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INTRODUCTION

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NEED/IMPORTANCE OF THE STUDY

STATEMENT OF THE PROBLEM

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HYPOTHESIS (ES)

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APPENDIX/ANNEXURE

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BRAND SELECTION CRITERIA FOR FMCG PRODUCTS: AN EMPIRICAL RESEARCH ON RURAL CONSUMERS

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ABSTRACT

The hair care market in India is estimated at around US$ 200 million. Hair care products consist of hair oils, shampoos, conditioners and hair colors. The shampoo market is the fastest growing item within personal product category. The India shampoo market is estimated at around US$ 550 million. As per the industry estimates, the urban market penetration of shampoo was about 40% whereas in the rural market usage was of the order of 10 % of the total population. Thus, there is a considerable scope for expansion by converting non-users. This paper examines various factors affecting the consumers' buying behavior for various shampoo products in Indian rural market; and attempts to assess the perception of rural consumers for them. The findings and the implications of the study would not only help the shampoo producing companies and marketers but also set guide lines for future research.

KEYWORDS
FMCGs, STP strategies, rural market, rural consumer behavior, extrinsic attribute & intrinsic attribute.

INTRODUCTION

Indian rural market is extremely large in size which has enormous demand base. Around 72% of the Indian population lives in the rural areas and contributes nearly half of the country's GDP. This rural India spreads in 638,588 villages where 741.6 million people live (Census of India, 2001). At present, the approximate size of rural market ranges from 800-950 million. In coming 20 years Indian rural market will be larger than the total consumer markets in countries such as South Korea or Canada today, and almost four times the size of today's India urban market. Undoubtedly, this increasing extent of Indian rural market is very lucrative for any marketers.

The time has gone when fast moving consumer goods (FMCGs) companies ignored rural market, they showed no any concerns to produce or sell products in rural market in India as it was believed that the necessities of rural consumers are very limited on one hand and their paying capacity is much lower than the urban consumers. It was the initial stage of FMCGs companies in India. Recent trends revealed that rural consumers are increasingly beginning to think and spend like urban consumers in India. The socio-economic status of Indian rural consumers is changing rapidly. The present social interaction which is being observed all around today is actually a mix of rural and urban. The rural income trends are also experiencing rapid change. In rural India, 67.3% households were in low income class (Less than annual income of Rs.35, 000) in 1989-90 which fell down to 47.9% in 1998-99. In 1989-90, 10.73% households were in middle income class (Between annual income of Rs.35, 001 to Rs. 1, 40,000) which increased to 16.37% in 1998-99 (National Council for Applied Economic Research, 2000). Thus, FMCGs companies have started realigned their thought process for in-cashing the opportunities lying at rural market. The FMCGs companies in rural India are tipped to touch US$ 100 billion by 2025 on the back of "unrelenting" demand driven by rising income levels. Rural India now accounts for more than half of sales in some of the largest FMCGs categories (The Nielson Company, 2010). Now, FMCGs companies have started recognizing the potential of rural markets; and are investing time and resources very aggressively in understanding and segmenting the rural consumers, based on their spending and needs of their lifestyle.

Tap The hair care market in India is estimated at around US$ 200 million. Hair care products consist of hair oils, shampoos, conditioners and hair colors. Shampoos for hair care are comparatively of recent origin in India. As of 2010, it is a very competitive market with dominant players such as Hindustan Unilever Ltd. and Procter & Gamble Company. Competition in the market is intensifying further with the entry of companies such as ITC and Garnier. The shampoo market is valued at Rs 4.5 billions and has the penetration level of only 13% in India. The market is expected to increase due to increased marketing by players, lower duties, and availability of shampoos in affordable price (The Nielson Company, 2010).

