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   STATEMENT OF THE PROBLEM

   OBJECTIVES

   HYPOTHESES

   RESEARCH METHODOLOGY

   RESULTS & DISCUSSION

   FINDINGS

   RECOMMENDATIONS/SUGGESTIONS

   CONCLUSIONS

   SCOPE FOR FURTHER RESEARCH

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- Bowersox, Donald J., Closs, David J., (1996), "Logistical Management." Tata McGraw, Hill, New Delhi.
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- Garg, Bhavet (2011): Towards a New Natural Gas Policy, Political Weekly, Viewed on January 01, 2012 http://epw.in/user/viewabstract.jsp

CONSUMER BEHAVIOUR ON FAST MOVING CONSUMER GOODS – A STUDY WITH REFERENCE TO PERSONAL CARE PRODUCTS IN MADURAI DISTRICT

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ABSTRACT

Consumer behaviour assumes much importance in the present consumer oriented marketing system with particular reference to 'gender attention'. The FMCG sector consists of four product categories such as Household Care, Personal Care, Food & Beverage and Tobacco each with its own hosts of products that have relatively quick turnover and low costs. Every consumer is purchasing a particular product due to the influence of many factors. The influencing factors differ from one consumer to another and from product to product also. Similarly the brands which hitherto occupied a place in the minds of the consumers have started to disappear due to various sales promotion techniques and the quality brands from FMCG have slowly started to attract the rural consumers. Though there is a different ways and means to exhaust and to distribute abundantly produced personal care FMCGs products in markets, but the consumers in the market are influenced generously by responding to selling habits of retailers both in urban and rural market. In markets the consumers usually purchase what is available at the retail outlet. Therefore the producers of personal care FMCGs should progressively strengthen their distribution reach in the market. At the same time, there are some challenges such as poor distribution system, fragmented rural market and heterogeneity of population which the retailers ought to meet for satisfying the needs of consumers.

KEYWORDS

Brand; Consumer Behaviour; FMGCS; Personal Care Products; Rural Marketing.

INTRODUCTION

Marketing is all about knowing the consumers. Rural consumers are fundamentally different from their urban counterparts and different rural geographies display considerable heterogeneity and hence it requires rural specific and region specific analysis of consumer behaviour for understanding the rural consumers and to know well to what extent the consumer welfare is being enjoyed by the rural consumers. A rural consumer may be illiterate but he is not unintelligent. He is conscious of value for money and for every rupee he spends, he expects good value. His decision to purchase a product is influenced by a lot of consultations with family members, co-consumers and this approach is indicative of his high involvement to purchase a product. Even suggestive advertising does not work with him. Rural consumer is said to be the pivot around which all the retail business practices and activities revolve. Hence, satisfaction of the consumers becomes the most important goal of retail business. Being influenced by various factors, consumer-shopping behaviour which is a part of consumer behaviour assumes much importance in the present consumer oriented marketing system in rural area with particular reference to 'gender attention'.

India is one of the world's largest food producers, producing around one tonne of food for every single inhabitant and the second largest producer of fruit and vegetables. India is also one of the world's major food and drinks markets, reflecting the large population rather than high spending levels. A study by the Federation of Indian Chambers of Commerce and Industry (FICCI) concluded that the food market alone was around US$70 billion in 2004, although that is most likely an underestimate. The Indian Department of Commerce forecasts that investment in the segment will exceed US$4.8 billion in the financial year ending in 2005.[1] Rural markets account for around 56 percent of total FMCG demand, although some companies believe that much more can be done by the organized sector to tap rural demand. The sector generates 5% of total factory employment in the country and is creating employment for three million people, especially in small towns and rural India.[2] The FMCG sector consists of four product categories such as Household Care, Personal Care, Food & Beverage and Tobacco each with its own hosts of products that have relatively quick turnover and low costs.

Madurai district is the second largest district in the state of Tamil Nadu. Madurai district is basically rural dominated agriculture district. Madurai district comprises seven taluks namely Madurai South, Madurai North, Peraiyur, Usilampatti, Melur, Vadipatti and the Thirumangalam. All the taluks have both the urban and the semi-urban and rural characteristics. Madurai district is provided with good infrastructural facilities for almost all its entire area in respect of transport, communications and power supply. The railway lines connect all the major towns within and outside the state. Besides, the district possesses a very good communication network and almost all the villages in the district are fully electrified. The density of Madurai district is higher than the densities of the state and the nation (Which have a density of 429/sq.km. and 221 sq/km. respectively). The proportion of women to men is 964 to 1000 in Madurai district compared to the ratio of 978 to 1000 for the state. Total workers in the district agricultural labourers accounted for nearly 35.29 per cent, cultivators for 16.37 per cent and other workers for nearly 31.91 per cent of the total number of workers. The household industry, manufacturing and the like accounted for 12.09 per cent of the total number of workers; while the marginal workers constituted the remaining 4.34 per cent of the same. Hence there is an abundant scope towards demand and supply for FMCGs in this district. With this back ground information the authors have prepared this paper with following objectives such as

