketing of packaged goods for all consumers. The Fast Moving Consumer Goods (FMCG) has to do with those consumables which are regularly being consumed. Among the first activities of the FMCG industry there is selling, marketing, financing, purchasing, and so on. Recently this industry has also launched in operations, supply chain, production, and general management.

Consumer Loyalty Within Fmcg
Central in a market economy is a diversity of taste and preference. Organizations cater for this in differentiating products on both tangible and intangible attributes. This product differentiation provides an opportunity to consumers to claim their difference, demonstrate their originality and express their personality through their brand choices. In this way, consumers can also communicate their value system (Lamb in, 2000). Both Keller (1998) and Caperer (1999) believe that there are three types of qualities of brand characteristics that are important to consumers: Qualities that are noticed by contact before buying. That is, the brand's attributes can be evaluated by visual inspection (for example size, color, style and ingredient composition). Qualities noticed uniquely by experience, thus after buying. Actual brand trial and experience is necessary (for example service quality, safety, and ease of handling). Credence qualities that cannot be verified even after consumption and which consumers have to take on trust. Because of the difficulty in assessing and interpreting product attributes and benefits through experience and with credence brands, brand names may be particularly important signals of quality and other characteristics to consumers.

Markets for Fmcg
The market presence of a brand is everything about the brand that is external to the consumer's mind, namely, distribution, in-store position, relative price, et cetera. It does not help a brand if the consumers are looking to purchase a brand, but it is unavailable lists a few more factors that drive brand loyalty. These include:
1. value (price and quality)
2. image (both the brand's own personality and its reputation)
3. convenience and ease of availability
4. behaviour
5. service; and
6. Guarantee or warranty.

Brand Loyalty for Fmcg Markets
Brand loyalty in fast moving consumer goods space is fast changing in the Indian context. Armed with better purchasing power, wider options and desire to experiment, the Indian consumer is redefining the concept of brand loyalty. Lamb (2000) explored the different ways through which brands can strengthen their loyalty according to the following indicators.

Strengthening Brand Loyalty
Product Differentiation: If the products are well differentiated among the segment and the difference is perceivable by the consumer then there are chances of building brand loyalty based on behaviour derived out of the brand that fits their needs. Loyalty is driven by functional or symbolic benefits. Functional benefits here refer to tangible features offered by the product while symbolic benefits are intangible features like brand personality. What are the different product differentiation variables? It is important to understand these variables while devising the product differentiation strategy. There is no point having a well differentiated product which is no one is willing to buy. The following are important variables:

1. What are the basic needs - Price, size etc
2. What are the expected needs – Quality, level of service
3. What are the desired needs.

1.2 Objectives of the Study
The primary objective : The study was to explore why the brand loyalty of consumer behavior towards developed in FMCG in Coimbatore city.

Secondary Objective: In addition, this study was to explore the consumers' perspective on the types of bonds that existed in FMCG markets and the role of bonds in the development of brand loyalty. The specific objective of the study includes the following:

1. To identify FMCG which are strong brands
2. To examine the factors that create consumer brand loyalty
3. To draw conclusions on reasons to maintain brand loyalty in consumers.

1.3 Statement of the Problem
The above discussion indicated the need for strategies and managerial principles and policies to creatively and innovatively sustain consumer loyalty to the brand for fast moving consumer goods market, hence the problem statement. of interest was the quest for the researchers to determine how an organization could maintain brand loyalty from its existing consumers. The aim of the study was to obtain a solid base of information and opinions regarding the concepts of brands and building brand loyalty. The intended research problem: in what ways would strategies be implemented to maintain brand loyalty for the fast moving consumer goods product despite a fierce market competition.

1.4 Scope of the Study
The focus and scope of the research investigation as a social survey enables the understanding of those determinant variables of the study. The focus of the social survey directly concerns social life as it exists at present. This study used survey technique to prompt the need to collect data on consumers' perspective on the types of bonds that existed in FMCG markets, to be used in an objective a manner as possible.

1.5 Research Methodology
Research methodology is a way to systematically solve the research problem. It may be understand as a science of studying how research is done scientifically. In research it is the responsibility of the researcher to expose research decision to evaluate before they are implemented. The researcher has to specify very clearly and precisely about what decisions select and why selects and them so that others can evaluate on it.

Research Design:A research design is a blue print for fulfilling objective and answering questions. "A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure."

Area of the Study: This study was under taken in "FMCG" Coimbatore.

Sampling Design: A sample design is a finite plan for obtaining a sample from a given population. Simple random sampling is used for this study.

Sample Size: A sample is a part of the target population, carefully selected to represent that population. It refers to the number of items to be selected from the universe to constitute a sample. From the population, the researcher has selected 200 samples.

Methods for Data Collection: While dealing with any real life problems, it is obvious that data inadequate and hence it becomes necessary to collect that are appropriate. Depending upon the sources of information, available data can be classified as
1. Primary Data
2. Secondary Data

Primary Data: Primary data refers to the data, which is collected for the first time. The primary data collection was done with the help of questionnaire that proved to be effective in collecting the relevant information regarding the customers' preference.

