AN EVALUATION OF THE FMCG PRODUCT PURCHASE INFLUENCERS IN THE RURAL MARKETS OF TIRUNELVELI DISTRICT

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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 Tamil Nadu. Empirical study was conducted in tirunelveli district of South Tamilnadu to identify the key influencing variables.

1. Introduction
Rural segment, commonly referred to as the 'bottom of the pyramid', presents a huge opportunity for companies. In recent years, rural markets have acquired significance, as the overall growth of the economy has resulted into substantial increase in the purchasing power of the rural communities. Gone were the days when a rural consumer had to go to a nearby town or city to buy a branded product.It is high time to study the FMCG purchase influencers.

2. Review of Literature
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). 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.

3. Objectives of the Study
The objectives of the study are as follows
1. To identify the awareness towards FMCG products in rural areas of Tirunelveli District,
2. To identify the sources of awareness towards FMCG products,

3. To pick out the sources of awareness those are significant in creating awareness
4. To ascertain the distance traveled by the respondents to buy FMCG products,
5. To ascertain the budget for buying various FMCG products,
6. To examine the FMCG product purchase frequency,
7. To identify the purchase influencers that are significant in creating the purchase frequency, and
8. To identify the awareness towards the major rural FMCG marketing companies.

4. Methodology
The study has used a "Descriptive design" of conclusive nature. Area sampling method was applied for the selection of samples on a disproportionate basis from the eleven taluks of Tirunelveli districts. A consumer of FMCG products who reside in rural areas of Tirunelveli district formed the sample unit. a sample size of 600 has been collected from Tirunelveli district. For the collection of primary data; a field survey was conducted with the help of a well-structured interview schedule issued to the respondents. For analyzing the data, SPSS (statistical package for social sciences) was used. Relevant tools such as Percentage analysis, inferential statistics, and multiple regression analysis were used.

5. Awareness towards FMCG Products
Table-1: Awareness towards FMCG Products

Awareness Level	Frequency	Percentage
Neither aware nor unaware	19	3.2
Aware	314	52.3
Highly aware	267	44.5
Total	600	100.0

(Source: Primary data)

314 respondents forming 52.3% of the total respondents were aware of FMCG products, 267 respondents forming 44.5% of the total were highly aware of FMCG products and rest of the 19 respondents forming 3.2% of the total respondents were neither aware nor unaware of FMCG products. So it is clear that all the respondents are aware of FMCG products. This can be clearly seen presented in the chart below.

6. Agreement level towards various Sources of Awareness
Table-2: Agreement level towards various sources of awareness.

Sources of awareness		Highly disagree	Disagree	Neither agree	Agree	Highly agree	Mean	Std. Deviation
Word of mouth	Count	0	0	78	249	273	**4.3250**	.69295
	%	.0%	.0%	13.0%	41.5%	45.5%		
Poster/Wall paintings	Count	249	175	176	0	0	1.8783	.83348
	%	41.5%	29.2%	29.3%	.0%	.0%		
Newspaper	Count	0	0	127	274	199	4.1200	.72788
	%	.0%	.0%	21.2%	45.7%	33.2%		
Radio	Count	0	0	102	250	248	4.2433	.72457
	%	.0%	.0%	17.0%	41.7%	41.3%		
Television / D.T.H.	Count	108	54	72	219	147	3.4050	**1.41220**
	%	18.0%	9.0%	12.0%	36.5%	24.5%		
Internet	Count	290	255	55	0	0	**1.6083**	**.64985**
	%	48.3%	42.5%	9.2%	.0%	.0%		
Others	Count	146	146	308	0	0	2.2700	.82759
	%	24.3%	24.3%	51.3%	.0%	.0%		

(Source: Primary data)

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Among the sources the highest agreement with regard to creating awareness is for '*word of mouth*' with a mean agreement score of 4.3250 and the lowest agreement with regard to creating awareness is for '*internet*' with a mean agreement score of 1.6083.

Further among the sources of awareness the highest variation in agreement is for '*Television / D.T.H*' with a standard deviation of 1.41220 and the lowest variation in agreement is for '*internet*' with a standard deviation of .64985.

