

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

I
J
R
C
M



A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

Indexed & Listed at:

Ulrich's Periodicals Directory ©, ProQuest, U.S.A., EBSCO Publishing, U.S.A., Cabell's Directories of Publishing Opportunities, U.S.A.

Open J-Gate, India [link of the same is duly available at Inlibnet of University Grants Commission (U.G.C.)].

Index Copernicus Publishers Panel, Poland with IC Value of 5.09 & number of libraries all around the world.

Circulated all over the world & Google has verified that scholars of more than 2840 Cities in 164 countries/territories are visiting our journal on regular basis.

Ground Floor, Building No. 1041-C-1, Devi Bhawan Bazar, JAGADHRI – 135 003, Yamunanagar, Haryana, INDIA

<http://ijrcm.org.in/>

CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	A STUDY ON FORECASTING BSE SENSEX BY USING HOLT-WINTER METHOD <i>DR. M. SHEIK MOHAMED, DR. M.A.SHAKILA BANU & B.DEEPA LAKSHMI</i>	1
2.	GLOBAL MARKET & GLOBALIZATION DRIVE – THE STRATEGIC NEED FOR BRANDS & PRODUCTS: A BUSINESS PERSPECTIVE ANALYSIS <i>DR. S. P. RATH</i>	6
3.	MEASUREMENT OF FRANCHISEE SATISFACTION BASED ON THEIR PERCEPTION ABOUT THE PERFORMANCE OF THE FRANCHISERS <i>DR. MANISH SIDHPURIA</i>	13
4.	IMPACT OF GAAR ON INDIAN EQUITY MARKET: AN EMPIRICAL STUDY <i>DR. SANJIV MITTAL, DR. SUNIL KUMAR, DR. PRADEEP AGARWAL & DR. MOHINDER KUMAR</i>	17
5.	CHANGING FACE OF INDIAN RETAIL INDUSTRY <i>DR. ANIL CHANDHOK</i>	22
6.	ENGLISH LANGUAGE TEACHING IN INDIA: REVIEWING THE RELEVANCE OF THEORY <i>DR. PAWAN KUMAR SHARMA</i>	26
7.	A REVIEW OF THE LITERATURE: WOMEN EMPOWERMENT THROUGH SELF HELP GROUPS (SHGs) <i>U.DHANALAKSHMI & DR. K. RAJINI</i>	29
8.	CONSUMER PERCEPTION TOWARDS BRAND PREFERENCE OF MOBILE PHONE SERVICE PROVIDERS <i>A. MUTHUKUMARAN & DR. M. MATHIVANAN</i>	35
9.	CORPORATE GOVERNANCE IN INDIA: EVOLUTION AND EMERGING ISSUES <i>DR. BADIUDDIN AHMED, RAFIUDDIN & IRFANUDDIN</i>	40
10.	STUDY OF FINANCIAL INCLUSION IN BANKING INDUSTRIES IN INDIA <i>PAVAN KAPOOR</i>	44
11.	SCM PRACTICES AND ITS IMPACT ON TURNOVER, PROFITABILITY AND SUSTAINABILITY IN INDIAN BUSINESS ENVIRONMENT <i>VIVEK PANDEY</i>	49
12.	ENCOURAGING POSITIVE WORKPLACE BEHAVIOUR: ETHICS ON THE JOB <i>GEETU SHARMA</i>	54
13.	A COMPARATIVE STUDY OF PROFITABILITY OF TWO COMPANIES – A CASE STUDY <i>A. S. MANJULAKSHMI</i>	58
14.	A STUDY ON EMPLOYEE RETENTION STRATEGIES AT JAMMU & KASHMIR BANK LTD, AT MISSION ROAD, BANGALORE <i>S. POORNIMA</i>	65
15.	TYPE – A TRAIT FOR EFFECTIVE MANAGER <i>ANASUYA SWAIN</i>	75
16.	IMPORTANCE OF MEASURING HR'S EFFECTIVENESS: A DRIVE TO HR METRICS <i>P. AKTHAR</i>	78
17.	IMPULSIVE BUYING BEHAVIOUR OF RURAL PEOPLE: WITH REFERENCE TO FMCG PRODUCTS <i>J. JOSEPHINE LALITHA & DR. N. PANCHANATHAM</i>	82
18.	AN INTRODUCTION TO EMPLOYEE ENGAGEMENT: SOLUTION FOR EFFECTIVE HRM WITH REFERENCE TO EMPLOYEE ENGAGEMENT MODEL <i>B. KALAIYARASAN & DR. GAYATRI</i>	87
19.	FDI IN INDIAN RETAIL: CHALLENGES <i>DR. MANOJ KUMAR SHARMA</i>	90
20.	WORKING CAPITAL PERFORMANCE: A CASE STUDY ON DABUR INDIA LTD. <i>NIRMAL CHAKRABORTY</i>	93
21.	A STUDY ON PERFORMANCE EVALUATION OF PUBLIC & PRIVATE SECTOR MUTUAL FUNDS IN INDIA <i>DR. BHUPENDRA SINGH HADA</i>	98
22.	HUMAN RESOURCE ACCOUNTING: REDEFINING HUMAN CAPITAL INVESTMENT IN CORPORATE SECTOR <i>MONIKA KHEMANI</i>	104
23.	THE RELATIONSHIP BETWEEN PATERNALISTIC LEADERSHIP AND ORGANIZATIONAL CITIZENSHIP BEHAVIOR–THE MEDIATING EFFECTS OF ETHICAL CLIMATE <i>MENG-YU CHENG, LEI WANG & SRI-DWIJAYANTI LESMANA</i>	108
24.	AIRLINE INDUSTRIAL UNREST AND STRATEGIC MANAGEMENT PRACTICES <i>AHMED ABDIKARIM HASSAN & KARIM OMIDO</i>	118
25.	INTEREST RATE DEREGULATION AND DEMAND FOR MONEY IN NIGERIA (2000-2011) <i>ODITA ANTHONY OGOMEGBUNAM</i>	124
26.	REDINGTON IMMUNIZATION THEORY APPROACH TO HEDGING INTEREST RATE RISK IN INSURANCE COMPANIES IN NIGERIA <i>AFOLABI, TAOFEK SOLA</i>	130
27.	MICRO, SMALL AND MEDIUM ENTERPRISES IN WEST BENGAL: AN EVALUATION <i>SOUMYA GANGULY</i>	136
28.	ETHICS IN MARKETING IN REAL ESTATE INDUSTRY IN PUNE FOR CUSTOMER SATISFACTION <i>MEERA SINGH</i>	142
29.	THE EFFECTS OF STRATEGIC MARKETING ON SAVING AND CREDIT CO-OPERATIVES PERFORMANCE: A SURVEY OF SELECTED SAVING AND CREDIT CO-OPERATIVES IN MOMBASA COUNTY <i>ELISHA MKOFIRHA ADE & KARIM OMIDO</i>	146
30.	BUYING BEHAVIOUR - AN ISLAMIC PERSPECTIVE: AN ANALYSIS OF AN IDEAL MUSLIM BUYING BEHAVIOUR <i>TAHIR AHMAD WANI</i>	152
	REQUEST FOR FEEDBACK	156