1. To analyse the factors influencing the consumer on brand preference of personal care FMCGs in the study area
2. To study the attitudes and level of satisfaction of consumer on personal care FMCGs in study area
3. To study the factors influencing on the buying behavior of consumer towards personal care FMCGs in Madurai district

REVIEW OF LITERATURE

The Unfulfilled needs and wants of human beings given birth to product or service which looks for a prospects to hit upon breathing space in the markets. The marketers in India are penetrating rapidly to tap the titanic untapped markets. The consumers are confronted with a complex set of alternatives in many

[1] A cover story entitled "corporate India" published , Mumbai, March 16-31, 2008, Pp 83-88
[2] http:// www.naukrihub.com/india / FMCG/overview/

purchase situations. They have to choose the products and product classes from many varieties worth their money and efforts. Again from each product category they have to make selections from different sizes, colours, models and brands.

C.V.Kumar (2007) in his article entitled FMCG Spear Heading, States that FMCG Sector provides employment to three million people in downstream activities. Further the stressed that there is a greater disposable income in the hands of Indian Consumer especially the Indian Middle Class who are climbing up the aspiration ladder. The demand for FMCG products is all set to boom by 60 percent in 2007 and more than 100 percent by 2015. He has concluded that the implement of VAT has also make the sector more efficient with unorganized sector being brought under much strict. **Rajaram (2006)** in his articles entitled Trends and Growth of Indian Industry in FMCG studied the problems associated with rural markets and factors affecting FMCG companies. Further the trends of FMCG companies in India in terms of various categories of products as on 2005 has been analysed. Further he has concluded that the India FMCG has registered a 4.4 percent growth rate for Five year period from 1999 to 2003. Further it is concluded that categories like toilet soaps and washing powders that have struggled with growth over the last three years. **Thirulogachandar (2006)** has said MNCs Branding Strategies in India product perspective studied the brand strategies of MNCs products in India, Acquisition of local brands by MNC to achieve to growth in the FMCG sector. Managing FMCG brands to MNC to achieve the growth in the FMCG sector. Managing FMCG brands and building brands in consumer durables for reaching rural India. He concluded that initially Indian Consumers paid little attention to international brands of sector, luxury cars, breakfast, cereals, American colas, Jeans, Cosmetics and Sunglasses, Later things reverted in favour of these multinational brands, as consumers experiences with their products perspective Marketing Master Mind. **Nagaraja (2004)** found rural consumers as different type of consumers with whom clever and gimmicky advertisements do not work well. Quality of product and its easy availability were observed as primary and vital determinants of rural consumer's buying behaviour. "Touch and feel" promotional activity has a guide high influence on rural consumers. **Shaprio (1999)** has mentioned, advertising increase brand awareness and affects consumer's brand images but only rarely influences conscious decisions to choose a certain advertised brand. Brand image, on the other hand has a tremendous impact on product perceptions, it has often been found that people have different perception of products features.

METHODOLOGY

SAMPLING

Multi stage stratified random sampling method was adopted in the present study with block as the universe, the village as the primary unit for sampling purpose and the households as the ultimate units of the study. The first 10 villages in each 13 block making a total of 669 revenue villages for the whole of the district were selected which accounted for 3 respondents in each 130 villages selected based level of income such as low income, middle income and high income groups thus total of 390 consumers were selected in the entire Madurai district.

COLLECTION OF DATA

A detailed schedule was drafted pre-tested and used in field survey. Direct personal interview method has been adopted to collect primary data regarding the characteristics of the sample respondents, family profile, general shopping pattern, and extent of consultation, influences and other aspects to the overall objectives of the study. The secondary data relating to rural marketing practices and the like were obtained from the journals, books and websites.

PERIOD OF STUDY

The primary data were collected during month of September 2012 to February 2013.

KEY WORDS

BRAND

A brand of a product is the version of it that is made by one particular manufacturer.