7. Model of awareness towards FMCG Products
To know the sources of awareness that are significant in creating awareness a model of awareness towards FMCG Products was formed from the various sources of awareness such as word of mouth, poster/wall paintings, newspaper, radio, television / D.T.H, Internet and other sources as predictors was constructed.

Estimation of overall awareness towards FMCG Products
$$= a + b_1X_1 + b_2X_2 + \ldots\ldots + b_7X_7$$
The power of the regression model is represented by the R^2 is a highly healthy .830 and the F test of the model shows that the significance of the model is high as the significance of F is .000 which is less than .05 as seen presented below.

Table-3: Model of awareness towards FMCG Products formed out of various sources of awareness

R	R Square	Sum of Squares	df	Mean Square	F	Sig.
.911	.830	1.397	7	.200	.649	.000
		182.097	592	.308		
		183.493	599			

(Source: Compiled by the researcher)
To decide which variables are good explanatory variables *t*-test for each variable is analysed and presented in table below.

Table-4: t-test showing regression coefficients accepted by the model of awareness towards FMCG Products formed out of various sources of awareness

Predictors	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4.430	.259		17.072	.000
Word of mouth	-.001	.037	-.002	-.040	.008*
Poster/Wall paintings	-.035	.030	-.052	-1.150	.001*
Newspaper	.053	.037	.069	1.422	.016*
Radio	-.006	.035	-.008	-.183	.005*
Television / D.T.H.	-.024	.020	-.061	-1.215	.000*
Internet	-.014	.038	-.016	-.364	.716
Others	-.014	.031	-.020	-.442	.659

(Source: Compiled by the researcher)

= significant at 5% (If the sig. of **t is less than 0.05 it indicates that the concerned variable is significant in the model)*
The model's t test shows that the predictors namely, *word of mouth, poster/wall paintings, newspaper, radio, television / D.T.H* are significant at 5% in the estimation of status of overall awareness towards FMCG Products. Further it shows that the predictors namely, *Internet and other sources* are not significant at 5% in the estimation of status of overall awareness towards FMCG Products.

8. Distance of buying place from Respondent's Residence
Table-5: Distance of buying place from respondent's residence

Distance	Frequency	Percentage
0 - 1 kilometer	199	33.2
1 - 2 kilometers	248	41.3
2 - 3 kilometers	103	17.2
3 - 4 kilometers	25	4.2
4 - 5 kilometers	25	4.2
Total	600	100.0

(Source: Primary data)

248 respondents forming 41.3% of the total respondents stated that the place where they bought FMCG products was 1 - 2 kilometers away from their residence, 199 respondents forming 33.2% of the total respondents stated that the place where they bought FMCG products was 0 - 1 kilometer away from their residence, 103 respondents forming 17.2% of the total respondents stated that the place where they bought FMCG products was 2 - 3 kilometer away from their residence, 25 respondents each forming 17.2% of the total respondents stated that the place where they bought FMCG products were 3 - 4 kilometer and 4 - 5 kilometer away from their residence respectively.

9. Monthly family budget for FMCG Products
The table below shows the Monthly family budget for purchasing some of the important FMCG products. we can see that the mean amount spent by the study respondents for monthly requirements of biscuits is Rs.68.00, tooth paste is Rs.71.45, shampoo is Rs.85.85, toilet soaps is Rs.95.66, hair oil is Rs.47.66, detergent soaps is Rs.96.17, chocolates is Rs.56.83, talcum powder is Rs.73.08, batteries is Rs.33.08, mosquito repellents is Rs.87.58, and for beverages is Rs.84.42.

Table-6: Monthly family budget for FMCG Products

FMCG Products		Rs.0 - 50	Rs. 50 - 100	Rs. 100 - 150	Rs. 150 - 200	Mean (Rs.)
Biscuits	Count	230	224	146	0	68.00
	%	38.3%	37.3%	24.3%	.0%	
Tooth Paste	Count	102	273	201	24	71.45
	%	17.0%	45.5%	33.5%	4.0%	
Shampoo	Count	102	303	121	74	85.85
	%	17.0%	50.5%	20.2%	12.3%	
Toilet soaps	Count	25	302	273	0	95.66
	%	4.2%	50.3%	45.5%	.0%	
Hair oil	Count	328	272	0	0	47.66
	%	54.7%	45.3%	.0%	.0%	
Detergent soaps	Count	0	346	254	0	96.17
	%	.0%	57.7%	42.3%	.0%	
Chocolates	Count	218	382	0	0	56.83
	%	36.3%	63.7%	.0%	.0%	
Talcum powder	Count	150	323	127	0	73.08
	%	25.0%	53.8%	21.2%	.0%	
Batteries	Count	503	97	0	0	33.08
	%	83.8%	16.2%	.0%	.0%	
Mosquito repellents	Count	0	449	151	0	87.58
	%	.0%	74.8%	25.2%	.0%	

