



## INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS AND MANAGEMENT

### CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<b>IMPACT OF MARKETING ACTIVITIES ON CONSUMER BASED BRAND EQUITY - A CASE STUDY OF PAKISTAN'S MOBILE SERVICE SECTOR</b> <i>SHAHZAD GHAFUOR &amp; UZAIR FAROOQ KHAN</i>	1
2.	<b>UNDERSTANDING THE RELATIONSHIPS OF CORPORATE IMAGE, EMOTION, VALUE, SATISFACTION, AND LOYALTY AMONG AIR PASSENGERS: A CONCEPTUAL MODEL AND EMPIRICAL EVIDENCE</b> <i>DR. HAFEDH IBRAHIM</i>	13
3.	<b>GAME THEORY AS ANOTHER PHILOSOPHICAL FOUNDATION OF POLITICAL MARKETING: EVIDENCE FROM NIGERIA'S ELECTORAL PROCESS</b> <i>DR. ROWLAND E. WORLU</i>	23
4.	<b>CORPORATE UNDERSTANDING OF TAKĀFUL</b> <i>DR. WAHEED AKHTER, MR. HASAN AFZAL &amp; MR. ALI RAZA</i>	30
5.	<b>SMALL AND MEDIUM SCALE ENTERPRISES AS A SURVIVAL STRATEGY FOR EMPLOYMENT GENERATION IN NIGERIA</b> <i>DR. AREMU, MUKAILA AYANDA &amp; DR. (MRS.) ADEYEMI, SIDIKAT LARABA</i>	36
6.	<b>A STUDY ON LABOUR WELFARE FACILITY (WITH REFERENCE TO AFT, PONDICHERRY)</b> <i>S. POONGAVANAM</i>	40
7.	<b>INTERNATIONALIZATION OF INDIAN RUPEE - AN EMPIRICAL STUDY</b> <i>SHRINIVAS R. PATIL &amp; DR. RAMESH R. KULKARNI</i>	45
8.	<b>PROFITABILITY PERFORMANCE OF PUBLIC SECTOR BANKS-AN EMPIRICAL STUDY</b> <i>M. RAJESH &amp; DR. N R V RAMANA REDDY</i>	51
9.	<b>GLOBAL INTEGRATION OF ORGANISATION IS EFFECTIVE THROUGH LEGISLATION: A PERSPECTIVE ON THE CURRENT ECONOMIC ENVIRONMENT</b> <i>DR. S. P. RATH, PROF. BISWAJIT DAS &amp; ANAND IYENGAR</i>	56
10.	<b>NON-PERFORMING ASSETS: A STUDY OF SCHEDULED COMMERCIAL BANKS IN INDIA</b> <i>DR. M. JAYASREE &amp; R. RADHIKA</i>	60
11.	<b>SOLVENCY ANALYSIS OF PUBLIC SECTOR UNDERTAKING: A CASE STUDY OF POWER FINANCE CORPORATION LIMITED (PFCL)</b> <i>DR. S. K. KHATIK &amp; TITTO VARGHESE</i>	64
12.	<b>GLOBAL FINANCIAL CRISIS AND ITS EFFECT ON REAL ESTATE SECTOR IN INDIA</b> <i>DR. SANMAN JAIN N &amp; NISHI S JAIN</i>	71
13.	<b>AN INTROSPECTIVE ON CONSUMER BEHAVIOR ON THE BASIS OF DEMOGRAPHY: A SURVEY (WITH SPECIAL REFERENCE TO FMCGS)</b> <i>DR. B. CHANDRA MOHAN PATNAIK &amp; PRAKASH KUMAR PRADHAN</i>	74
14.	<b>PROFITABILITY ANALYSIS OF ICICI BANK</b> <i>DR. K. MANIKANDAN, DR. S. MANIVEL &amp; DR. R. VELU RAJ</i>	81
15.	<b>WHAT SAVED INDIA FROM THE GLOBAL ECONOMIC MELTDOWN?</b> <i>DR. S. RAGHUNATHA REDDY &amp; DR. A. AMRUTH PRASAD REDDY</i>	86
16.	<b>PERFORMANCE AND RISK ANALYSIS OF MONTHLY INCOME PLANS (MIP) OF SELECTED MUTUAL FUNDS</b> <i>DR. ASHOK KHURANA &amp; DR. BHAVET</i>	90
17.	<b>CONSUMER BUYING BEHAVIOUR OF GREEN PRODUCTS</b> <i>DR. H. C. PUROHIT</i>	94
18.	<b>CORPORATE SOCIAL RESPONSIBILITY STRATEGIES FOR SUSTAINABLE DEVELOPMENT: INDIAN EXPERIENCE</b> <i>DR. VILAS M. KADROLKAR</i>	98
19.	<b>A STUDY ON MEASURING THE PERFORMANCE OF INDIAN BANKING SECTOR IN THE EVENT OF RECENT GLOBAL ECONOMIC CRISIS- AN EMPIRICAL VIEW</b> <i>M. S. RAMARATNAM, R. JAYARAMAN &amp; B. BALAJI SRINIVASAN</i>	106
20.	<b>e-PROCUREMENT USING REVERSE AUCTIONS FOR CONSTRUCTION PROJECTS</b> <i>T. BALADHANDAYUTHAM &amp; DR. SHANTHI VENKATESH</i>	110
21.	<b>PERFORMANCE ANALYSIS WITH SUSTAINABLE GROWTH RATE: A CASE STUDY</b> <i>JAGADISH R. RAIYANI</i>	118
22.	<b>TRANSFER PRICING- A STUDY OF TRANSFER PRICING METHOD USED BY SELECTED COMPANIES</b> <i>MANU KALIA</i>	123
23.	<b>FACTORS IN FACILITATING THE PROCESS OF OBTAINING FUNDS FOR SMES: AN EMPIRICAL STUDY ON VISAKHAPATNAM DISTRICT</b> <i>DR. P. P. CHANDRA BOSE</i>	128
24.	<b>EMPLOYEES' WORKPLACE EMOTIONS IN ORGANIZATIONS</b> <i>R. GOPINATH</i>	133
25.	<b>DISPARITIES IN INDUSTRIAL DEVELOPMENT IN INDIA – AN INTER-STATE ANALYSES</b> <i>SUMAN RANI &amp; SEEMA</i>	140
	<b>REQUEST FOR FEEDBACK</b>	144