Secondary Data: Studies made by other for their own purposes represent secondary data. Secondary data was collected from books, journals, website, and other literature available.

Period of The Study: The study was confined to a period of three months from August 2017 to Oct 2017.

Tools And Techniques for Analysis: For analyzing the data, the appropriate statistical tools were used such as follows:
1. Percentage Analysis
2. Chi-Square Test
3. Correlation

These are the various methods which have been used.

2.Review of Literature
Introduction
The objective of the study was to explore reasons for loyalty by consumers for fast moving consumer good (FMCG) markets within a competitive market economy. In addition, this study was to explore the consumers' perspective on the types of bonds that existed in FMCG markets and the role of bonds in the development of brand loyalty.

Srivastava and Kumar (2017) analysed that FMCG sector is a vital contributor to India's Gross Domestic Product. It has been contributing to the demand of lower and middleincome groups in India. Over 73% of FMCG products are sold to middle class households in which over 52% is in rural India. Rural marketing has become the hottest marketing arena for most of the FMCG companies. The rural India market is huge and the opportunities are unlimited. After saturation and cutthroat competition in urban areas, now many FMCG companies are moving towards the rural market and are making new strategies for targeting the rural consumer.

3. Profile of the Industry In Fmcg
Indian Consumer
India is often likened to the diversity of Europe in terms of geography, language, culture, purchasing power, political views, education and modernity. Understanding and selling to the Indian consumers can be tough. With discretionary spending said to quadruple by 2025 from 1995 levels, generating the fifth largest consumer economy on earth, up from twelfth now, Indian consumers have become the central focal point at most board meetings.

The Indian FMCG Industry
The Indian FMCG sector, with a market size of over US $15 billion in 2007, is the fourth largest sector in the economy. Well established distribution networks, intense competition between the organized and unorganized segments characterize the sector. It was estimated that FMCG sector will rise from around Rs.56500 crores in

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2005 to Rs 92100 in 2010.The market growth in the last five years has been phenomenal mainly due to consumers growing disposable income which is directly linked to an increased demand for FMCG goods and services.

4.Data Analysis and Interpretation

Table No: 01

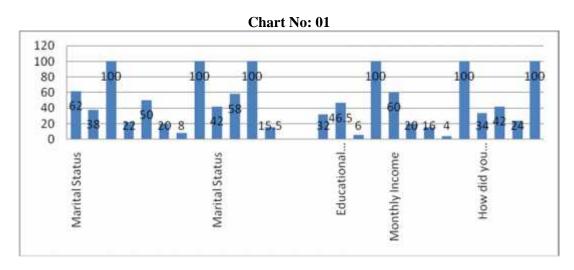| Name of the Respondents	Opinion	No. of Respondents	Percentage (%)
Marital Status	Male	124	62
	Female	76	38
	Total	**200**	**100**
Age group	Less than 20 years	44	22
	21-30 years	100	50
	31-40 years	40	20
	41-50 years	16	8
	Total	**200**	**100**
Marital Status	Married	84	42
	Unmarried	116	58
	Total	**200**	**100**
Educational qualification	Private Employee	31	15.5
	Government Employee	64	32
	Business Man	93	46.5
	Student	12	6
	Total	**200**	**100**
Monthly Income	Less than 10000	120	60
	10000-20000	40	20
	20000-30000	32	16
	30000-40000	8	4
	Total	**200**	**100**
How did you apply for your brand loyalty of FMCG	By myself	68	34
	My shop applied for me	84	42
	Others	48	24
	Total	**200**	**100**

Chart No: 01

Table No:02 level Of Behaviour Of Consumer Brand Loyalty Of Fmcgs Towards Retailer Store In Coimbatore City

S.No	Level of behaviour	No.of Respondents	Percentage
1	I have brand loyalty of FMCGs which don't use	28	14
2	I would shop in any store that suits me regardless of whether they have a loyalty scheme?	22	11
3	I save a lot of money by using my loyalty vocuhers	36	16
4	I usually get better discounts from in shop promotion than brand loyalty of FMCGs	16	8
5	I am nervous about how the shops uses the personal information given	24	12
6	I spent less in store where I don't have a brand	16	8
7	I feel a loyalty scheme is worth while and I am willing to give my personal details	8	4
8	I am member of loyalty scheme but I have no intension of using my brand loyalty of FMCGs	12	6
9	Loyalty schemes make me more loyal to particular brands	10	5
10	Since the recession started, I have taken more advantages of the benefits from loyalty scheme	8	4
11	I always remember to use brand loyalty of FMCGs	12	6
12	I trust shops who run loyalty schemes to keep my personal information safe	8	4
13	I feel that loyalty scheme often benefits shops more about keeping their existing consumers happy than attracting new ones	4	2
	TOTAL	**200**	**100**

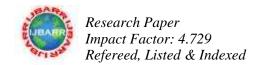Source: Primary Data

Interpretation
The above table shows that 16% of respondents are save a lot of money by using my loyalty vocuhers, 14% of respondents have brand loyalty of FMCGs which don't use, 11% of respondents have any loyalty regardless, 8% of the respondents are usually get better discounts from in shop promotion than brand loyalty of FMCGs, 12 % of the respondents are about how the shops uses the personal information given, 8% of the respondents have spent less in store,4% of the respondents have feel a loyalty scheme and more advantages of the benefits from loyalty scheme and trust shops who run loyalty schemes to keep my personal information safe, 5% of the respondents are Loyalty schemes make me more loyal to particular brands and 2% of the respondents are feel that loyalty scheme often benefits shops more about keeping their existing consumers happy than attracting new ones.