CHIEF PATRON

PROF. K. K. AGGARWAL

Chairman, Malaviya National Institute of Technology, Jaipur
(An institute of National Importance & fully funded by Ministry of Human Resource Development, Government of India)
Chancellor, K. R. Mangalam University, Gurgaon
Chancellor, Lingaya's University, Faridabad
Founder Vice-Chancellor (1998-2008), Guru Gobind Singh Indraprastha University, Delhi
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

FOUNDER PATRON

LATE SH. RAM BHAJAN AGGARWAL

Former State Minister for Home & Tourism, Government of Haryana
Former Vice-President, Dadri Education Society, Charkhi Dadri
Former President, Chinar Syntex Ltd. (Textile Mills), Bhiwani

CO-ORDINATOR

DR. SAMBHAV GARG

Faculty, Shree Ram Institute of Business & Management, Urjani

ADVISORS

DR. PRIYA RANJAN TRIVEDI

Chancellor, The Global Open University, Nagaland

PROF. M. S. SENAM RAJU

Director A. C. D., School of Management Studies, I.G.N.O.U., New Delhi

PROF. M. N. SHARMA

Chairman, M.B.A., Haryana College of Technology & Management, Kaithal

PROF. S. L. MAHANDRU

Principal (Retd.), Maharaja Agrasen College, Jagadhri

EDITOR

PROF. R. K. SHARMA

Professor, Bharti Vidyapeeth University Institute of Management & Research, New Delhi

CO-EDITOR

DR. BHAVET

Faculty, Shree Ram Institute of Business & Management, Urjani

EDITORIAL ADVISORY BOARD

DR. RAJESH MODI

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

PROF. SANJIV MITTAL

University School of Management Studies, Guru Gobind Singh I. P. University, Delhi

PROF. ANIL K. SAINI

Chairperson (CRC), GuruGobindSinghI. P. University, Delhi

DR. SAMBHAVNA

Faculty, I.I.T.M., Delhi

DR. MOHENDER KUMAR GUPTA

Associate Professor, P.J.L.N.GovernmentCollege, Faridabad

DR. SHIVAKUMAR DEENE

Asst. Professor, Dept. of Commerce, School of Business Studies, Central University of Karnataka, Gulbarga

ASSOCIATE EDITORS

PROF. NAWAB ALI KHAN

Department of Commerce, Aligarh Muslim University, Aligarh, U.P.

PROF. ABHAY BANSAL

Head, Department of Information Technology, Amity School of Engineering & Technology, Amity University, Noida

PROF. V. SELVAM

SSL, VIT University, Vellore

PROF. N. SUNDARAM

VITUniversity, Vellore

DR. PARDEEP AHLAWAT

Associate Professor, Institute of Management Studies & Research, MaharshiDayanandUniversity, Rohtak

DR. S. TABASSUM SULTANA

Associate Professor, Department of Business Management, Matrusri Institute of P.G. Studies, Hyderabad

TECHNICAL ADVISOR

AMITA

Faculty, Government M. S., Mohali

FINANCIAL ADVISORS

DICKIN GOYAL

Advocate & Tax Adviser, Panchkula

NEENA

Investment Consultant, Chambaghat, Solan, Himachal Pradesh

LEGAL ADVISORS

JITENDER S. CHAHAL

Advocate, Punjab & Haryana High Court, Chandigarh U.T.