**CHIEF PATRON**

**PROF. K. K. AGGARWAL**

Chancellor, Lingaya's University, Delhi  
Founder Vice-Chancellor, Guru Gobind Singh Indraprastha University, Delhi  
Ex. Pro Vice-Chancellor, Guru Jambheshwar University, Hisar

**PATRON**

**SH. RAM BHAJAN AGGARWAL**

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

**CO-ORDINATOR**

**DR. BHAVET**

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

**ADVISORS**

**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**

Dean (Academics), Tecnia Institute of Advanced Studies, Delhi

**CO-EDITOR**

**DR. SAMBHAV GARG**

Faculty, M. M. Institute of Management, Maharishi Markandeshwar University, Mullana, Ambala, Haryana

**EDITORIAL ADVISORY BOARD**

**DR. AMBIKA ZUTSHI**

Faculty, School of Management & Marketing, Deakin University, Australia

**DR. VIVEK NATRAJAN**

Faculty, Lomar University, U.S.A.

**DR. RAJESH MODI**

Faculty, Yanbu Industrial College, Kingdom of Saudi Arabia

**PROF. SIKANDER KUMAR**

Chairman, Department of Economics, Himachal Pradesh University, Shimla, Himachal Pradesh

**PROF. SANJIV MITTAL**

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

**PROF. RAJENDER GUPTA**

Convener, Board of Studies in Economics, University of Jammu, Jammu

**PROF. NAWAB ALI KHAN**

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

**PROF. S. P. TIWARI**

Department of Economics & Rural Development, Dr. Ram Manohar Lohia Avadh University, Faizabad

**DR. ASHOK KUMAR CHAUHAN**

Reader, Department of Economics, Kurukshetra University, Kurukshetra

**DR. SAMBHAVNA**

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

**DR. MOHENDER KUMAR GUPTA**

Associate Professor, P. J. L. N. Government College, Faridabad

**DR. SHIVAKUMAR DEENE**

Asst. Professor, Government F. G. College Chitguppa, Bidar, Karnataka

***ASSOCIATE EDITORS***

**PROF. ABHAY BANSAL**

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

**PARVEEN KHURANA**

Associate Professor, Mukand Lal National College, Yamuna Nagar

**SHASHI KHURANA**

Associate Professor, S. M. S. Khalsa Lubana Girls College, Barara, Ambala

**SUNIL KUMAR KARWASRA**

Vice-Principal, Defence College of Education, Tohana, Fatehabad

**DR. VIKAS CHOUDHARY**

Asst. Professor, N.I.T. (University), Kurukshetra

***TECHNICAL ADVISORS***

**MOHITA**

Faculty, Yamuna Institute of Engineering & Technology, Village Gadholi, P. O. Gadholi, Yamunanagar

**AMITA**

Lecturer, E.C.C., Safidon, Jind

***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

# CALL FOR MANUSCRIPTS

We invite unpublished novel, original, empirical and high quality research work pertaining to recent developments & practices in the area of Computer, Business, Finance, Marketing, Human Resource Management, General Management, Banking, Insurance, Corporate Governance and emerging paradigms in allied subjects. The above mentioned tracks are only indicative, and not exhaustive.

Anybody can submit the soft copy of his/her manuscript **anytime** in M.S. Word format after preparing the same as per our submission guidelines duly available on our website under the heading guidelines for submission, at the email addresses, **info@ijrcm.org.in** or **infoijrcm@gmail.com**.

## GUIDELINES FOR SUBMISSION OF MANUSCRIPT

### 1. **COVERING LETTER FOR SUBMISSION:**

Dated: \_\_\_\_\_

The Editor

IJRCM

Subject: **Submission of Manuscript in the Area of** \_\_\_\_\_ **(Computer/Finance/Marketing/HRM/General Management/other, please specify).**

Dear Sir/Madam,

Please find my submission of manuscript titled ' \_\_\_\_\_ ' for possible publication in your journal.

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 anywhere.

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

**Name of Corresponding Author:**

Designation:

Affiliation:

Mailing address:

Mobile & Landline Number (s):

E-mail Address (s):

2. **INTRODUCTION:** Manuscript must be in English prepared on a standard A4 size paper setting. 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 12 point Calibri Font with page numbers at the bottom and centre of the every page.
3. **MANUSCRIPT TITLE:** The title of the paper should be in a 12 point Calibri Font. It should be bold typed, centered and fully capitalised.
4. **AUTHOR NAME(S) & AFFILIATIONS:** The author (s) full name, designation, affiliation (s), address, mobile/landline numbers, and email/alternate email address should be in 12-point Calibri Font. It must be centered underneath the title.
5. **ABSTRACT:** Abstract should be in fully italicized text, not exceeding 250 words. The abstract must be informative and explain background, aims, methods, results and conclusion.
6. **KEYWORDS:** Abstract must be followed by 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.

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 be in a 8 point Calibri Font, single spaced and justified.
10. **FIGURES & TABLES:** These should be simple, centered, separately numbered & self explained, and titles must be above the tables/figures. 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. It must be single spaced, and at the end of the manuscript. 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 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.
- Use endnotes rather than footnotes.
- 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.

**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**

- Chandel K.S. (2009): "Ethics in Commerce Education." 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. (2006): "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.