CONSUMER BEHAVIOUR

Our business is based on understanding the consumer and providing the kinds of products that the consumer wants. We place enormous emphasis on our product development area and our marketing area and on our people knowing the consumer.

FMCGs

Fast Moving Consumer Goods also known as Consumer Packaged Goods are products that have a quick turnover and relatively low cost. FMCGs generally include a wide range of frequently purchase consumer products such as Personal Care, Household Care, Food and Beverage and Tobacco.

PERSONAL CARE PRODUCT

Personal care products refers to a product of personal care in nature which includes oral care, haire care, skin care, personal wash, cosmetics, and toiletries, deodorants, perfumes, femine hygiene and paper products.

RURAL MARKETING

Rural Marketing is defined as any marketing activity in which the dominant participate is from a rural area marketing consists of marketing inputs (products or services) to the rural as well as marketing of outputs from the rural markets to other geographical areas.

SUMMARY OF FINDINGS

On the general personal care FMCGs shopping pattern of the sample respondents in the study area, Table 1 show that the numbers of family members using the selected personal care FMCG products namely tooth paste, health drinks, toilet soap and shampoo.

TABLE NO. 1: NUMBER OF FAMILY MEMBERS USING THE PERSONAL CARE FMCGs

Sl.No.	Product	Number of the respondents	Percentage
1.	Tooth paste	281/390	72.00
2.	Health drink	164/390	42.00
3.	Toilet soap	312/390	80.00
4.	Shampoo	153/390	39.33

Source: Primary Data.

It has been observed from Table 1 that out of 390 consumers selected maximum of 312 (80.00 per cent) of the consumers family members use toilet soap followed by 281 (72.00 Per cent) 164 (42.00 per cent) and 153 (39.33 per cent) of the consumers family members who we consumer goods like tooth paste, health drink and shampoo respectively.

With regard to monthly budget of the respondents for the purchase of personal care FMCG products of toothpaste, health drink, toilet soap and shampoo is presented in Table 2.

TABLE NO. 2: RESPONDENTS MONTHLY BUDGET FOR PERSONAL CARE FMCGs

Sl.No.	Monthly Budget (Rs.)	Number of the respondents	Percentage
1.	Below Rs.250	160	41.02
2.	250 – 500	95	24.36
3.	500 – 750	83	21.28
4.	750 – 1000	27	6.93
5.	Rs.1000 and above	25	6.41
	Total	390	100.00

Source: Primary Data.

The above Table 2 indicates that out of 390 respondents maximum 160 (41.02 per cent) of the consumers have monthly budget for personal care FMCGs below Rs.250 followed by 95 (24.36 per cent), 83 (21.28 per cent), 27 (6.93 per cent) of the consumers whose monthly budget for personal care FMCGS is between Rs.250 – 500, 500 – 750, 750 – 1000 and Rs.1000 and above respectively.

About the sources of buying for the selected products by the sample respondents are presented in Table 3.

TABLE NO. 3: SOURCES OF BUYING FOR THE SELECTED PERSONAL CARE FMCGs

Sl.No.	Buying Sources	Number of the sample respondents	Percentage
1.	Local petty shop	200	51.28
2.	Town retail shop	64	16.41
3.	Weekly market	38	9.74
4.	Margin free shop	20	5.13
5.	Others	68	17.44
	Total	390	100.00

Source: Primary Data.

It is observed from Table 3 that out of 390 sample respondents maximum of 200 (51.28 per cent) of them buy personal care FMCGs from local petty shop followed by 68 (17.44 per cent), 64 (16.41 per cent), 38 (9.74 per cent), and 20 (5.13 per cent), of the them who buy personal care FMCGs from other shops, town retail shop, weekly market and margin free shop respectively.

Regarding the frequency of purchases of the personal care FMCGs by the sample respondents is furnished in Table 4.

TABLE NO. 4: FREQUENCY OF PURCHASES OF THE PERSONAL CARE FMCGs

Sl.No.	Pattern of purchases	Number of the respondents	Percentage
1.	Daily	3	0.77
2.	Weekly once	4	1.02
3.	Monthly once	59	15.13
4.	Once in two months	40	10.26
5.	Whenever need arises	284	72.82
	Total	390	100.00

Source: Primary Data.

The above Table 4.4 reveals that out of 390 respondents maximum 284 (72.82 per cent) of them purchase personal care FMCGs whenever need arises followed by 59 (15.13 per cent), 40 (10.26 per cent), 4 (1.02 per cent), and 3 (0.77 per cent) of the consumers purchase monthly once, once in two months, weekly once and daily respectively.