CHANDER BHUSHAN SHARMA

Advocate & Consultant, District Courts, Yamunanagar at Jagadhri

SUPERINTENDENT

SURENDER KUMAR POONIA

CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the areas of Computer Science & Applications; Commerce; Business; Finance; Marketing; Human Resource Management; General Management; Banking; Economics; Tourism Administration & Management; Education; Law; Library & Information Science; Defence & Strategic Studies; Electronic Science; Corporate Governance; Industrial Relations; and emerging paradigms in allied subjects like Accounting; Accounting Information Systems; Accounting Theory & Practice; Auditing; Behavioral Accounting; Behavioral Economics; Corporate Finance; Cost Accounting; Econometrics; Economic Development; Economic History; Financial Institutions & Markets; Financial Services; Fiscal Policy; Government & Non Profit Accounting; Industrial Organization; International Economics & Trade; International Finance; Macro Economics; Micro Economics; Rural Economics; Co-operation; Demography; Development Planning; Development Studies; Applied Economics; Development Economics; Business Economics; Monetary Policy; Public Policy Economics; Real Estate; Regional Economics; Political Science; Continuing Education; Labour Welfare; Philosophy; Psychology; Sociology; Tax Accounting; Advertising & Promotion Management; Management Information Systems (MIS); Business Law; Public Responsibility & Ethics; Communication; Direct Marketing; E-Commerce; Global Business; Health Care Administration; Labour Relations & Human Resource Management; Marketing Research; Marketing Theory & Applications; Non-Profit Organizations; Office Administration/Management; Operations Research/Statistics; Organizational Behavior & Theory; Organizational Development; Production/Operations; International Relations; Human Rights & Duties; Public Administration; Population Studies; Purchasing/Materials Management; Retailing; Sales/Selling; Services; Small Business Entrepreneurship; Strategic Management Policy; Technology/Innovation; Tourism & Hospitality; Transportation Distribution; Algorithms; Artificial Intelligence; Compilers & Translation; Computer Aided Design (CAD); Computer Aided Manufacturing; Computer Graphics; Computer Organization & Architecture; Database Structures & Systems; Discrete Structures; Internet; Management Information Systems; Modeling & Simulation; Neural Systems/Neural Networks; Numerical Analysis/Scientific Computing; Object Oriented Programming; Operating Systems; Programming Languages; Robotics; Symbolic & Formal Logic; Web Design and emerging paradigms in allied subjects.

Anybody can submit the **soft copy** of unpublished novel; original; empirical and high quality **research work/manuscript** **anytime** in **M.S. Word format** after preparing the same as per our **GUIDELINES FOR SUBMISSION**; at our email address i.e. infoijrcm@gmail.com or online by clicking the link **online submission** as given on our website ([FOR ONLINE SUBMISSION, CLICK HERE](#)).

GUIDELINES FOR SUBMISSION OF MANUSCRIPT

1. **COVERING LETTER FOR SUBMISSION:**

DATED: _____

THE EDITOR
IJRCM

Subject: SUBMISSION OF MANUSCRIPT IN THE AREA OF

(e.g. Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)

DEAR SIR/MADAM

Please find my submission of manuscript entitled '_____ ' for possible publication in your journals.

I hereby affirm that the contents of this manuscript are original. Furthermore, it has neither been published elsewhere in any language fully or partly, nor is it under review for publication elsewhere.

I affirm that all the author (s) have seen and agreed to the submitted version of the manuscript and their inclusion of name (s) as co-author (s).

Also, if my/our manuscript is accepted, I/We agree to comply with the formalities as given on the website of the journal & you are free to publish our contribution in any of your journals.

NAME OF CORRESPONDING AUTHOR:

Designation:
Affiliation with full address, contact numbers & Pin Code:
Residential address with Pin Code:
Mobile Number (s):
Landline Number (s):
E-mail Address:
Alternate E-mail Address:

NOTES:

- a) The whole manuscript is required to be in **ONE MS WORD FILE** only (pdf. version is liable to be rejected without any consideration), which will start from the covering letter, inside the manuscript.
- b) The sender is required to mention the following in the **SUBJECT COLUMN** of the mail:
New Manuscript for Review in the area of (Finance/Marketing/HRM/General Management/Economics/Psychology/Law/Computer/IT/Engineering/Mathematics/other, please specify)
- c) There is no need to give any text in the body of mail, except the cases where the author wishes to give any specific message w.r.t. to the manuscript.
- d) The total size of the file containing the manuscript is required to be below **500 KB**.
- e) Abstract alone will not be considered for review, and the author is required to submit the complete manuscript in the first instance.
- f) The journal gives acknowledgement w.r.t. the receipt of every email and in case of non-receipt of acknowledgment from the journal, w.r.t. the submission of manuscript, within two days of submission, the corresponding author is required to demand for the same by sending separate mail to the journal.

2. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.

3. **AUTHOR NAME (S) & AFFILIATIONS:** The author (s) **full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address** should be in italic & 11-point Calibri Font. It must be centered underneath the title.

4. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain the background, aims, methods, results & conclusion in a single para. Abbreviations must be mentioned in full.

INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE & MANAGEMENT

A Monthly Double-Blind Peer Reviewed (Refereed/Juried) Open Access International e-Journal - Included in the International Serial Directories

<http://ijrcm.org.in/>

5. **KEYWORDS:** Abstract must be followed by a list of keywords, subject to the maximum of five. These should be arranged in alphabetic order separated by commas and full stops at the end.
6. **MANUSCRIPT:** Manuscript must be in **BRITISH ENGLISH** prepared on a standard A4 size **PORTRAIT SETTING PAPER**. It must be prepared on a single space and single column with 1" margin set for top, bottom, left and right. It should be typed in 8 point Calibri Font with page numbers at the bottom and centre of every page. It should be free from grammatical, spelling and punctuation errors and must be thoroughly edited.
7. **HEADINGS:** All the headings should be in a 10 point Calibri Font. These must be bold-faced, aligned left and fully capitalised. Leave a blank line before each heading.
8. **SUB-HEADINGS:** All the sub-headings should be in a 8 point Calibri Font. These must be bold-faced, aligned left and fully capitalised.
9. **MAIN TEXT:** The main text should follow the following sequence:

INTRODUCTION**REVIEW OF LITERATURE****NEED/IMPORTANCE OF THE STUDY****STATEMENT OF THE PROBLEM****OBJECTIVES****HYPOTHESES****RESEARCH METHODOLOGY****RESULTS & DISCUSSION****FINDINGS****RECOMMENDATIONS/SUGGESTIONS****CONCLUSIONS****SCOPE FOR FURTHER RESEARCH****ACKNOWLEDGMENTS****REFERENCES****APPENDIX/ANNEXURE**

It should be in a 8 point Calibri Font, single spaced and justified. The manuscript should preferably not exceed **5000 WORDS**.

10. **FIGURES & TABLES:** These should be simple, crystal clear, centered, separately numbered & self explained, and **titles must be above the table/figure. Sources of data should be mentioned below the table/figure.** It should be ensured that the tables/figures are referred to from the main text.
11. **EQUATIONS:** These should be consecutively numbered in parentheses, horizontally centered with equation number placed at the right.
12. **REFERENCES:** The list of all references should be alphabetically arranged. The author (s) should mention only the actually utilised references in the preparation of manuscript and they are supposed to follow **Harvard Style of Referencing**. The author (s) are supposed to follow the references as per the following:
 - All works cited in the text (including sources for tables and figures) should be listed alphabetically.
 - Use (ed.) for one editor, and (ed.s) for multiple editors.
 - When listing two or more works by one author, use --- (20xx), such as after Kohl (1997), use --- (2001), etc, in chronologically ascending order.
 - Indicate (opening and closing) page numbers for articles in journals and for chapters in books.
 - The title of books and journals should be in italics. Double quotation marks are used for titles of journal articles, book chapters, dissertations, reports, working papers, unpublished material, etc.
 - For titles in a language other than English, provide an English translation in parentheses.
 - The location of endnotes within the text should be indicated by superscript numbers.

PLEASE USE THE FOLLOWING FOR STYLE AND PUNCTUATION IN REFERENCES:**BOOKS**

- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
- Hunker, H.L. and A.J. Wright (1963), "Factors of Industrial Location in Ohio" Ohio State University, Nigeria.

CONTRIBUTIONS TO BOOKS

- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

JOURNAL AND OTHER ARTICLES

- Schemenner, R.W., Huber, J.C. and Cook, R.L. (1987), "Geographic Differences and the Location of New Manufacturing Facilities," Journal of Urban Economics, Vol. 21, No. 1, pp. 83-104.

CONFERENCE PAPERS

- Garg, Sambhav (2011): "Business Ethics" Paper presented at the Annual International Conference for the All India Management Association, New Delhi, India, 19-22 June.

UNPUBLISHED DISSERTATIONS AND THESES

- Kumar S. (2011): "Customer Value: A Comparative Study of Rural and Urban Customers," Thesis, Kurukshetra University, Kurukshetra.

ONLINE RESOURCES

- Always indicate the date that the source was accessed, as online resources are frequently updated or removed.

WEBSITES

- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 <http://epw.in/user/viewabstract.jsp>

IMPULSIVE BUYING BEHAVIOUR OF RURAL PEOPLE: WITH REFERENCE TO FMCG PRODUCTS

J. JOSEPHINE LALITHA
ASST. PROFESSOR
PSG COLLEGE OF ARTS AND SCIENCE
COIMBATORE

DR. N. PANCHANATHAM
PROFESSOR & HEAD
DEPARTMENT OF BUSINESS ADMINISTRATION
ANNAMALAI UNIVERSITY
ANNAMALAI NAGAR

ABSTRACT

Traditionally, the marketing framework regarding the consumer decision making process mainly focusses on needs recognition, searching for information, evaluation of alternatives, purchasing and post-purchasing evaluations. Impulse buying is considered as relevant in today's shopping scenario with the innovative sales promotions, creative messages and appropriate use of technologies in the retail stores (Schiffman, 2010). Impulse buying is seen as unplanned and unintended in-store behaviour. The study is descriptive in nature and a sample size of 50 respondents were chosen on the convenience sampling basis in arasur village. This paper aims to identify the impact of socio economic factors that affect the impulse purchasing behaviour of the consumers during the purchase of select categories of fmcg goods. Socio economic variables used in the study included gender, age, educational qualification, occupation, monthly income, marital status and nature of family. Mean test and regression test were performed to find the most preferred reason to go for impulse buying and it shows that nature of family influences the impulsive buying behaviour of the respondents.

KEYWORDS

impulsive buying behaviour, rural customer, FMCG products.

INTRODUCTION

Impulsive buying is an important phenomenon for researches in consumer behaviour and retailing. Impulsive buying is the degree to which an individual is likely to make an intended, immediate and unreflective purchases and is the result of an exposure to a stimulus, decided on the spot. It accounts for as much as 62% of supermarket sales and 80% of all sales in certain product categories. (Dr. Tauseef Ahmad)

Recent marketing and retail researchers have classified impulse behaviour as a very powerful and real time influence in the consumer buying behavior process (Bayley and Nancarrow, 1998; Hausman, 2000; Crawford and Melewar, 2003).