**Website**

- Kelkar V. (2009): Towards a New Natural Gas Policy, Economic and Political Weekly, Viewed on February 17, 2011 <http://epw.in/epw/user/viewabstract.jsp>

## AN INTROSPECTIVE ON CONSUMER BEHAVIOR ON THE BASIS OF DEMOGRAPHY: A SURVEY (WITH SPECIAL REFERENCE TO FMCGS)

**DR. B. CHANDRA MOHAN PATNAIK**  
ASSOCIATE PROFESSOR  
SCHOOL OF MANAGEMENT  
KIIT UNIVERSITY  
BHUBANESWAR

**PRAKASH KUMAR PRADHAN**  
RESEARCH SCHOLAR  
SCHOOL OF MANAGEMENT  
KIIT UNIVERSITY  
BHUBANESWAR

### ABSTRACT

*The objective of modern marketing is to make profits through satisfying and delighting the consumer's need and wants. Hence, the marketers have to understand the real needs, wants, beliefs and attitudes of the consumers towards their products and services. Today, network marketing is a multi-billion dollar business, and a large number of driving forces of the 21<sup>st</sup> century economy. Many business leaders now regard net work marketing as the business for future. But the marketing method was misunderstood as a get rich-quick scheme; it is also too common for network marketers worldwide to answer the legality and soundness of their business. In this paper, an attempt is made to analyze and compare the consumer behavior on the basis of demography for the post-purchase evaluation and semi-urban consumerism with regard to different consumer Protection Acts, consumer satisfaction levels of FMCGs.*

### KEYWORDS

FMCGs, consumer satisfaction levels, demography, ideal score, least score.

### INTRODUCTION

Consumer behavior is comparatively a new field of study. It is an attempt to understand and predict human actions with regard to purchase decisions. This subject has assumed growing importance under consumer oriented marketing. Customer satisfaction is an important element in the process of evaluating the performance of markets. At a low level of customer satisfaction, the buyer's state being adequately regarded in buying situation for the sacrifice they have made, customer are likely to abandon the company and even bad mouth it. A customer who is fairly satisfied may find it easy to switch, when a better offer comes along. At the higher levels of satisfaction, customers are likely to repurchase and even speak well of the company and its products. Higher levels of the satisfaction create an emotional bond with the company, not just a rational preference.

Research study reveals that, completely satisfied customers are six times more likely to repurchase the products than the very satisfied customers. In a comparative economy with increasingly rational buyers, a company can only win by creating and delivering superior value involving five customer capabilities, such as:

- Understanding customer value
- Creating customer value
- Delivering customer value
- Capturing customer value
- Sustaining customer value

Today's customers are becoming harder to please. They are smarter, more price conscious, more demanding, less forgiving and collect information about many more competitors with equal or better offers. Therefore, the real challenges is not to have only satisfied customers- several competitors do that- but to have delighted and loyal customers. Otherwise, companies will suffer from high customer churn i.e. high customer defection.

### OBJECTIVE OF THE STUDY

In the above backdrop, an attempt is made to make comparative study to undertake an in-depth enquiry into buying behavior of urban, semi-urban and rural consumers with regard to FMCGs, in terms of the consumption patterns, buying motives, factor influencing the buying behavior, brand preferences, level of satisfaction etc. for different consumers and to suggest measures for effective and efficient marketing practices in the light of the findings. The sub-objective of the study include:

- To analyze the consumption patterns with regard to select fast moving consumer goods (FMCGs) in the sample area.
- To investigate into the motives of the different consumers and their brand preferences
- To examine the post-purchase behavior of sample consumers in terms of their levels of satisfaction and consumerism and
- To suggest measures for effective marketing practices to be adopted in the light of the findings of the study.

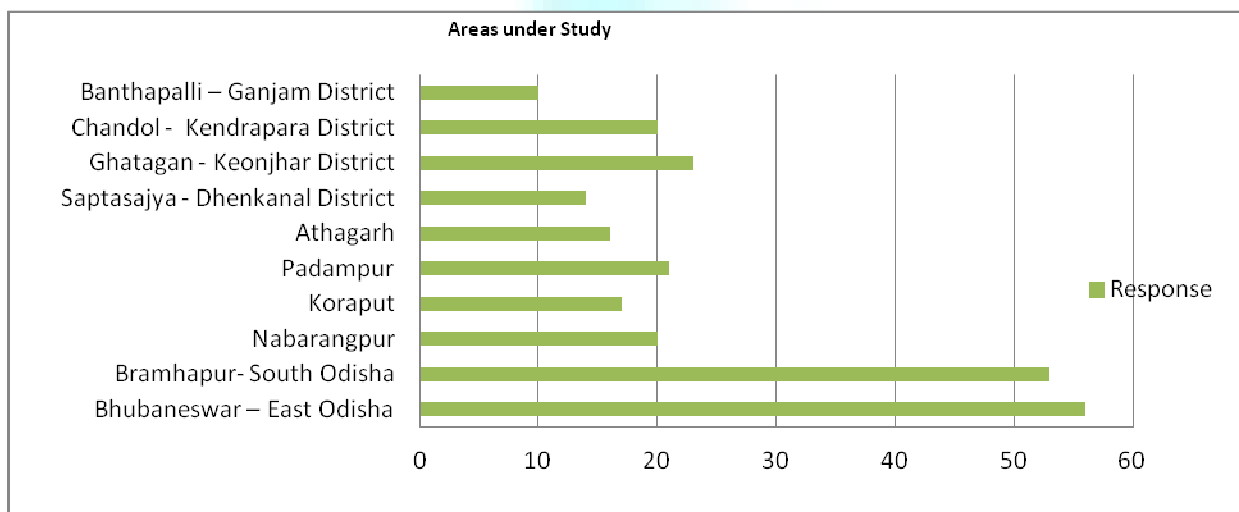
### RESEARCH UNIVERSE AND METHODOLOGY

With reference to the selection of the research universe the state of odisha has been selected with specifications to the compulsions of the geographical territory, linguistic boundary, and administrative settlement commonness. Odisha is an Eastern Indian state, the state boundaries are on the Bay of Bengal Sea. South- Andhra Pradesh, West -Chhatisgarh and Jharkhand, North- West Bengal having a total area of 1,55,707 Square Kilometers with total population of 36,706,920 ( as per Indian census survey-2001) , population density 236 per Square Kilometers, Sex Ratio 972 literacy rate of 63.61%. The state is comprising of 30 districts (Administrative Divisions) and 58 Sub-Divisions.

