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DETERMINANTS OF MOST INFLUENCING REFERENCE GROUP IN BUYING DECISION OF RURAL CONSUMER

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ABSTRACT

The consumer purchase decision process refers to actions and mental conjecture done by consumers when empower by the prerequisite or aspiration of purchase. The consumer buying preferences are rapidly changing and moving towards high-end latest technology products with acculturation. Buying decision in general is a complex process and in case of rural consumers it becomes more complex hence, has to be treated distinctly. Since the reference group is the most important influencing factor in the buying decision of every individual, the present study is an attempt to determine the most influencing reference group in buying decision of rural consumer. The analysis of the study reveals that spouses is most influencing reference group with the highest mean value of 3.12 and have a significant relation with income, education and occupation.

KEYWORDS

rural consumer, reference group, influence, buying decision.

INTRODUCTION

Consumer purchase decision process refers to actions and mental conjecture done by consumers when empower by the prerequisite or aspiration of purchase. In the Marketing context, the relationship between the consumer decision making process and the influence received by his/her family and social context has been targeted by relevant discussion in the academic field, as well as in the corporate (Beraden, Netemeyer and Teel, 1989). The Indian rural market consists of nearly 625 million consumers, almost 74% of the total market share for consumer goods (as cited in kumar & joseph 2015). Rural consumers are different from urban consumers as their needs and demands are very much differ from the urban counter parts in terms of design, size, colour taste and media habits. While the overall average penetration levels for consumer durables in the country is quite low, it is more so in the rural areas. There exists huge latent market waiting to be tapped in rural India with the right product-price combination. There is a shifting consumer preference for durables for the past decade with the influx of modern technology. The consumer buying preferences are rapidly changing and moving towards high-end latest technology products with acculturation. Buying process is complex process in case of rural consumer which has to be treated distinctly. There are many factors influencing the consumer behaviour, many considerations taking into before making a purchase decision. Kotler (2012) recognizes five different roles, people might play in buying decision. They are- Initiator, Influencer, Decider, Buyer, and User. Consumer reference group is that group to which the consumer has close relationship and proximity and which the consumer uses for references and which affect his buying behavior. The concept of reference group was originated by Hyman in 1942 to describe the kind of group used by an individual as a point of reference for his own judgment, belief and behaviour. The reference group will affect the level of aspiration and type of behaviour through establishing conventional patterns of personal expenditure. An understanding of the points of reference of the target consumers it is easy to the company to formulate relevant and effective marketing strategies / programmes. Generally, we have three types of reference groups which can be explained as under:

- I) **Primary and secondary reference groups:** A primary reference group is one with which an individual interacts on a regular basis and whose opinion is of importance to him. They can be family, neighbors, close friends, colleagues and co- workers are examples of primary reference groups. Secondary reference groups are those with which an individual interacts only occasionally and does not consider their opinion very important.
- II) **Formal and informal reference groups:** Labor unions, social clubs and societies are other types of formal reference groups to which individuals may belong. A formal reference group has a highly defined structure, specific roles and authority positions and specific goals. In contrast, an informal reference group is loosely defined and may have no specified roles and goals.
- III) **Membership and symbolic reference groups:** A membership reference group is one to which a person belongs or qualifies for membership. A symbolic reference group is one which an individual aspires to belong to, but is not likely to be received as a member.

REVIEW OF LITERATURE

Nishar Ahamed N. (1997) examined the influence of reference groups and factors determining purchase and post-purchase behavior in two wheeler buying. Findings of the study revealed that friends and neighbors' form the most important source of information which is followed by one's own experience, family members, newspapers and observations.

Bhavani Prasad and Sitakumari (1987) while evaluating the influencers for the buying of durables and observed that 'friends' and 'relatives' are the main influencer followed by Advertisement for the consumer durables.

Venketesharlu et al (1987) studied on factors influencing consumer's decision making process towards biscuits found that parents and children were more or less equally involved in decision making. Consumers perceived quality and taste were important influencing variables that determined brand loyalty.

Rout (1987) in his study on consumer's attitudes towards advertising pointed out, 89 percent of the respondents believed advertising is useful to the consumers, for giving convenient information about the products and to increase consumer awareness. It also provides an opportunity to the consumers to make comparison and make shopping easier to the consumers hence, it can be concluded that advertisement is a influencer to the majority of the people.