The study of consumer behaviours has led to conclusions as to why consumers act as they do when it comes to shopping (Underhill, 2006)

The rural consumer is likely to exhibit different purchase behavior as compared to his urban counterpart. This is basically due to the unique characteristics of rural markets. Impulse buying may be influenced by internal states or traits experienced by consumers, or by environmental factors (Sharma, Rajesh)

A change in society is also shown in the decreasing amount of free time outside of work. Consumers spend less time planning before shopping but with the attitude of a life-style shopper and an increased income by which consumers are encouraged to buy more, impulse buying is a fact (Williams et al, 1972).

Impulse buying disrupts the normal decision making models in consumers' brains. The logical sequence of the consumers' actions is replaced with an irrational moment of self-gratification.

A study published in the June 2008 issue of the Journal of Consumer Research suggests that consumers are more susceptible to making impulsive purchases for one brand over another if they are distracted while shopping.

While shoppers with impulsive buying tendencies may view an impulse purchase as negative and successfully resist the temptation, at other times they are more likely to rationalize the negative feeling and makes the purchases anyway. This indicates that, although impulsive shoppers may deliberate about the purchase on a cognitive level, at some point in the decision making process, the shoppers affective state overcomes their cognitive will power. (Alizera)

VALUE GROWTH IN 'IMPULSE' CATEGORY PRODUCTS BY CHANNEL						
Value Growth (%)	Grocers	Gen Stores	>Chemists	Paan Plus	Food Stores	Modern Trade
Biscuits	18	10	16	18	13	38
Salty Snacks	28	23	29	30	19	30
Chocolates	19	11	18	28	20	49
Confectionery	14	8	12	12	12	56
Source: The Nielsen Company. MAT Oct. 2010						

Stern (1962) provides to the research by subdividing impulse purchase into four categories. They are based on the above mentioned definitions where the purchase is unplanned.

PURE IMPULSIVE BUYING

(defined as classic impulsive buying), is a purchase that breaks the normal planned shopping pattern. This category is strongly connected to emotions and the impulsiveness is very high. Low price is a common trigger to this category.

SUGGESTION IMPULSIVE BUYING

(Defined as a suggestion impulsive buying), because when seeing a new product for the first time; a need develops in the shopper that can only be satisfied by buying it. This purchase can turn out to be a rational or functional purchase decision but the purchase is not a planned one. That is why visualization in the store is the key factor for the purchase.

REMINDER IMPULSIVE BUYING

(Defined as reminder impulsive buying), is when a product suddenly reminds the consumer that they need it because they are out of it back home. There already exists an unconscious need for the product which implies that the consumer has previous knowledge about the product. It helps them remind them about a particular advertisement or information previously noticed by the consumer, which now makes the consumer take the opportunity of purchasing.

PLANNED IMPULSIVE BUYING

(defined as planned impulsive buying), because when entering a shop the consumer has in mind to buy something or some sort of good but the choice of what kind of product, brand, size or price etc. has not been determined. Instead special offers and other stimuli such as salespersons, influence the decisions inside the shop. The actual decision is made at the point of sale. This makes it different from planned purchase when a more specific kind of product is in mind e.g. a blouse instead of clothes.

The four type of consumer buying behavior are:

ROUTINE RESPONSE/PROGRAMMED BEHAVIOR

--buying low involvement frequently purchased low cost items; need very little search and decision effort; purchased almost automatically. Examples include soft drinks, snack foods, milk etc.

LIMITED DECISION MAKING

It means buying product occasionally. When you need to obtain information about unfamiliar brand in a familiar product category, perhaps. It requires a moderate amount of time for information gathering. Examples include clothes—know product class but not the brand.

EXTENSIVE DECISION MAKING/COMPLEX HIGH INVOLVEMENT

It refers to unfamiliar, expensive and/or infrequently bought products. High degree of economic/ performance/psychological risk. Examples include cars, homes, computers, education. Spend a lot of time seeking information and deciding. Information from the companies MM; friends and relatives, store personnel etc. Go through all six stages of the buying process.

IMPULSE BUYING, NO CONSCIOUS PLANNING

The purchase of the same product does not always elicit the same buying behavior. Product can shift from one category to the next. For example going out for dinner for one person may be extensive decision making (for someone that does not go out often at all), but limited decision making for someone else. The reason for the dinner, whether it is an anniversary celebration, or a meal with a couple of friends will also determine the extent of the decision making.

REVIEW OF LITERATURE

This paper explores the process by which four store environment (music, light, employee, and layout) and two individual characteristics, shopping enjoyment tendency (SET) and impulse buying tendency (IBT) influence impulse buying behaviour through positive and negative affect, and urge to buy impulsively. The data was obtained from 733 respondents in a mall survey conducted in Chennai, South India. - In the structural model tested with AMOS, it was found that store environment drove impulse buying through positive affect and urge. Results also showed that the personality variables (SET and IBT) influenced impulsive buying through positive affect and urge. It was suggested that retail managers should invest in improving the store environment to increase the level of impulse buying in their stores. Specifically, they need to focus on enhancing friendliness of store employees, playing appropriate music, designing proper layouts and having well-lit stores to encourage impulse buying. (Geetha Mohan et al 2013)

This study was done to understand consumer impulse buying choice in different consumption situations through the identification of both external and individual determinants of impulse buying behaviour. A questionnaire was developed based on BPM (behavioural perspective model) and a survey was done on 414 consumers in UK and Taiwan. The research shows that routine shopping situation and its utilitarian reinforcements triggers the highest rate of impulsive buying choices and individual cultural background were also found to predict different types of impulse buying patterns. (Wei Chan)