Chi-Square Analysis
Table No. 03
Relationship Between Type Of Vehicles And Behaviour Level Of Brand Loyalty In Fmcg In Coimbatore
Null Hypothesis (Ho)
There is no significant relationship between occupation and level of behaviour of brand loyalty of FMCG in coimbatore.

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Alternative Hypothesis (H$_a$)
There is a significant relationship between occupation and level of behaviour of brand loyalty of FMCG in coimbatore.

Type of Vehicle	Behaviour Level of brand loyalty in FMCG					Total
	Highly Satisfied	Satisfied	Neutral	Dis satisfied	Highly Dis satisfied	
2 Wheeler	12	8	4	6	1	**31**
3 Wheeler	38	6	2	10	8	**64**
4 Wheeler	30	10	3	46	4	**93**
6 Wheelers and Above	2	4	2	2	2	**12**
Total	**82**	**28**	**11**	**64**	**15**	**200**

OI = Observed value   EI = Expected Value   EI=Row Total*Colum Total / Grand Total
Formula= (OI-EI) 2/EI   OI-EI = 6.48   (OI- EI)2 = 42.0096
(OI –EI) 2/EI = 42.0096/6.48 = 0.7433
Degrees of Freedom   : (r – 1) (c – 1) = (4 – 1) (5 – 1) = 12
Level of Significant   : 5%
Table Value   : 21.026
Calculated Value   : 10.8671

Interpretation
 Therefore the table value is greater than calculated value. Hence hypothesis is accepted. Hence there is no significant relationship between occupation and level of behaviour of brand loyalty in FMCG in coimbatore.

Correlation
Correlation is a statistical measure that indicates the extent to which two or more variables fluctuate together. A positive correlation indicates the extent to which those variables increase or decrease in parallel; a negative correlation indicates the extent to which one variable increase as the other decrease.
Correlation =   xy⁄   x^2 y^2
X- Do u have Brand loyalty of FMCG
Y-Current Payment amount

X	Y	XY	X^2	Y^2
20	28	560	400	784
104	120	12480	10816	14400
64	44	2816	4096	1936
18	8	144	324	64
200	**200**	**16000**	**15636**	**17184**

r =   xy⁄   x^2 y^2
 = 16000/125.044*131.088
 = 16000/16391.7678
 = 1.024

Result: There is a positive correlation between have brand loyalty of FMCG and current payment amount.

5. Finding, Suggestions and Conclusion
5.1 Finding
1.   Majority 62% of the respondents are male gender.
2.   Majority (50%) of the respondents belongs to the age group 21-30.

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3. Majority (58%) of the respondents are married status.
4. **Majority 76% of the respondents are private employees of occupation**
5. Majority (60%) of the respondents are less than 10000 have income per Month.
6. Majority (42%) of the respondents are my shop applied for me.
7. Majority (60%) of respondents have 1-2 brand loyalty of FMCG.

5.2 Suggestion
1. Advertising plays a very important in influencing consumer. FMCG should improve its advertisement in such a way to attract large number consumers.
2. FMCG should make few changes in its sales promotion strategies so as to meet competitive sales promotion.
3. Retaining consumers is not an easy task, proper execution of after sales service and complain handling will be an aid in retaining the consumers. It should focus more attention on its sales service and complain handling.
4. Larger sections of the respondents recommend FMCG for a better delivery of services to improve its market.

Conclusion
The main aim of the project is to study the effectiveness of consumer brand loyalty of reference to FMCG in Coimbatore city. The study of consumer behaviour is the most important factor for marketing of any goods and services. The consumer behaviour suggest how individual buy and use goods , services, ideas or experience to satisfy their needs and wants. It also clues for improving or introducing products or service, setting price, devising channels, etc.. Most of the respondents take various numbers of decisions of buying different products because of the various virtual attractive product displays of FMCG. For most of the respondents quality plays a very important role because most of the respondent said that they want a quality product which is one of the reasons for them to buy from FMCG. Advertising plays a very crucial part in attracting the consumer and also to influence in their decision making process. We can say that FMCG being the pioneer in the field of offline shopping in India, it can increase its market by improving its advertising strategies, sales promotion, after sales services, complain handling and delivery of services. We can also say that FMCG has good reputation among the consumer and which indicates that it satisfy large section of the consumers.

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