Parker and Anderson (1994) examined the consumer's preferential expectation concerning attributes, the objects and their post-trial perception of the attributes. The findings suggested that differences did exist among individuals in terms of the appropriateness of various preference models.

Kumar (2002) revealed that, the majority of consumers are highly enlightened and are concerned of quality of the products. He also revealed that, the consumers uniformly both in urban and rural areas, desire to have quality of the products at reasonable price and trust more the advice of the retailers.

Dhumal et al (2009) observed that peer group has a significant effect on the purchasing pattern of rural consumers especially for branded products.

Gupta and Mittal (2009) observed that head of the family has the highest influence on the purchase of products followed by retailers, family members and relatives.

Velayudhan (2009) found that the influence of personal sources of information is higher in rural areas when compared to urban areas. He also found that informal referent groups largest sources of information in rural markets. Incidentally, more educated consumers also used informal referent groups.

Unnithan. B. Anandakuttan and Hari Sundar (2008) observed that the role of friends and relatives have an important role in influencing the purchase decision of the rural folk relating to the consumption of mopeds. The study carried out in the border districts of TamilNadu namely Kanyakumari and Nagercoil proved that 31% of the sample was influenced by friends and 20% by relatives.

Kumar (2013) reveals the importance of reference group opinion in purchase. Six important member opinions were taken in to consideration. It is necessary to find out whose opinion has major impact on purchase decision. The mean values obtained from the respondents ranged between 2.81 and 3.57. From the mean values it is concluded that spouse decision is more important for taking purchase decision (3.57), followed by self-decision (3.52) and children's opinion (3.40). Friedman test is applied to test whether the opinion of people vary among the reference groups.

HYPOTHESIS

1. There is no difference among reference groups influencing in buying decision of rural consumer.
2. There is no demographics association with influence and reference group.

OBJECTIVES

1. To determine the most influencing reference group in buying decision of rural consumer.
2. To establish a demographic relationship with most influencing reference group.

METHODOLOGY

The paper is empirical in nature hence, both primary and secondary data were collected from different sources. Secondary data were collected from newspapers, magazines, journals, websites, articles etc. Primary data were collected through a structured questionnaire (in Hindi) distributed among 200 respondents of Dehradun district from two Blocks namely Raipur and Doiwala (5 villages from each block & 20 respondents from each village) which have been selected on the basis of convenience and their accessibility. Data analyzed with the help of spss. t- test applied to test the most influencing group among all the groups and Chi-square test is applied to establish the relationship between demographics and most influencing reference group.

LIMITATION

Due to time and money constraints this study is being limited up to two blocks of Dehradun district. Only few variables have been taken for study. The study is based mainly on individual information which would be subjective, thus the result could not be the ultimate fact.

ANALYSIS AND INTERPRETATION

Respondents Profile: Among the respondents the majority (56 %) was of male respondents whereas remaining (44%) were female. In the education distribution a majority (28%) was of the graduate while more than one fourth (28%) were higher secondary passed. In the income bracket a majority (45%) belongs up to Rs. 20000 slab and one fourth (25%) from 30000 to 40000 slabs. In the occupation a majority (42%) was involved in business and about one third (34%) are engaged in service (Table 1).

TABLE 1: DEMOGRAPHIC PROFILE OF THE RESPONDENTS

Demographic Variable		Frequency	Percent
Gender	Male	112	56.0
	Female	88	44.0
	Total	200	100.0
Age	20-30	47	23.0
	31-40	70	35.0
	41-50	56	28.0
	51 and above	27	14.0
	Total	200	100.0
Education	Primary	14	7.0
	Secondary	44	22.0
	Higher secondary	56	27.0
	Graduation	55	28.0
	Post-graduation	31	16.0
	Total	200	100.0
Income	Less Than 10000	09	5.0
	10001-20000	87	44.0
	20001-30000	35	18.0
	30001-40000	50	25.0
	40001-50000	11	4.0
	More Than 50000	08	4.0
	Total	200	100.0
Occupation	Agriculture	23	11.0
	Business	85	43.0
	Service	67	34.0
	Others	25	12.0
	Total	200	100.0