The study was to identify the main factors influencing impulse purchasing behaviour of the rural people. A sample of fifty rural people was selected randomly from 5 villages. The tools used were multiple regressions and it was found that 94% of the people have done impulse purchasing. Cloths and plastic items were the main items they had bought without a purchasing plan. Gender and income level show positive relationships and education level is negatively related with impulse buying. There are no direct relationships between impulse buying with civil states and age of the people. The study revealed that impulse buying has contributed significantly to rural poverty as the rural farmers were being weak financial managers. (D. n. w. Gamage)

In a study by Abratt and Goodey (1990), higher income is suggested as one of several factors that can account for the higher level of impulse buying. A study by Mogelonsky (1994) logically suggests that impulse buying is reserved for those consumers who can afford it. In this study we fail to reject the hypothesis that impulsive buying tendencies are same between different income groups of adolescents. One of the possible reasons may be that adolescent's pocket money may not be truly reflective of the family income. The future research may therefore focus upon family income rather than pocket money.

The study is based on the primary data collected from Shopping malls, Handlooms and marts from the area of JODHPUR. It is found through factor analysis that since income of the individual is increasing and more people are moving towards western culture, the purchasing power of the people has gone up and the impulsive buying of the commodities is on a great increment due to the pricing strategies festival offers of the players. (Dr. Tauseef Ahmad)

NEED FOR THE STUDY

Customers make decision based on a large number of factors and although it is impossible to influence them all, successful marketers strike a balance between appealing to the emotional and rational sides to our personality. Human being is not completely practical, nor do they make decision based on their feelings. The amount of emotional desire varies according to the product, but rational decision varies according to circumstances. Rational decision making involves logical thought processes in making purchasing decisions, while emotional works upon the brain wave. People have both logical and emotional buying motives. Some recent survey shows that 20% of the decision to make a purchase is logical and 80% is emotional. (Byshi Panikar)

This study is an attempt to find out whether rural people exhibit impulse buying behaviour towards fmcc goods and what factors promotes them to go for impulse buying.

The categories taken for the study in fmcc includes house hold products, personal products and food & beverages.

OBJECTIVES OF THE STUDY

- To know the level of influence of factors that motivates to make impulsive purchase towards fmcc goods .
- To identify the impact of socio economic variable on impulse buying behaviour.

RESEARCH DESIGN

Area of the study: To fulfill the stipulated objective, study was under taken in Arasur village in sulur taluk of Coimbatore district. For the survey purpose, 50 households were selected based on convenience sampling interview schedule method was adopted to conducted the research. It also required focused group interview to elicit answer from the respondents.

DATA COLLECTION

To fulfill the objectives of the study, both primary and secondary data are collected. Primary data was collected from each house hold with the help of pre tested questionnaire. The secondary data was collected with the help of various books, journals and web sites.

Weighed arithmetic mean was used to identify the important feature that influences the purchase of fmcg goods. Regression model was performed to evaluate the influence of buying behaviour towards fmcg and nature of family.

Hypothesis which was tested by regression test in order to satisfy the relationship between the variable and brand selection is mentioned below.

Ho: Nature of family of rural consumer’s setup directly influences their impulsive buying behaviour.

FACTORS INFLUENCING IMPULSE BUYING

There are many factors which affect Consumers Impulse Buying Behaviour in FMCG market but only the following factors are considered for the present study.

- Price and discount
- Advertising and sales promotion
- Visual merchandising
- Emotional attachment
- Company
- Income
- Festival season

DATA ANALYSIS

DEMOGRAPHIC DETAILS

The following table indicates the socio economic profile of the respondents.

TABLE 1: SOCIO ECONOMIC PROFILE OF THE RESPONDENTS

Variables		No. of Respondents	Percentage
Gender	Male	6	12.00
	Female	44	88.00
	Total	50	100
Age	Below 25 years	19	38.00
	26-30 years	19	38.00
	36-40 years	6	12.00
	41-45 years	6	12.00
	Total	50	100
Educational qualification	Illiterate	13	26.00
	Middle school	19	38.00
	Higher secondary	12	24.00
	Graduate	6	12.00
	Total	50	100
Occupation	Private employee	37	74.0
	Shop owner	7	14.00
	Others	6	12.00
	Total	50	100
Monthly income	Less than Rs. 5000	26	52.00
	Rs. 5000-10000	24	48.00
	Total	50	100
Marital status	Married	37	74.00
	Unmarried	13	26.00
	Total	50	100
Nature of family	Joint family	31	62.00
	Nuclear family	19	38.00
	Total	50	100

Source: Primary Data

In this table, out of 50 respondents, 88 % (44) of the respondents are female and 12 % (6) of the respondents are male.

Regarding the age category, 38 % (19) of respondents are below 25 years of age and the same number of respondents belong to the age category between 26-30 years. The rest of 12% (6) belong to each of the category 36-40 years and 41-45 years of age.

Among all the respondents, 26% (13) respondents are illiterates, 38 % (19) of respondents had studied till middle school, 24 % (12) of the respondents have completed their higher secondary and 12 % (6) of the respondents are graduates.

Regarding the occupation, 74% (37) of respondents work in private concerns, 14% (7) of respondents owns shop.

52% of respondents have their monthly income less than 5000, 48 % of respondents have their monthly income between Rs. 5000 and 10,000.