**SAMPLING PLAN**

In support to the objective of the research there is a primary research through questionnaire administration method in the field through stratified random sampling method covering the state through regional, geographical, economic, cultural, lingual and settlement wise and to analyze the data.

Area	Questionnaire served	Response	Percentage of response
<b>Urban Population</b>			
Bhubaneswar – East Odisha	60	56	43.60
Bramhapur- South Odisha	60	53	
<b>Semi-Urban Population:</b>			
Nabarangpur	25	20	29.60
Koraput	25	17	
Padampur	25	21	
Athagarh	25	16	
<b>Rural Population:</b>			
Saptasajya - Dhenkanal District	25	14	26.80
Ghatagan - Keonjhar District	25	23	
Chandol - Kendrapara District	25	20	
Banthapalli – Ganjam District	25	10	
Total	320	250	



**LIMITATIONS OF THE STUDY**

- The survey is restricted to selected districts of Odisha.
- The sample is limited; it may not represent the view of all the consumers.
- The study conducted for the period of 3 months i.e July 2010 to September 2010 and not conducted for the extended period of time.

**POST- PURCHASE EVALUATION**

This post purchase evaluation of the customers serves three important purposes:

- To broaden the set of experiences stored in memory;
- To provide a check to understand how well the customer is selecting the products; and
- To make adjustment in future purchase decisions.

The interaction between consumer expectations and actual product performance produces either satisfaction or dissatisfaction. So, satisfaction or dissatisfaction is not an emotion, but the evaluation of an emotion. Research studies reveal that, several determinants, which influence satisfaction, include demography variables, personality variables, expectations and other factors. Various problems faced by the consumers and their dissatisfaction with regard to various marketing practices and product attributes of FMCGs have led to consumerism. Consumerism is a movement, which seeks to protect and augment the rights of the consumer in relation to various marketing practices of FMCG companies. This movement should influence the attributes of marketing people to share social responsibilities and responsiveness to consumer problems on the one hand, and to untidily resist the unfair trade practices of the businessmen by the consumers, on the others.

Broadly this paper attempts to:

- Analyze the level of satisfaction with regard to various products attributes and other general attributes such as availability, range of products etc.
- Examine the post-purchase behavior of consumers in terms of consumer’s complaint behavior etc. Further, an attempt is also made to analyze the levels of the consumerism in terms of levels of awareness with regard to various Consumer Protection Acts and customer grievance redressal mechanism etc., among the consumers on the basis of demography.

In order to measure the levels of satisfaction with regard product attributes and general attributes, a five point scale, viz. Extremely satisfied, Satisfied, Neither satisfied nor dissatisfied, Dissatisfied, Extremely dissatisfied, is being used.

**CUSTOMER SATISFACTION WITH REGARD TO FMCGS**

To measure the satisfaction levels of consumers with regard to FMCGs the following product-related attributes are identified: quality, quantity, price, taste, freshness, nutritional value ,flavor and packaging etc, while general attributes included: availability, range of products, regularity of supply, cold storage facility, proximity of retail shop etc. For the purpose of quantification of the responses of semi-urban consumers, weights have been assigned as +3,+2,+1, 0 and -1 for the responses “ extremely satisfied”, “ satisfied”, “ neither satisfied nor dissatisfied”, “ dissatisfied”, “ extremely dissatisfied”, respectively. Final scores for each feature are calculated by multiplying the number of responses by the weights of corresponding responses. The resultant weighted scores of these features provided by the respondents are shown in Table-1

**CALCULATION OF CONSUMER SATISFACTION IDEAL AND LEAST SCORES**

**PRODUCT ATTRIBUTES**

Ideal scores are calculated by multiplying the number of respondents in each category with +3 and product with total number of attributes.

Ideal score of various categories of consumers:

Urban  $8 \times 3 \times 109 = 2616$

Semi-urban  $8 \times 3 \times 74 = 1776$

Rural  $8 \times 3 \times 67 = 1608$

Least scores are calculated by multiplying the number of respondents in each category with -1 and the product with number of attributes in the question.