MOST INFLUENCING REFERENCE GROUP

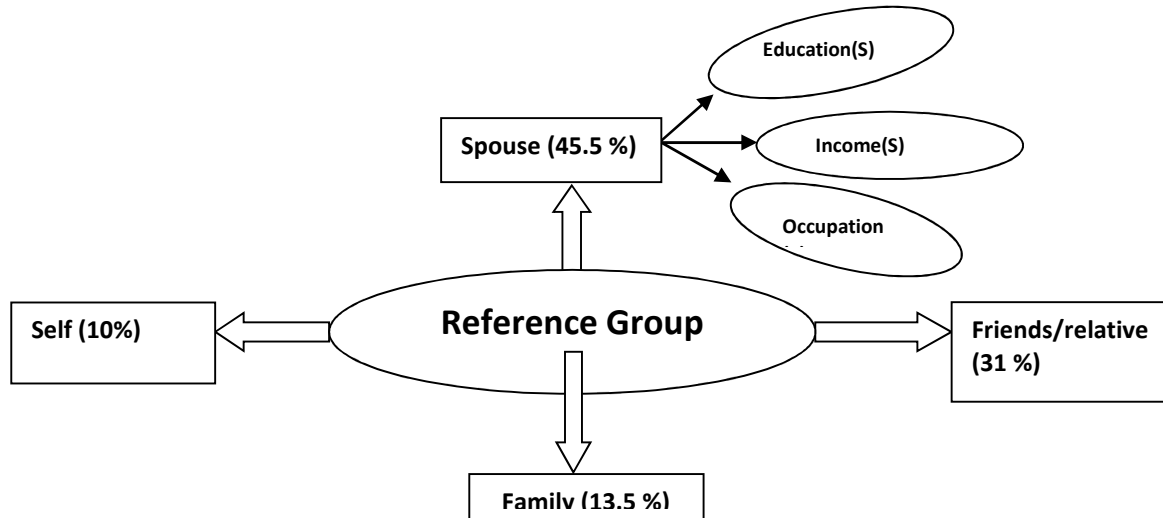
Reference group does play an important role in buying decision however, there are number of reference group that influence an individual while making decision. Therefore, it is essential to know which reference group does have more influence on an individual so that could be focused while formulating promotional strategies by the marketers. To know the most influencing group to the rural consumer their views on the issue have been taken on five point likert scale and the following observations have been made:

TABLE 2: MOST INFLUENCING REFERENCE GROUP IN BUYING DECISION

Reference group	Frequency	Percent	Valid Percent	Cumulative Percent
Spouse	91	45.5	45.5	45.5
Family	62	31.0	31.0	76.5
friend/neighbor	27	13.5	13.5	90.0
Self	20	10.0	10.0	100.0
Total	200	100.0	100.0	

The above table reveals that spouse is the most influencing reference group in buying decision of rural consumer with the highest response (45.5%) followed by family (31%), neighbor and relatives (13.5%). There were people also who do not get influence by any one, however, the number was quite low (10%).

GRAPH 1: MOST INFLUENCING REFERENCE GROUP



Hypothesis: *There is no difference among reference groups towards influencing buying decision of rural consumer.*

TABLE 3: ONE-SAMPLE STATISTICS

	N	Mean	Std. Deviation	Std. Error Mean
Spouse	200	3.12	.990	.070
Family	200	3.01	.830	.059
Friend/Neighbors	200	1.95	.906	.064
Self	200	1.92	1.113	.079

TABLE 4: SAMPLE TEST

Reference group	Test Value = 0					
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Spouse	44.560	199	.000	3.120	2.98	3.26
Family	51.219	199	.000	3.005	2.89	3.12
Friend/Neighbors	30.424	199	.000	1.950	1.82	2.08
Self	24.386	199	.000	1.920	1.76	2.08

The above table (table 4) shows the respondents' views regarding importance of reference group opinion in purchase decision. Four possible variables were taken into consideration to find out which variable have major influence in purchase decision of rural consumer. The mean values obtained from the respondents ranged between 1.92 and 3.12 which conclude that spouse is the most influencing reference group in view of taking purchase decision (3.12), followed by Family (3.05), Friends/ neighbor opinion (1.95) and self (1.92).

- *There is no significant association between gender and most influencing reference group.*

TABLE 5: GENDER Vs. SPOUSE CROSS TABULATION

Reference group /Gender	SPOUSE				Total
	SPOUSE	FAMILY	Friends/Nb	SELF	
Male	48	39	12	13	112
Female	43	23	15	7	88
Total	91	62	27	20	200

TABLE 6: CHI-SQUARE TESTS

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	3.711 ^a	3	.294
Likelihood Ratio	3.726	3	.293
Linear-by-Linear Association	.245	1	.621

The above table (Table 6) shows that calculated value of chi-square (3.711) is less than tabulated value (3.92) at degree of freedom 3. Hence, the null hypothesis is accepted. It means gender is not significantly associated with the buying decisions getting influenced by spouse.