Penetration of shampoos has grown significantly in urban and rural areas in India. In urban India, the penetration of shampoos has increased from 240 households (hhs) per 1,000 in 1992-1993 to 810 hhs per 1,000 in 2001-2002 within the short span of ten years. While in rural India, penetration of shampoos has reached to 239 hhs per 1,000 in 2001-2002 from 50 hhs per 1,000 in 1992-1993. On an average, consumption of shampoos in urban India has increased from 0.18 kg/hhs in 1998-1999 to 0.25 kg/hhs in 2001-2002. Consumption of shampoos in rural India has stood at just 0.05 kg/hhs in 2001-2002 (NCAER, 2002). Therefore, it's obvious that Indian rural market is much promising for shampoo product. The shampoo market is the fastest growing item within personal product category. The India shampoo market is estimated at around US$ 550 million. As per the industry estimates, the urban market penetration of shampoo was about 40% whereas in the rural market usage was of the order of 10 % of the total population. Thus, there is a considerable scope for expansion by converting non-users. As rural shampoo market is getting high attention, it's much needed to understand the typical behavior of the rural consumers.

REVIEW OF LITERATURE

Rural market especially in India, in recent times, is attracting researchers in many ways. Defining rural market Velayudhan (2002) writes - "The attitude towards the rural markets should be that of an investor. The growing market provides the opportunity and the approach should be one of 'Market Seeding'. The marketers has to develop a separate marketing programme to meet rural consumer needs…Rural market is, therefore, the set of consumers who are located in rural area and who exhibit behaviour that is different from the behaviour of consumers in urban areas. The marketing issues and, therefore, marketing decisions in serving the rural markets vary considerably campared to marketing for the urban consumers"

Jha (2003) observed that rural buyers were relatively simpler, more forthright, with low to medium aspiration levels, they are influenced by social pressure, rituals and norms, and have moderate to high risk taking ability but are gullible to dream merchants. Developmental marketing with a constructive mindset and not the killing the golden goose mindset is required to be effective in rural market.

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Mishra and Sakthivel (2005) observed that majority of rural people prefer product like shampoo, spices, fairness cream and mosquito repellants, which are purchased on weekly basis in sachets. Sachets need to be used as promotional tool, rather than as a packaging strategy.

Commenting on rural buyers Krishnamachayulu and Ramakrishnan (2006) say "Rural buyers are not brand loyal as they were supposed to be. With improved exposure increased learning and socialization, and availability of products; they are now becoming comparable to their urban counter parts. Innovation adoption analysis shows the politically powerful (Sarpanchs, Village Development Officers etc.) and the educated (teachers, bank officers, school/ college youths etc.) are among the adopters of innovation."

Panda (2006) identified significant differences between urban and rural consumers in terms of source and distribution of income and allocation of expenditure. Marketing infrastructure also varies quite significantly in two markets and is relatively underdeveloped in rural India. Thus, marketing models and assumption based on urban market may not be that successful in rural market.

Studying the shampoo market in India, Shukla (2008) portrayed that if HLL's clinic plus was market leader in shampoo on an all India basis, then Cavin Kare's Chik was Market leader in the rural areas, where Clinic Plus was only distant second.

After a look at available literature on the consumer behavior for various shampoo products in rural market, it was found that there is vacuum of literature pertaining to the standardized model on the association of attributes for various shampoo products with reference to rural market. To fill this void the present study is undertaken that can be fruitfully used by the researchers, marketers, industrialist and consumers.

OBJECTIVES OF THE STUDY
The present study aims following objectives-
1.   To identify the factors that affects the consumers' buying behavior for various shampoo products in Indian rural market.
2.   To find out the differences in the perception of male and female consumers' for various shampoo products in Indian rural market.

RESEARCH METHODOLOGY
A)   THE STUDY
The study is exploratory-cum-descriptive in nature that provides insights into, and an understanding of, the concepts related to consumer buying behavior for various shampoo products in Indian rural market.
The study is mainly based upon primary data. For this empirical research work, 'Survey' method is chosen that systematically gather information from the respondents.
B)   THE SAMPLE
The current research is based on 1000 samples collected from ten villages and distributed as follows:

S.No.	Target Area (Indore District)	No. of Respondents
1	Umarikheda	120
2	Pigdamber	80
3	Bijalpur	60
4	Depalpur	80
5	Mhow Gaon	120
6	Umaria	80
7	Choral	60
8	Kasturba Gram	120
9	Tejaji Nagar	100
10	Rau	180