Among 50 respondents, 74% are married and 26 % are unmarried.

62% of the employees live in joint family and 38 % of respondents live in nuclear family.

The successive table narrates the buying behaviour towards FMCG. Various factors that influence the impulsive buying behaviour are taken for the discussion and the mean values were calculated. Based on it, ranks were assigned to the criteria.

TABLE 2: PLACE OF PURCHASE

Variables	Local shops	Main bazaar	Shops of nearby villages	Shops of nearby towns
Household	26(52.00)	12(24.00)	0(0.00)	12(24.00)
Food and beverages	32(64.00)	6(12.00)	0(0.00)	12(24.00)
Personal care products	26(52.00)	12(24.00)	0(0.00)	12(24.00)

Source: Primary Data

The variables given in the parenthesis represents the percentage value. The above table reveals that majority of the people purchase their products in the local shops. 52 % buy house hold and personal care products in local shops, 64 % buy food & beverages in local shops.

TABLE 3: SOURCE OF INFLUENCE TOWARDS PURCHASE OF PRODUCT

Sl. No	Purchase of products	No. of respondents	Percentage
1.	Self	6	12.0
2.	Family	6	12.0
3.	Friends and neighbors	25	50.0
4.	Print media	13	26.0
	Total	50	100

Source: Primary Data

Nearly 50% of the people say that they are influenced mostly by their friends and neighbours in purchasing FMCG products followed by print media (26%). 12 % of people’s opinion is that they take the decision by own self and 12% of consumers are influenced by their family members.

TABLE 4: FACTORS INFLUENCING IMPULSIVE BUYING BEHAVIOUR

Factors	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Total sum	Mean	Rank
Price and discount motivates my impulse behaviour.	25(50.00)	12(24.00)	6(12.00)	0(0.00)	7(14.00)	198	3.96	4
Advertisement and sales promotion induces my impulse buying.	18(36.00)	25(50.00)	0(0.00)	0(0.00)	7(14.00)	197	3.94	5
Visual merchandising induces my buying behaviour.	25(50.00)	19(38.00)	6(12.00)	0(0.00)	0(0.00)	219	4.38	1
Emotional attachment with product motivates me to buy the product.	31(62.00)	6(12.00)	6(12.00)	7(14.00)	0(0.00)	211	4.22	2
The person with whom you are going affects my buying Behaviour positively.	18(36.00)	12(24.00)	7(14.00)	6(12.00)	7(14.00)	178	3.56	6
Requirement of product in festival season and special occasion prompts me to buy.	31(62.00)	12(24.00)	0(0.00)	0(0.00)	7(14.00)	210	4.20	3

Source: Primary Data

From the study we can find that, visual merchandising carries maximum mean value as 4.38 and was given rank 1 followed by the emotional attachment of the product with the mean value 4.22, assigned with rank 2, special occasion impulsive purchase has the mean value 4.20 which was assigned rank 3, price off and discounts with the mean value 3.96 was assigned rank 4, advertisement and sales promotion with the mean value 3.94 was assigned rank 5. Finally the criteria companionship has the mean value 3.56 was assigned the 6th rank.

REGRESSION TEST

Ho: Nature of family of rural consumers' setup directly influences their impulsive buying behaviour.

The regression model was performed to evaluate the influences of buying behaviour towards FMCG and nature of family. The dependent variable was regular investment habit and the independent variable are : X₁- Price and discount motivates my impulse behaviour, X₂- Advertisement and sales promotion induces my impulse buying, X₃- Virtual merchandising induces my buying behaviour, X₄- Emotional attachment with product is a motivational , X₅- The person with whom you are going affects my buying behaviour and X₆- Requirement of product in festival season and special occasion prompts me to buy.

TABLE 5: CO-EFFICIENT OF BUYING BEHAVIOUR TOWARDS FMCG AND NATURE OF FAMILY

Variables	Unstandardized Coefficients		t-value	Sig	R ²
	B	Std. Error			
Constant	3.545	.162	21.591	.000	.963
Price and discount motivates my impulse behaviour	0.658	.035	18.563	.000	
Advertisement and sales promotion induces my impulse buying	0.376	.111	-3.385	.002	
Virtual merchandising induces my buying behaviour	0.923	.135	9.079	.000	
Emotional attachment with product is a motivational one	0.505	.127	3.979	.000	
The person with whom you are going affects my buying behaviour	0.628	.108	5.838	.000	
Requirement of product in festival season and special occasion prompts me to buy	0.455	.122	2.088	.043	

Level of Significance: 5 per cent

Regression fitted: Y= 3.545+0.658X₁+0.376X₂+0.923X₃+0.505 X₄+0.628X₅+ 0.455X₆

TABLE 6: RESULT OF ANOVA: BUYING BEHAVIOUR TOWARDS FMCG AND NATURE OF FAMILY

Source	Sum of Square	DF	Mean square	F	Sig
Regression	11.023	6	1.837	104.393	.000
Residual	.757	43	.018		
Total	11.780	49	-		

Level of Significance: 5 per cent

The multiple regression models indicate that explanatory variables have significant contribution to price and discount which motivates impulse behaviour, advertisement and sales promotion induces my impulse buying, visual merchandising induces my buying behaviour, emotional attachment with product is a motivational, the person with whom you are going affects my buying behaviour and requirement of product in festival season and special occasion prompts me to buy. The coefficient of determination R² value showed that these variables put together explained the variations of Y to the extent of 96.30 per cent.