- *There is no significant association between age and most influencing reference group.*

TABLE 7: AGE Vs. SPOUSE CROSS TABULATION

Reference group/ Age	SPOUSE				Total
	SPOUSE	FAMILY	F/N	SELF	
20-30	20	17	6	4	47
31-40	31	23	9	7	70
41-50	31	12	6	7	56
51 and above	9	10	6	2	27
Total	91	62	27	20	200

TABLE 8: CHI-SQUARE TESTS

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	7.162 ^a	9	.620
Likelihood Ratio	7.111	9	.626
Linear-by-Linear Association	.111	1	.739

As table 8 indicate that calculated value of chi-square (7.620) is more than tabulated value (3.325) at degree of freedom 9. Hence, the null hypothesis is accepted. It means age is not significantly associated with the buying decisions getting influenced by spouse.

- There is no significant association between Education and most influencing reference group.

TABLE 9: EDUCATION Vs. SPOUSE CROSS TABULATION

Reference Group/ Education	SPOUSE				Total
	SPOUSE	FAMILY	F/N	SELF	
Primary	4	2	4	4	14
Secondary	23	14	4	3	44
Higher secondary	23	17	10	6	56
Graduation	29	15	6	5	55
Post graduation	12	14	3	2	31
Total	91	62	27	20	200

TABLE 10: CHI-SQUARE TESTS

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	22.167 ^a	12	.050
Likelihood Ratio	24.328	12	.042
Linear-by-Linear Association	13.610	1	.005

As table 10 indicated that calculated value of chi-square (22.167) is more than tabulated value (7.162) at degree of freedom 12. Hence, the null hypothesis is accepted. It means education significantly associated with the buying decisions getting influenced by spouse.

TABLE 11: INCOME Vs. SPOUSE CROSS TABULATION

Reference group/income	SPOUSE				Total
	SPOUSE	FAMILY	F/N	SELF	
LESS THAN 10000	4	2	1	2	9
10001-20000	41	23	15	8	87
20001-30000	16	12	4	3	35
30001-40000	20	17	7	6	50
40001-50000	6	4	0	1	11
MORE THAN 50000	4	4	0	0	8
Total	91	62	27	20	200

TABLE 12: CHI-SQUARE TESTS

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	26.835 ^a	15	.046
Likelihood Ratio	28.456	15	.039
Linear-by-Linear Association	15.701	1	.045

As table 12 indicated that calculated value of chi-square (26.835) is more than tabulated value (7.162) at degree of freedom 15. Hence, the null hypothesis is accepted. It means Income significantly associated with the buying decisions getting influenced by spouse.

TABLE 13: OCCUPATION VS. SPOUSE CROSS TABULATION

Reference group/ occupation	SPOUSE				Total
	SPOUSE	FAMILY	N/R	SELF	
Agriculture	13	9	1	0	23
Business	45	21	10	9	85
Service	29	24	10	4	67
Others	4	8	6	7	25
Total	91	62	27	20	200

TABLE 14: CHI-SQUARE TESTS

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	23.866 ^a	9	.005
Likelihood Ratio	25.332	9	.003
Linear-by-Linear Association	13.714	1	.000

As table 14 indicated that calculated value of chi-square 23.866 is more than tabulated value (3.325) at degree of freedom 9. Hence, the null hypothesis is accepted. It means Occupation significantly associated with the buying decisions getting influenced by spouse.

POLICY IMPLICATION

This study points out the most influences reference group. This will enable the business community to sustain in the market with suitable modifications. It also gives a very useful advice for marketers and advertisers to select the right type of retail outlets and media to reach rural consumers.

CONCLUSION

Reference group plays a significant role in a decision making of rural consumer. Rural consumer gets influenced by many factors such as friends, relatives, neighbor, spouse, peers and self-etc. for their purchasing. Spouse considered the most influencing group as score highest mean value of 3.12. Kumar (2013) also found that spouse decision is more important for purchase decision with the highest mean value (3.57). Further the findings also revealed that Education, Income and Occupation are significantly associated with most influencing group (i.e. spouse) whereas, Gender and Age are not significantly associated with the most influencing reference group.

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