Urban  $8 \times -1 \times 109 = -872$

Semi-urban  $8 \times -1 \times 74 = -592$

Rural  $8 \times -1 \times 67 = -536$

**GENERAL ATTRIBUTES**

**Ideal score**

Urban  $5 \times 3 \times 109 = 1635$

Semi-urban  $5 \times 3 \times 74 = 1110$

Rural  $5 \times 3 \times 67 = 1005$

**Least score**

Urban  $5 \times -1 \times 109 = -545$

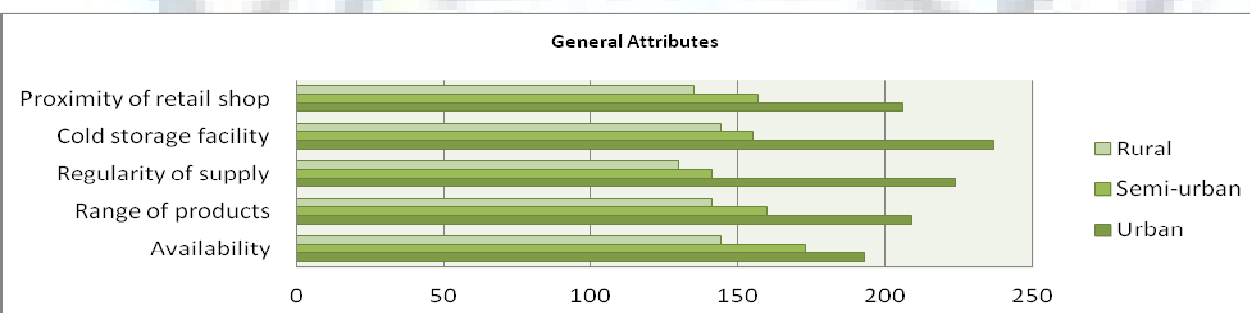
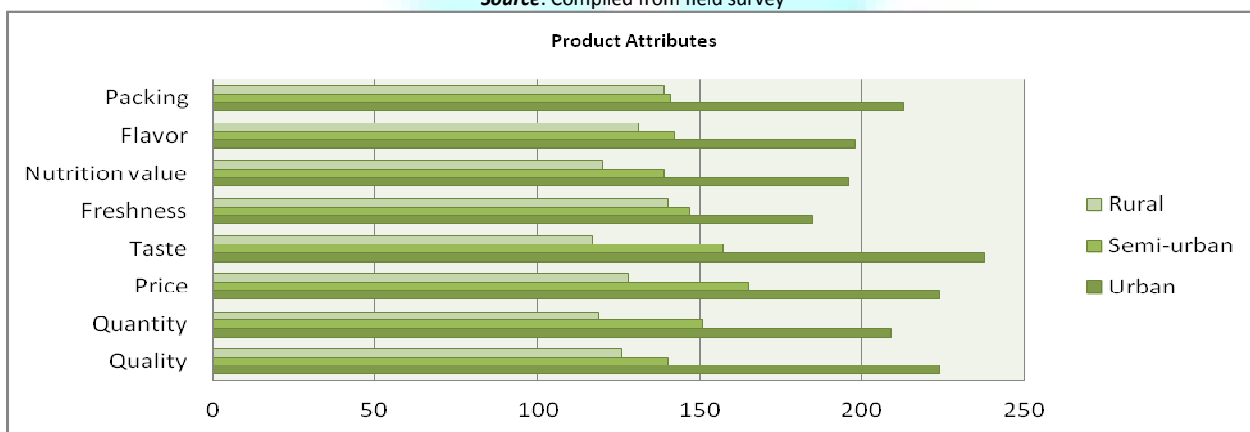
Semi-urban  $5 \times -1 \times 74 = -370$

Rural  $5 \times -1 \times 67 = -335$

**TABLE-1: CONSUMER SATISFACTION (AGGREGATE SCORE ON THE BASIS OF DEMOGRAPHY) WITH REGARD TO FMCGS**

Sl. No	Items	Aggregate scores on the basis of demography		
		Urban	Semi-urban	Rural
	<b>Product Attributes</b>			
1	Quality	224	140	126
2	Quantity	209	151	119
3	Price	224	165	128
4	Taste	238	157	117
5	Freshness	185	147	140
6	Nutrition value	196	139	120
7	Flavor	198	142	131
8	Packing	213	141	139
	Total scores	1687(64.49)	1182(66.55)	1020(63.43)
	Ideal scores	2616	1776	1608
	Least scores	-872	-592	-536
	No. of respondents	109	74	67
	<b>General Attributes</b>			
1	Availability	193	173	144
2	Range of products	209	160	141
3	Regularity of supply	224	141	130
4	Cold storage facility	237	155	144
5	Proximity of retail shop	206	157	135
	Total scores	1069(65.38)	786(70.81)	694(69.05)
	Ideal scores	1635	1110	1005
	Least scores	-545	-370	-335
	No. of respondents	109	74	67

Source: Compiled from field survey



Note: The calculated values of aggregate scores of different income groups are shown in Annexure A, B and C respectively.



An examination of Table-1 reveals that on the whole, consumers are satisfied with the product attributes as well as general attributes on a comparatively better scale. Interestingly, there was no negative score in both the categories of factors. On the whole, the level of satisfaction is high among semi-urban respondents with total score of 66.55% of ideal score for product attributes and similarly for general attributes it is 70.81% of ideal score, while it is 64.49% and 63.43% for urban and rural group with regard to product attributes. Similarly it is 65.38% and 69.05% for general attributes with reference to urban group and rural population respectively. Thus, it is clear that level of satisfaction for semi-urban population for both products attributes and for general attributes it is higher as compared to others. For urban population the level of satisfaction for product attributes is higher and general attributes are lower. Similarly, for rural consumers the level of satisfaction for the product attributes it lower and for general attributes it is higher.

**CONSUMERISM**

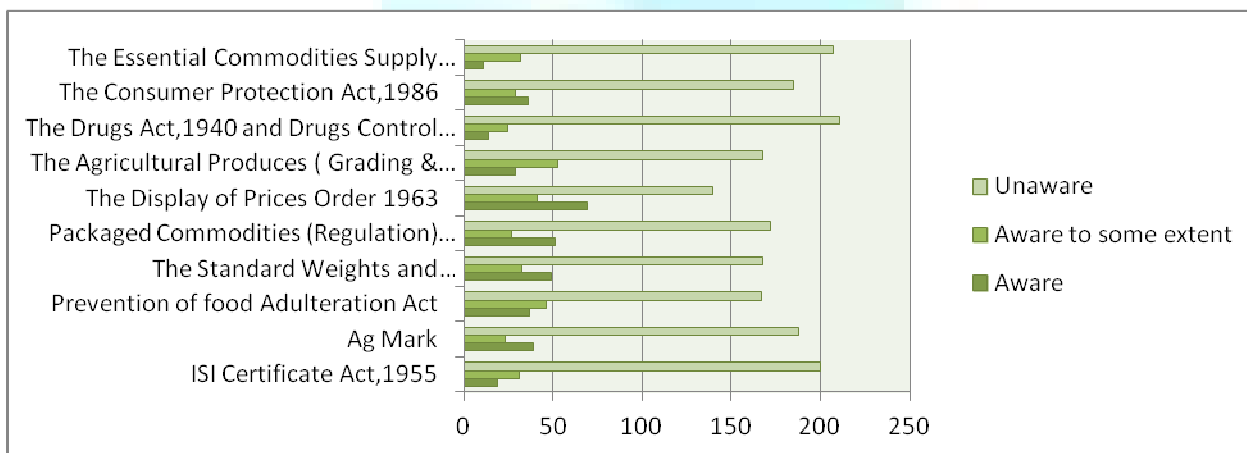
Various problems facing the consumers and their dissatisfaction with the producers with regard to their practices lead to consumerism. This is a movement, which seeks to protect and augment the rights of the consumer in relation to the marketing people like producers, middlemen, retailers etc. It aims at educating the consumers and in reducing the distribution costs. As it was rightly observed "marketing is not an end in itself. It is not the exclusive province of business management. Marketing must serve not only business but also the goals of society. It must act in concert with broad public interest".