Beverages	Count	156	200	219	25	84.42
	%	26.0%	33.3%	36.5%	4.2%	

(Source: Compiled by the researcher from primary data)
So the lowest spending is made for batteries and highest spending is made on detergent soaps.

10. over all purchase frequency of FMCG Products
Table-7: Over all purchase frequency of FMCG products

Purchase frequency	Frequency	Percentage
Normal	63	10.5
Often	423	70.5
Quite often	114	19.0
Total	600	100.0

(Source: Primary Data)
423 respondents forming 70.5% of the total respondents stated that they bought fast moving consumer goods often, 114 respondents forming 19% of the total respondents stated that they bought fast moving consumer goods quite often, and rest of the 63 respondents forming 10.5% of the total respondents stated that their frequency of buying fast moving consumer goods was normal. This information can be seen presented clearly in the chart below.

11. Opinion about importance of FMCG purchase influencers
Table-8: Opinion about importance of FMCG purchase influencers

PI		HUI	UI	NInUI	I	HI	Mean	Std. Deviation
Price	Count	0	0	0	378	222	4.3700	.48321
	%	.0%	.0%	.0%	63.0%	37.0%		
Quality	Count	0	0	0	170	430	**4.7167**	.45099
	%	.0%	.0%	.0%	28.3%	71.7%		
Quantity	Count	0	0	0	321	279	4.4650	.49919
	%	.0%	.0%	.0%	53.5%	46.5%		
Awareness	Count	0	0	0	328	272	4.4533	.49823
	%	.0%	.0%	.0%	54.7%	45.3%		
Availability	Count	0	0	0	522	78	4.1300	.33658
	%	.0%	.0%	.0%	87.0%	13.0%		
Good look	Count	0	48	127	231	194	3.9517	.92417
	%	.0%	8.0%	21.2%	38.5%	32.3%		
Easy to handle	Count	0	0	0	468	132	4.2200	**.41459**
	%	.0%	.0%	.0%	78.0%	22.0%		
Fragrance	Count	0	0	78	492	30	3.9200	.41700
	%	.0%	.0%	13.0%	82.0%	5.0%		
Advertisement	Count	0	0	0	246	354	4.5900	.49224
	%	.0%	.0%	.0%	41.0%	59.0%		
Credit facility	Count	291	309	0	0	0	**1.5150**	.50019
	%	48.5%	51.5%	.0%	.0%	.0%		
Influence by friends and family	Count	0	0	120	382	98	3.9633	**.60216**
	%	.0%	.0%	20.0%	63.7%	16.3%		

(Source: Compiled by the researcher from primary data)
The purchase influencer for which the respondents accorded highest importance happens to be *'quality'* with a mean importance score of 4.7167 and for which the respondents accorded lowest importance happens to be

'Credit facility' with a mean importance score of 1.5150.
The purchase influencer for which the respondents showed highest variation in opinion was *'Influence by friends and family'* with a standard deviation of .60216 and for which the respondents showed lowest variation in opinion was *'Easy to handle'* with a standard deviation of .41459.

12. Model of overall Purchase Frequency of FMCG Products
To know the purchase influencers that are significant in determining purchase frequency of FMCG products was formed from the various purchase influencers such as influence by friends and family , fragrance , quantity , easy to handle , good look , price , credit facility , availability , quality , advertisement , and awareness as predictors was constructed.