'Stratified Random Sampling Method' is used to collect the data

All the respondents are collectively represented in form of frequency distribution cross table in Annexure-1; Cross Table 1 to 12. The study is conducted considering the various categories of consumers and shampoo products. The categories of the consumers considered here are 'Sex'-Male and Female; 'Age'-Young (Less than 18 Years), Adult (18-35 Years) and Mature (More than 35 Years); and 'Income'-Low Income (Less than Rs. 36000), Middle Income (Rs. 36000 -1 Lac) and High Income (More than Rs. 1 Lac) while the various categories of shampoo products are 'Types of Shampoo'-Herbal and Non-herbal; 'Criterion of Use'- Cosmetic, Dandruff, Split End and Hair Fall; 'Frequency of Use'- Daily, Once in a Week, 2-3 Times in a Week and Fortnightly; and 'Size of Container'- Sachets (6 to 15 ml), Small Size Bottle (100 – 250 ml), Medium Size Bottle (More than 250 – 500 ml) and Big Bottle (More than 500 ml).

C)   THE TOOLS
FOR DATA COLLECTION
Personal interview with a self-structured questionnaire is used to collect the primary data. The questionnaire was divided into three parts. The first part had 4 close ended questions to reveal the patterns of consumer buying behavior for various shampoo products in rural market. The second part is consisted of 15 close ended items based on five pointer Likert Scale (from 'Strongly Agree – 5' to 'Strongly Disagree – 1') used to identify the various factors affecting it. The third part is based on personal profile of the respondents.
FOR DATA ANALYSIS
The analysis of collected data was carried out using Statistical Package for Social Sciences (SPSS 15.0) and MS-Excel where 'Factor Analysis' and 'Testing of Hypotheses (z-Test)' are conducted.

HYPOTHESES
The hypotheses of the study are as follows:
H_{01}: There is no significant difference in the mean perception of male and female consumers towards 'Extrinsic Attribute' factor related to the consumers' buying behavior for various shampoo products in Indian rural market.
H_{02}: There is no significant difference in the mean perception of male and female consumers towards 'Associated Attribute' factor related to the consumers' buying behavior for various shampoo products in Indian rural market.
H_{03}: There is no significant difference in the mean perception of male and female consumers towards 'Intrinsic Attribute' factor related to the consumers' buying behavior for various shampoo products in Indian rural market.
H_{04}: There is no significant difference in the mean perception of male and female consumers towards 'Environmental Component' factor related to the consumers' buying behavior for various shampoo products in Indian rural market.
H_{05}: There is no significant difference in the mean perception of male and female consumers towards 'Situational Component' factor related to the consumers' buying behavior for various shampoo products in Indian rural market.

RESULTS AND DISCUSSION
The data which is collected through self-structured questionnaire is analyzed by using Statistical Package for Social Sciences (SPSS 15.0). Initially item-total correlation was calculated for all the 15 items to identify which items were significantly contributed towards measuring perception level of respondent regarding their buying behavior for various shampoo products. In the first iteration, one item- 'Expert's/Doctor's Recommendation' is dropped. In the second iteration, one

more item 'Packaging' was dropped. After two iterations, 13 significant items were left that were accepted for the final scale and subjected to principal component method of factor analysis using varimax rotation. As a result of factor analysis, 5 factors were derived. They are – 'Extrinsic Attribute', 'Associated Attribute', 'Intrinsic Attribute', 'Environmental Component', and 'Situational Component'. The above stated 5 hypotheses were set on the basis of these five factors; and z-test was applied to test those hypotheses.