On the mode of payment towards buying of personal care FMCGs, out of 390 sample respondents majority of 293 (75.13 per cent) of the consumers' mode of payment is by ready cash while 97 (24.87 per cent) of the consumers mode of payment is by credit.

RELATIONSHIP BETWEEN CONSUMER BEHAVIOUR AND CHARACTERISTICS OF THE SAMPLE RESPONDENTS

This section devotes itself to a discussion of the relationship between the consumer behaviour such as brand preference, of the selected products and characteristics of the sample respondents such as age, sex, education, occupation and income of the family.

THE ANALYTICAL FRAMEWORK

In order to examine the relationship between the brand preferences and characteristics of the sample respondents, Chi-square test has been applied. The degrees of freedom exceed 30 and above the Bartlett's test were used.

Chi-square $= \Sigma \frac{(O-E)^2}{E}$ with (r-1) (c-1) degree of freedom

Where

O = observed frequency

E = expected frequency

C = number of column in a contingency table

R = number of row in a contingency table.

The calculated value of chi-square is measured with the table value of chi-square for given level of significance usually at 5 per cent level. If at the stated level, the calculated value (C.V) is less than the Table value (T.V), the null hypothesis is accepted and otherwise it is rejected. It the degree of freedom exceeds 30; Bartlett's test has been applied.

Ho: There is no relationship between profile of the respondents such as age, sex, education, occupation and monthly income and Brand Preference of Personal care FMCGs

TABLE NO.5: RESULTS OF CHI- SQUARE TEST FOR PROFILE OF THE RESPONDENTS AND BRAND PREFERENCE

Sl.No.	Statement	X^2 Calculated value	X^2 Table value	Degrees of freedom	Level of significant
1.	Age and Brands Preference	47.123	26.296	16.50	Significant
2.	Sex and Brands Preference	38.196	15.507	8	Significant
3.	Education and Brand Preference	50.023	36.415	24	Significant
4.	Occupation and Brands Preference	52.778	36.415	24	Significant
5.	Monthly Income and Brands Preference	53.211	36.415	24	Significant

Source: Primary data

Table 5 shows that the calculated value is greater than the table value for all above said hypothesis. Hence the author has rejected the entire null hypothesis framed. Therefore, it could be inferred that the age, sex, education, occupation and monthly income of the respondents does influence the purchase of various brands of personal care products.

FACTORS INFLUENCING THE PURCHASE OF THE SELECT PERSONAL CARE FMCGs

Every consumer is purchasing a particular product due to the influence of many factors. The influencing factors differ from one consumer to another and from product to product also. In this section, an attempt has been made to identify the factors which influence the purchase of the selected personal care FMCGs in the study area.

In order to identify the factors which influence the purchase of fast moving consumer goods, Garrett's Ranking Technique[3] is adopted. For this, the sample respondents were asked to rank the factors in order of their importance. The order thus given by the respondents was converted into ranks by using the following formula.

[3]Garrett E.Henry, Statistics in Psychology and Education, Vakils, Feffer and Simons Private Ltd., 1969, pp.328-331.

$$\text{Per cent positions} = \frac{100\,(R_{ij} - 0.5)}{N_j}$$

where,

R_{ij} = Rank given for the 6th factor by jth respondents

N_j = Number of factors ranked by jth respondents

The per cent position of each rank thus obtained was converted into scores by referring to the Table given by Garrett.

Then for each factor the scores of respondents were added together and divided by the total number of respondents. The mean score for all the factors was arranged in a descending order; ranks were assigned and the important factors identified.

Here, the researcher attempted to identify the factors that influence the purchase of personal care FMCGs and the one that is the most influencing factor. The ranks assigned to the twelve identified factors are presented in Table 6.