In the words of Buskirk and Rothe (1970), consumerism is organized efforts of course seeking redress, restitution and remedy for dissatisfaction they have accumulated in the acquisition of their standard of living. This movement should influence the attitudes of marketing people to share social responsibility and responsiveness to consumer's problems, on one hand, and to untidily resist the unfair trade practices of businessmen by the consumers, on the other. The role of Government in solving the consumer problems cannot be over emphasized. It has been very responsive to consumer needs and has enacted various laws from time to time to protect the consumer's interest. In the light of these developments in the matter of consumerism, consumers of sample area were asked to indicate on three point scale, viz., a) fully aware b) aware to some extent, and c) not aware, as to what extent they were aware of the laws that sought to protect their interests. The responses of the consumers about the extent of awareness of different legislations related to consumer goods are presented in Table-2. It is evident from Table-2, the responses of sample consumers, that consumers' movement has not made any dent in the sample areas. Majority of consumers' indicated their ignorance with regard to a majority of Acts. It is due to ignorance, illiteracy and consequently lack of knowledge of various consumer protection laws that the semi-urban consumers are exposed to unfair trade practices. Added to this, there are a number of loopholes in actual implementation of these laws and many of these laws are becoming archaic, since they could not keep pace with the prevailing market situation.

**TABLE-2: CONSUMERS' AWARENESS LEVELS OF DIFFERENT CONSUMER PROTECTION ACT**

Legislation	Aware	%	Aware to some extent	%	Unaware	%	Total	%
ISI Certificate Act,1955	19	7.6	31	12.40	200	80.00	250	100
Ag Mark	39	15.6	23	9.2	188	75.2	250	100
Prevention of food Adulteration Act	37	14.8	46	18.4	167	66.8	250	100
The Standard Weights and Measurement Act,1956	49	19.6	33	13.2	168	67.2	250	100
Packaged Commodities (Regulation) Order, 1975	51	20.4	27	10.8	172	68.8	250	100
The Display of Prices Order 1963	69	27.6	41	16.4	140	56.00	250	100
The Agricultural Produces ( Grading & Marketing) Act, 1937	29	11.6	53	21.2	168	67.2	250	100
The Drugs Act,1940 and Drugs Control Act of 1954	14	5.6	25	10.00	211	84.4	250	100
The Consumer Protection Act,1986	36	14.4	29	11.6	185	74.00	250	100
The Essential Commodities Supply Act,1955	11	4.4	32	12.8	207	82.8	250	100

Source: Compiled from field survey



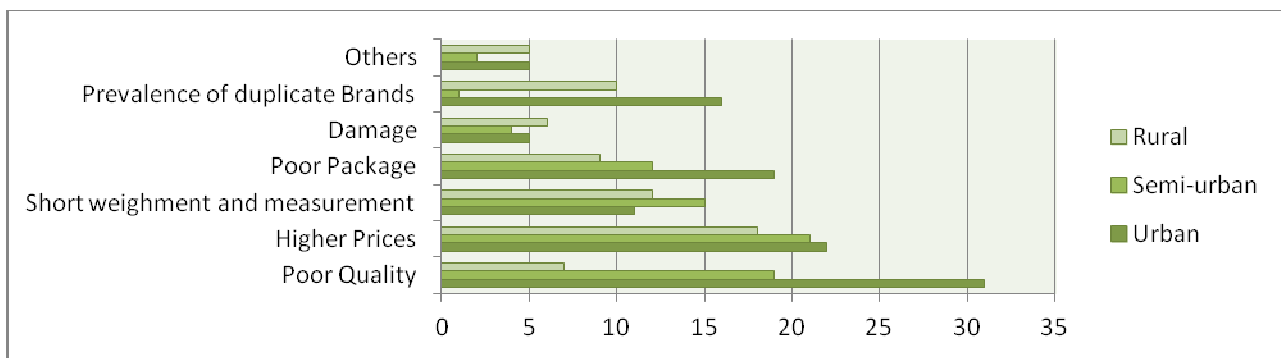
**MAJOR COMPLAINTS OF CONSUMERS WITH REGARD TO FMCGS**

The important problems that are faced by the consumers, which are identified for the purpose of study, are: a) poor quality b) Higher price c) short weight and measurement d) poor package e) damage f) higher prevalence of duplicate brands etc. The major complaints regarding food items faced by the various consumers are presented in Table-3. An analysis of the complaints with regard to FMCGs reveals that on the whole, higher price was a major complaint with 24.40% of the sample respondents reporting it, closely followed by 22.80% for poor quality. The third major factor is poor package with 16.00%.

**TABLE-3: MAJOR COMPLAINTS WITH REGARDS TO FMCGS**

Complaints	Types of consumers							
	Urban		Semi-urban		Rural		Total	
	f	%	f	%	f	%	f	%
Poor Quality	31	28.44	19	25.68	7	10.45	57	22.8
Higher Prices	22	20.18	21	28.38	18	26.87	61	24.4
Short weight and measurement	11	10.09	15	20.27	12	17.91	38	15.2
Poor Package	19	17.43	12	16.22	9	13.43	40	16.00
Damage	5	4.59	4	5.40	6	8.95	15	6.00
Prevalence of duplicate Brands	16	14.68	1	1.35	10	14.93	27	10.80
Others	5	4.59	2	2.70	5	7.46	12	4.80
Total	109	100	74	100	67	100	250	100