Table-9: Model of purchase frequency of FMCG products

R	R^2	Sources	Sum of Squares	df	Mean Square	F	Sig.
.899	.808	Regression	15.499	11	1.409	5.272	.000
		Residual	157.166	588	.267		
		Total	172.665	599			

(Source: Compiled by the researcher)

Estimation of overall purchase frequency of FMCG Products

$$= a + b_1X_1 + b_2X_2 + \ldots\ldots + b_{10}X_{10}$$

The power of the regression model is represented by the R^2 is a highly healthy .830 and the F test of the model shows that the significance of the model is high as the significance of F is .000 which is less than .05 as seen presented above.
To decide which variables are good explanatory variables *t*-test for each variable is analysed and presented in table below.

Table-10: t-test showing regression coefficients accepted by the model of awareness towards purchase frequency of FMCG products formed out of purchase influencers

PI	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.721	.714		5.214	.000
Price	-.270	.095	-.243	-2.845	.005*
Quality	.120	.079	.100	1.508	.132
Quantity	-.100	.063	-.093	-1.581	.114
Awareness	.265	.099	.246	2.663	.008*
Availability	-.144	.088	-.091	-1.646	.100
Good look	-.067	.028	-.116	-2.377	.018*
Easy to handle	-.170	.058	-.131	-2.914	.004*
Fragrance	.115	.062	.089	1.843	.066
Advertisement	.258	.074	.237	3.480	.001*
Credit facility	.079	.055	.074	1.443	.150
Influence by friends and family	.018	.051	.020	.358	.721

(Source: Compiled by the researcher)
= significant at 5% (If the sig. of t is less than 0.05 it indicates that the concerned variable is significant in the model)

The model's t test shows that the predictors namely, *price, awareness, good look, easy to handle, and advertisement* are significant at 5% in the estimation of purchase frequency of FMCG products. Further it shows that the predictors namely, *quality, quantity, availability, fragrance, credit facility and influence by friends and family* are not significant at 5% in the estimation of purchase frequency of FMCG products.

13. Awareness towards FMCG Companies
The table below shows the awareness towards the various FMCG companies.
Table-11: Awareness Level towards Companies

FMCG companies		Unaware	Neither aware nor unaware	Aware	Highly aware	Mean	Std. Deviation
Hindustan Unilever Ltd.	Count	0	0	274	326	4.5433	.49853
	%	.0%	.0%	45.7%	54.3%		
ITC (Indian Tobacco Company)	Count	0	49	376	175	4.2100	**.57427**
	%	.0%	8.2%	62.7%	29.2%		
Nestlé India	Count	0	6	274	320	4.4433	.49953
	%	.0%	1.0%	45.7%	53.3%		
Dabur India	Count	0	224	303	73	3.7483	.65756
	%	.0%	37.3%	50.5%	12.2%		
Cadbury India	Count	0	0	352	248	4.4133	.49284
	%	.0%	.0%	58.7%	41.3%		
Britannia Industries	Count	0	6	273	323	4.3433	.49973
	%	.0%	1.0%	45.2%	53.8%		
Procter & Gamble Hygiene and Health Care	Count	0	73	430	97	4.0400	.53123
	%	.0%	12.2%	71.7%	16.2%		
Marico Industries	Count	399	177	24	0	2.3750	.56116
	%	66.5%	29.5%	4.0%	.0%		
Colgate Palmolive	Count	0	0	24	576	**4.9600**	**.19612**
	%	.0%	.0%	4.0%	96.0%		
Godrej consumer	Count	0	0	444	156	4.2600	.43900
	%	.0%	.0%	74.0%	26.0%		

(Source: Compiled by the researcher from primary data)

Except for Marico Industries and Dabur India all the other FMCG companies had high awareness among the rural respondents. The highest awareness was observed for Colgate Palmolive with a mean of 4.9600, and lowest awareness was observed for Marico Industries with a mean of 2.3750. Highest variation in opinion is observed for ITC (Indian Tobacco Company) with standard deviation of .57427, and lowest variation in opinion is observed for Colgate Palmolive with standard deviation of .19612.

Conclusion
Word of mouth, poster/wall paintings, newspaper, radio, television / D.T.H are significant in creating awareness towards FMCG products. Lowest spending is made for batteries and highest spending is made on detergent soaps. Price, awareness, good look, easy to handle, and advertisement are significant influencers towards Frequency of FMCG product purchases.

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