It has been further observed that probability value (0.000) of F establishes significance relationship between the variables tested in the hypothesis. Thus it is concluded that the Nature of family of rural consumers' setup directly influences their impulsive buying behaviour. The measure of regression establishes 96.30 per cent of association between the variables tested.

CONCLUSION

The study shows that the rural consumers are more concerned about the visual merchandising which they feel that it stimulates the impulsive buying behaviour. This coincides with the fact that buying impulses can be induced when a consumer encounters a relevant visual stimulus in the retail environment, or some promotional stimuli (Piron, 1991). People feel that emotional attachment with the product makes them prefer a product. These emotions may be specific to certain things for example, the features of the items, customer self-interest, consumer’s gauge of evaluating items and the importance they give to their purchasing at a store which coincides with what Babin and Babin (2001) found that in stores consumer’s purchasing intentions and spending can largely be influenced by emotions.

The study also reveals that the factors like price discounts, visual merchandising, emotional attachment with the products, sales promotion activities of the manufacturers, festival offers have a positive influence on the impulsive buying behaviour of the rural consumers. So it has become essential on the part of the manufacturers to give importance to these factors to improve sales in these areas.

REFERENCES

1. Abratt, R. and Goodey, S.D., Unplanned Buying and In-Store Stimuli in Supermarkets, *Managerial and Decision Economics*, 11 (2), pp111-21, 1990.
2. Ahamed (2011) *International review of management and business research* vol. 2 issue.1 ISSN: 2306-9007 Bashir, Zeeshan, Sabbar, Hussain & Sarki (2013)
3. Alireza Karbasivar and Hasti Yarahmadi, Evaluating Effective Factors on Consumer Impulse Buying Behavior *Asian Journal of Business Management Studies* 2 (4): 174-181, 2011 ISSN 2222-1387
4. Bayley, G., and Nancarrow C., (1998), Impulse purchasing: A qualitative exploration of the phenomenon. *Qualitative market research: An international journal*, 1(2), pp 99-114.
5. Byshi panikar- a study of consumer behaviour on fmcg products Abhinav- International monthly refereed Journal of Research in Management & Technology special issue, Proceedings of national conference on trends in management, engineering & technology ISSN – 2320-0073
6. Crawford, G. and Melewar, T. C., (2003), The importance of impulse purchasing behaviour in the international airport environment. *Journal of consumer behaviour*, 3(1), pp 85–98.
7. D. N. W. Gamage, Y.M. Wickramasingh And G.M. Henegedara, Factors Influencing Impulse Buying Behaviour Of Rural People Hector Kobbekaduwa Agrarian, Research And Training Institute, Colombo 7, Sri Lanka
8. Dr. Tauseef Ahmed the impulsive buying behaviour of consumers for the fmcg products in Jodhpur. *Australian Journal of Basic and Applied Sciences*, 5(11): 1704-1710, 2011 ISSN 1991-8178 -1704
9. Geetha Mohan, bharadwaj sivakumaran, piyush sharma(2013) Impact of store environment on impulse buying behaviour *European Journal of Marketing*, Vol. 47 Iss: 10
10. Hausman, A., (2000), A multi-method investigation of consumer motivation in impulse buying behavior. *Journal of consumer marketing*, 17(5), pp 403-419.
11. Ma, Wei, chen (2013) To Buy Or Not To Buy? A Behavioural Approach to Examine Consumer Impulse Buying Choice in Various Situations. Doctoral thesis, Durham University. Mogelonsky, M., Poor and Unschooled, but a Smart Shopper, *Journal of American Demographics*, 16 (7), pp1415, 1994.
12. Sharma, Rajesh , An investigation into impulse buying behavior among Indian urban adolescents. *Consumer behavior journal* Abhigyan Publisher Issue: Jan-March, 2011 Source Volume: 28 Source Issue: 4 ISSN: 0970-2385
13. Stern H. (1962) The Significance of Impulse Buying Today, *The Journal of Marketing*, 26 (April), 59- 62
14. Underhill, P. (2006) *Why we buy - the science of shopping*, Forma Publishing Group
15. Williams, J. & Dardis, R. (1972) Shopping behaviour for soft goods and marketing strategies, *Journal of retailing*, 48 (Fall) 32-41

REQUEST FOR FEEDBACK

Dear Readers

At the very outset, International Journal of Research in Commerce and Management (IJRCM) acknowledges & appreciates your efforts in showing interest in our present issue under your kind perusal.

I would like to request you to supply your critical comments and suggestions about the material published in this issue as well as on the journal as a whole, on our E-mail i.e. infoijrcm@gmail.com for further improvements in the interest of research.

If you have any queries please feel free to contact us on our E-mail infoijrcm@gmail.com.

I am sure that your feedback and deliberations would make future issues better – a result of our joint effort.

Looking forward an appropriate consideration.

With sincere regards

Thanking you profoundly

Academically yours

Sd/-

Co-ordinator

ABOUT THE JOURNAL

In this age of Commerce, Economics, Computer, I.T. & Management and cut throat competition, a group of intellectuals felt the need to have some platform, where young and budding managers and academicians could express their views and discuss the problems among their peers. This journal was conceived with this noble intention in view. This journal has been introduced to give an opportunity for expressing refined and innovative ideas in this field. It is our humble endeavour to provide a springboard to the upcoming specialists and give a chance to know about the latest in the sphere of research and knowledge. We have taken a small step and we hope that with the active co-operation of like-minded scholars, we shall be able to serve the society with our humble efforts.

Our Other Journals