Source: Compiled from field survey



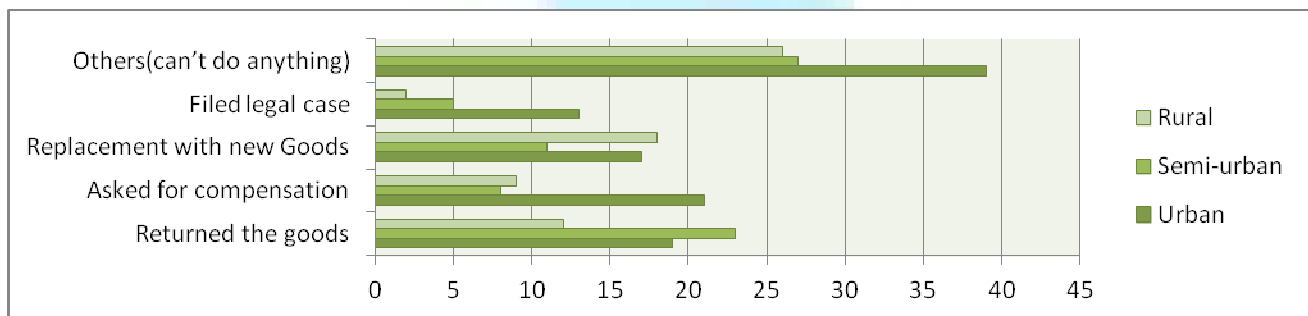
**ACTION TAKEN BY CONSUMERS TO RESOLVE CONSUMER PROBLEMS**

In the light of these consumer problems with regard to select packaged consumer products, the customers were asked to express the steps taken by them to seek relief, though it is difficult to develop precisely the alternative steps that consumers can take to get relief, the researchers have identified 5 important alternatives. This is depicted in Table-4

**TABLE-4: TYPES OF ACTION TAKEN BY THE CONSUMERS TO RESOLVE THEIR MISTREATMENT AS CONSUMERS**

Type of Action	Types of Consumers							
	Urban		Semi-urban		Rural		Total	
	f	%	f	%	f	%	f	%
Returned the goods	19	17.43	23	31.08	12	17.91	54	21.6
Asked for compensation	21	19.27	8	10.81	9	13.43	38	15.2
Replacement with new Goods	17	15.60	11	14.86	18	26.86	46	18.4
Filed legal case	13	11.92	5	6.76	2	2.99	20	8
Others(can't do anything)	39	35.78	27	36.49	26	38.81	92	36.80
Total	109	100	74	100	67	100	250	100

Source: Compiled from filed survey



The study has classified the consumers into three groups, the basis of the action taken by them to seek relief:

- Upset-action- Consumers who experienced dissatisfaction and took action;
- Upset- no action- Consumers who were dissatisfied, but did nothing about it and
- No upset- consumers who had not experienced dissatisfaction with retailers during last one year.

In the present study, the proportion of upset- no action consumers with 36.80%, followed by the upset-action consumers with 63.20%. It is also evident that the type to which consumers belonged in the light of the above three types was influenced by their socio-economic back ground. Thus, it is the indifferent attitude of consumers, to a large extent, on one hand, and the ignorance of the marketers' responsibilities under the various laws and the concept of modern marketing, on the other, which is further complicating the consumer-marketer relationships in the areas.

**SUGGESTIONS**

In the light of the above findings the following suggestions are offered:

- For the improvement and development of urban, semi-urban and rural marketing, a holistic approach aiming at removing all weak links of the marketing chain is essential. Marketing research programmes should be oriented to develop an orderly and efficient marketing system.
- FMCGs sold in semi-urban markets and rural markets should be focused on pricing rather than brand building and positioning as done in urban area.
- Region specific consumer profiles should be developed to understand the characteristics of target market.
- There is need to explore the local markets such as hats, weekly bazaars, stalls, demonstrations and melas etc. and to improve them slowly in all areas.
- Price is the criteria for purchasing decision, as it should be within their budgeted limits. Semi-urban and rural consumers are not guided by brands that have low functionality and high image. The semi-urban buyers are still unwilling to pay for value additions.
- Companies that took the trouble to understand the needs and peculiarities of consumers on the demographical background of consumers have tasted the success. In the coming years more and more companies are going to take the IT route to make the markets more accessible and this should open up new business opportunities.
- Retailers should take steps to minimize the amount of consumer dissatisfaction. They should solicit customer suggestions for improvements in products and services. Speedy and courteous redressal of customer complaints and grievances will create confidence of consumers in retailing.
- Proper disclosure of the terms of the credit and price information will go a long way in building up confidence on the retailers and will ultimately lead to good customer-retailer relationships.
- The malpractices of the retailers are the greatest constraints in the development of markets. The retailers should try to improve fair business practices. They should insist that the products they purchase should be of standard quality and producers offer guarantee to the customers.
- The entire size, design, image and layout should contribute to attain the retailing goals. Layout of the shop, placement of goods, the manner of display, the décor, the lighting arrangements etc. should be made on suit the consumer requirements.

- The products offered by the retailers should fit into the living system of people. For certain products, point of purchase (POP) display with pictorial presentation will prove very effective.
- Products can no longer be indifferent to the hardships faced by either the retailer or the consumer. They should strengthen the hands of retailers in extending services to the consumers. The producers should take contingency of the peculiar aspects of marketing and modify their strategies accordingly.
- Low priced products will be more successful in semi-urban and rural area. The package of the product should be strong and able to withstand rough handling. Durability of the product is of special interest to semi-urban consumer.
- The brand names of the products sold in semi-urban and rural markets should be easy to remember and pronounce.
- There can be cooperative effort on the part of manufacturers of consumer goods in areas in the matter of distribution in terms of channels of distribution and physical distribution.
- A low unit price package is desirable in selling in the rural markets in order to bring down the prices of goods.
- It is essential that the sales representatives of the manufacturers make regular visit to stores.
- The distribution process can be effective and efficient only when the consumer exercises his wisdom, alertness, awareness in the process of buying. Consumer is the king. Therefore, the consumer should be very alert and effective and then efficiency will follow in good shopping.
- The Radio and TV should devote time for talks and pictures on various consumer problems, consumer protection laws and consumer education in local languages.
- Consumer shopping behavior should not be without guidance. The consumers should insist on information with regard to the product, price, quality and quantity etc. They should not purchase off-brands and inferior quality of goods.
- Overuse of credit purchase is lowering the purchasing power of consumers because of higher prices and sometimes, interest on dues. Therefore, consumers as far as possible should try to purchase goods for cash only.
- The Government's role lies primarily in developing the infrastructure network of roads in the areas, financing and technical assistance in setting up of retail outlets and distribution of consumer goods.
- The governments' role is equally important in conducting market surveys, compilation of statistics and their publication for the benefit of industry, business and public.