TABLE NO. 6: FACTORS INFLUENCING THE PURCHASE OF PERSONAL CARE FMCGs

Sl. No.	Factors	Tooth Paste		Health Drink		Toilet Soap		Shampoo	
		MS	R	MS	R	MS	R	MS	R
1	Freshness	44.95	I	---	---	32.63	IV	--	--
2	Company image	40.45	II	33.29	IV	31.29	V	20.89	IX
3	Medicinal value	39.09	III	25.43	VI	26.10	VIII	---	---
4	Taste	36.55	IV	37.18	II	----	---	16.35	XII
5	Price	33.25	V	20.29	VII	33.86	III	39.10	II
6	Date of manufacturing	30.05	VI	29.99	V	26.79	VII	30.68	VI
7	Advertisement	28.03	VII	16.97	IX	30.29	VI	33.92	IV
8	Lather	27.40	VIII	----	----	35.85	II	26.74	VII
9	Herbal	26.73	IX	----	----	----	---	32.46	V
10	Colour	23.46	X	15.22	X	18.27	XI	19.66	X
11	Availability in different sizes	17.29	XI	13.75	XI	21.85	IX	16.99	XI
12	Package	16.98	XII	19.25	VIII	19.25	X	24.68	VIII
13	Flavour	---	---	34.54	III	---	---	---	---
14	Fragrance	---	---	---	---	38.49	I	39.89	III
15	Anti-dandruff quality	---	---	---	---	---	---	40.39	I
16.	Health	---	---	39.81	I	---	---	---	---

Source: Computed data. (MS: Mean Score; R: Rank)

From Table 6, it has been observed that about the factors influencing the purchase of tooth paste, freshness is the first factor ranked first which influences the respondents for the purchase of particular toothpaste. Company image ranked second, medicinal value, taste and price factors were ranked third, fourth and fifth respectively. The least factors which influence the respondents for the purchase of toothpaste are availability in different sizes and package which were ranked eleventh and twelfth respectively.

On the factors influencing the purchase of health drinks, it has been inferred that health ranked first among the various factors of health purchase followed by taste, flower, company image and date of manufacturing that were ranked second, third, fourth and fifth respectively. The least factors that influence the purchase of health drinks are advertisement, colour and availability in different sizes which are ranked ninth, tenth and eleventh respectively.

Regarding the factors influencing the purchase of toilet soap, it has been revealed that fragrance ranked first among the various factors which influence the respondents' purchase of toilet soap followed by later, price, freshness and company image that were ranked second, third, fourth and fifth respectively. The least factors that influenced the respondents were durability, package and colour which were ranked fifth, eleventh and twelve respectively.

With regard to the factors influencing the purchase of shampoo, it has been observed that the factor Anti-dandruff quality was ranked first which influences the respondents to purchase shampoo followed by price, fragrance, and advertisement and herbal that were ranked second, third, fourth and fifth respectively. The least factors that influence the respondent to buy shampoo are colour, availability in different sizes and medicinal value which were ranked tenth, eleventh and twelfth respectively.

OPINION OF CONSUMERS' PREFERENCE ON TOP FIVE BRAND OF FMCGs

Generally in retail marketing of FMCG, the consumers are influenced to select a particular brand of FMCGs. For the purpose of analyzing the opinion of consumers regarding top five brands of FMCGs preferred in markets in the Madurai district, the researcher has selected four major personal care products such as toilet soap, shampoo, health drinks and tooth paste in the categories of personal care products under FMCGs. In these selected four products the researcher has asked the opinion of consumers on the major brands of products preferred. The result is presented in Table 7.

TABLE NO. 7: OPINION OF CONSUMERS PREFERENCE ON TOP FIVE BRAND OF PERSONAL CARE PRODUCTS OF FMCGs

Rank	Tooth Paste		Health Drinks		Toilet Soap		Shampoo	
	Brand	Response (%)	Brand	Response (%)	Brand	Response (%)	Brand	Response (%)
1	Colgate	110 (28.20)	Horlicks	104 (26.67)	Hamam	117 (30.00)	Clinic plus	110 (28.20)
2	Pepsodent	91 (23.33)	Complan	94 (24.10)	Lifebuoy	91 (23.33)	Sunsilk	91 (23.33)
3	Close-up	80 (20.50)	Boost	75 (19.23)	Rexona	78 (20.00)	Chik	78 (20.00)
4	Vicko	61 (15.64)	Bournvita	64 (16.41)	Chinthol	59 (15.13)	Pantene	59 (15.12)
5	Cibaco	48 (12.30)	Viva	53 (15.39)	Lux	45 (11.54)	Dove	52 (13.33)
		390 (100.00)	Total	390 (100.00)	Total	390 (100.00)		390 (100.00)

Source: Primary data

Regarding the toothpaste 110 consumers have used the Colgate tooth paste followed by the Pepsodent and close up under study. On the major five brands of health drinks used in the study area, out of 390 selected consumers 104 consumers have preferred Horlicks is major brand of soft drinks followed by Complan and Boost under study. On the major five brands of toilet soap used in the study area, out of 390 selected consumers 117 consumers have preferred the Hamam soap followed by lifebuoy and Rexona under study. About the shampoo, 110 consumers have used clinic plus shampoo followed by Sunsilk and chick under study.

OPINION OF CONSUMERS ON THE FACTORS INFLUENCING THE LEVEL OF SATISFACTION TOWARDS PERSONAL CARE FMCGs

Satisfaction is very important for the consumer to feel happy while using the any kind of products FMCGs. The factors influencing the consumer to have satisfaction with personal care FMCGs is given below in table 8.

TABLE NO. 8: OPINION OF CONSUMERS ON THE FACTORS INFLUENCING THE LEVEL OF SATISFACTION TOWARDS PERSONAL CARE FMCGs

Sl. No	Factors	Response on Level of Satisfaction					Total Scores
		Highly Satisfied	Satisfied	Neutral	Dissatisfied	Highly Dissatisfied	
1	Quality	95	85	90	70	50	1275
2	Colours	80	60	80	95	75	1145
3	Price	108	87	98	57	40	1336
4	Quantity	78	62	97	72	81	1154
5	Brand image	120	70	60	90	50	1360
6	Social status	85	72	63	75	95	1147
7	Package	130	60	80	70	50	1320
8	Design	73	69	98	79	91	1164
9	Energy	137	95	69	52	37	1413
10	Offer & Discount	120	98	75	54	43	1368

Source: Primary data

Most favourable attitude - 5 x 390 = 1950
Neutral attitude - 3 x 390 = 1170
Most unfavourable attitude - 1 x 390 = 390
Energy - 1413 scores
Offer - 1368 scores
Brand - 1360 scores
Price - 1336 scores
Packages - 1320 scores
Quality - 1275 scores

Responses recording the level of satisfaction of the respondents on Energy, Offer, Brand, Package, and Quality are more than neutral value of 1170. Hence according to Likert's Summated Scale, the respondents are satisfied with those factors.

Colours - 1145 scores
Status - 1147 scores
Quantity - 1154 scores
Design - 1164 scores

Responses regarding the level of satisfaction of the respondents on colours, social status, Quantity, Design are less than the neutral value of 1170. Hence according to Likert's summated scales, the respondents were dissatisfied with those factors. According to Likert's summated scales, it is concluded that the majority of respondents were satisfied with the Energy, Offer, Brand, Price, Package and Quality.

SUGGESTIONS

Rural market is a huge market and to tap it fully it is needed to improve the efficiency of distribution channel so that rural consumers receive required commodities at right time, at right place and affordable prices. Hence the marketers need to concentrate the rural market by way of effective advertising and attractive packaged goods. As a result, the consumption pattern of rural people will be changed drastically.

One of the observations of the study is that illiteracy is a major hindrance in the way of rural marketing. So audio-visual add are most effective in rural areas to inform the consumers regarding the commodities.

Among the rural consumers the use of tooth paste and shampoo is very meager. It shows that they follow traditional methods and are unaware about the product usage and its benefits. So FMCG companies should create awareness about the usage of toothpaste and shampoo, educate the product values and increase their market share.

The brands which hitherto occupied a place in the minds of rural consumers have started to disappear due to various sales promotion techniques and the quality brands from FMCG have slowly started to attract the rural consumers. Hence it is recommended that rural market retailers should strive to maintain the superior quality products and enhance the brand image of their FMCG to retain the rural consumers' confidence and win loyalty.

Conventionally the rural consumers prefer to buy products from available retailers. Retailers' proximity to one's living area influenced the buying of customers over brand considerations. But most of the time rural retailers are unable to update their inventory due to financial constraints and lack of interest in brand promotions. Hence it is recommended that small retailers must manage their stock to the best of their ability even in rural markets.

Generally retailers in rural market sell their FMCG higher rates than maximum retail price hence it is advised that the retailers may strictly adhere to sell FMCG at least in maximum retail price.

CONCLUSION

Variety of personal care FMCGs consumer products dumped in the market has great implications on the buying behaviour of both urban and rural consumers. Though there is a different ways and means to exhaust and to distribute abundantly produced FMCGs products in markets, but the consumers in the market are influenced generously by responding to selling habits of retailers both in urban and rural market. In rural markets the consumers usually purchase what is available at the retail outlet. Therefore the producers of personal care FMCG should progressively strengthen their distribution reach in the market. At the same time, there are some challenges such as poor distribution system, fragmented rural market and heterogeneity of population which the retailers ought to meet for satisfying the needs of consumers. Hence the marketers of personal care FMCGs should understand these challenges and tune their strategies accordingly will surely be the winners in the years to come taking advantage of the changing needs of vast section of consumers in the society.

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