## REFERENCES

- Philip Kotler, "Marketing Management", Prentice Hall of India Pvt. Ltd, New Delhi, 2003.
- Lokhande, M.A (2004), "Rural Marketing- A Study of Market Behaviour"., Indian Journal Marketing, March 14, Vol. XXXV (3)
- Rama Bijapurkar.(2000)." The Marketing in India". The Economic Times, Oct,P6
- Pradeep Kasyap.(2003), " Revolution in waiting Praxis", Managing Rural Markets, A Businessline Publication,July,P6
- S. Dwarkanath, (2010),"Rural Marketing Study of consumer behavior with reference to tooth pastes", Journal of IPM Meerut P46-51.
- Rama Bijapurkar,(2000)," Prospectus for consumer goods sector", The Economic Times, Oct16,p.6
- Saxena Ranjan, Marketing Management, Tata Mc Graw-Hill Publishing Co.Ltd, New Delhi
- Dr. B. Nagaraja, "Consumer Behaviour in Rural areas", Indian Journal of Marketing, PP.30-31(November 2004).
- Dr. W.K.Sarwade, " Emerging Dimensions of Buyers Behaviours in Rural Area", Indian Journal of Marketing , P13,( Feb.2002)
- A.Sarangapani & T.Mamtha(2009), " Rural Consumer- post-purchase Behaviour and Consumerism", ASBM Journal of Management, Vol.II, No.-1
- Buskirk, R.H & Rothe, J.T. (1970). Consumerism- An Interpretation, Journal of Marketing, 34(4), 61-65

## ANNEXURES

ANNEXURE-A: CALCULATION OF LEVEL OF SATISFACTION WITH REGARD TO FMCGS OF URBAN RESPONDENTS

Factors	Level of satisfaction					Scores
	Extremely satisfied	satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Extremely dissatisfied	
	+3	+2	+1	0	-1	
<b>Product Attributes</b>						
Quality	53	29	14	6	7	231-7=224
Quantity	41	37	17	9	5	214-5=209
Price	45	39	14	8	3	227-3=224
Taste	57	32	9	5	6	244-6=238
Freshness	37	29	24	11	8	193-8=185
Nutrition value	39	34	19	9	8	204-8=196
Flavors	42	30	21	7	9	207-9=198
Packing	38	41	19	9	2	215-2=213
<b>General attributes</b>						
Availability	31	37	29	9	3	196-3=193
Range of product	37	29	22	17	4	213-4=209
Regularity of supply	42	35	29	2	1	225-1=224
Cold storage facility	45	39	24	1	0	237-0=237
Proximity of retail Shop	39	43	10	10	7	213-7=206

Source: Compiled from field survey

## ANNEXURE-B: CALCULATION OF LEVEL OF SATISFACTION WITH REGARD TO FMCGS OF SEMI-URBAN RESPONDENTS

Factff Factors	Level of satisfaction					scores
	Extremely satisfied	satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Extremely dissatisfied	
	+3	+2	+1	0	-1	
<b>Product Attributes</b>						
Quality	29	23	11	7	4	144-4=140
Quantity	35	19	13	2	5	156-5=151
Price	39	21	7	6	1	166-1=165
Taste	37	20	9	5	3	160-3=157
Freshness	31	24	11	3	5	152-5=147
Nutrition value	27	21	17	8	1	140-1=139
Flavors	29	20	17	6	2	144-2=142
Packing	30	16	21	5	2	143-2=141
<b>General attributes</b>						
Availability	39	26	6	1	2	175-2=173
Range of product	36	21	13	1	3	163-3=160
Regularity of supply	29	24	10	7	4	145-4=141
Cold storage facility	28	30	11	4	1	155-1=154
Proximity of retail shop	36	17	15	5	1	157-1=156

Source: Compiled from field survey

## ANNEXURE-C: CALCULATION OF LEVEL OF SATISFACTION WITH REGARD TO FMCGS OF RURAL RESPONDENTS

Factors	Level of satisfaction					scores
	Extremely satisfied	satisfied	Neither satisfied nor dissatisfied	Dissatisfied	Extremely dissatisfied	
	+3	+2	+1	0	-1	
<b>Product Attributes</b>						
Quality	27	20	9	7	4	130-4=126
Quantity	23	19	14	9	2	121-2=119
Price	28	17	11	10	1	129-1=128
Taste	21	24	9	7	6	123-6=117
Freshness	31	18	12	5	1	141-1=140
Nutrition value	25	21	9	6	6	126-6=120
Flavors	29	18	11	6	3	134-3=131
Packing	33	11	19	3	1	140-1=139
<b>General attributes</b>						
Availability	29	23	12	2	1	145-1=144
Range of product	31	19	11	5	1	142-1=141
Regularity of supply	30	16	11	7	3	133-3=130
Cold storage facility	29	25	8	4	1	145-1=144
Proximity of retail shop	23	29	10	3	2	137-2=135

Source: Compiled from field survey

## **REQUEST FOR FEEDBACK**

**Esteemed & Most Respected Reader,**

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

I would like to take this opportunity to request to your good self to supply your critical comments & suggestions about the material published in this issue as well as on the journal as a whole, on our E-mails i.e. [info@ijrcm.org.in](mailto:info@ijrcm.org.in) or [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com) for further improvements in the interest of research.

If your good-self have any queries please feel free to contact us on our E-mail [infoijrcm@gmail.com](mailto:infoijrcm@gmail.com).

Hoping an appropriate consideration.

With sincere regards

Thanking you profoundly

**Academically yours**

Sd/-

**Co-ordinator**