These identified five factors are tabularized with their items, loads and percent of variance explained in *Annexure 2.* The discussion on each factor is as follows:

Factor 1: Extrinsic Attribute is constituted of four items – Colour (Item Load = 0.83), Fragrance (Item Load = 0.80), Price (Item Load = 0.72) and Quantity (Item Load = 0.72). These items are collectively given the name as 'Extrinsic Attribute' as these attributes of shampoo products are those which can easily be seen externally. Amongst all these four items, 'Colour' has the highest load i.e. 0.83 and 'Fragrance' has the next highest load i.e. 0.80. As rural consumers mostly prefer sachets which appear almost same in quantity and price, these two important items 'Price' and 'Quantity' demonstrate lesser loads than other two. The total load of this factor is 3.07 with the highest coverage of 23.09 percent of variance. Thus, in Indian rural market, rural consumers are highly influenced by the factor 'Extrinsic Attribute' for various shampoo products; and their buying decisions are most often driven by this factor not only for consumer durables but for FMCGs products like shampoo also.

Factor 2: Associated Attribute is constituted of three items – Brand (Item Load = 0.55), Advertisements (Item Load = 0.77), and Schemes and Offers (Item Load = 0.72). These items are collectively given the name as 'Associated Attribute' as these attributes of shampoo products are those which are, in broader perspective, associated with the products externally. Amongst all these three items, 'Advertisement' has the highest load i.e. 0.77. The total load of this factor is 2.04 with the second highest coverage of 18.02 percent of variance. As new modes of communication like DTH Television, FM Radio, 3G Mobile Phones are expanding very fast in rural areas; advertisement and promotion activities are playing crucial roles in creating awareness and generating demands for products like shampoo which were a few decades back almost unknown for rural people.

Factor 3: Intrinsic Attribute is constituted of two items – Past Performance (Item Load = 0.89) and Ingredients (Item Load = 0.62). These items are collectively given the name as 'Intrinsic Attribute' as these attributes of shampoo products are those which cannot be seen externally but can be experienced during usage. In these two items, 'Past Performance' has the highest load i.e. 0.89. The total load of this factor is 1.51 with the coverage of 12.40 percent of variance. This factor is the key factor to be sustained in the market because factor 'Associated Attribute' is responsible for creating awareness and driving the demand of products; but actually ability to continue in the market depends on the success of the key ingredients and positive experience regarding the performance of the products.

Factor 4: Environmental Component is constituted of three items – Friend's Recommendation (Item Load = 0.55) and Family's Choice (Item Load = 0.56). These items are collectively given the name as 'Environmental Component' as people are influenced or forced to use particular type and /or particular brand of shampoo by their friends or family members who are their live elements of live environment. In these two items, 'Family's Choice' has the highest load i.e. 0.56. The total load of this factor is 1.11 with the coverage of 10.55 percent of variance. In many rural families, purchasing of groceries is done by respective heads of the families (who are, generally, the earning person) however this practice is found lesser in the villages that are thickly populated and situated nearby urban areas than those of less populated remote villages.

Factor 5: Situational Component is constituted of two items – Unavailability (Item Load = 0.56) and 'Retailer's Choice' (Item Load = 0.49). In these two items, 'Unavailability' has the highest load i.e. 0.56. The total load of this factor is 1.05 with the least coverage of 6.20 percent of variance. 'Situational Component' refers to the circumstances in which people have to behave in different ways than they actually behave in general. In rural areas, most of the time products of consumers' choice becomes out of stocks in the retail shops due to inefficient supply chain. Because of this frequent unavailability of the products consumers are forced to buy other available substitute. This phenomenon equally holds true for shampoo products. Same as, retailers prompted by their own interests do play an important role in influencing the consumers buying decisions.

Five hypotheses that were set on the basis of above five factors in the second stage of the analysis are tested; and the results are tabulated in Table 1. The results of hypothesis tests are showing that the calculated values of z statistics are less than the tabulated value of 1.96 for the hypotheses H_{01}, H_{02}, H_{04}, and H_{05}. Thus all the hypotheses were accepted (*Not Rejected*) except H_{03}. It clearly indicates that there is no significance difference in the mean perception of male and female consumers towards the 4 factors-'Extrinsic Attribute', 'Associated Attribute', 'Environmental Component', and 'Situational Component' that affect their buying behavior for various shampoo products in Indian rural market. Though the proportion of rural men and rural women may vary in number but buying behavior of both of them are almost similar for various shampoo products.

Rejection of the hypothesis H_{03} points out that there is significant difference in the mean perception of male and female consumers' towards 'Intrinsic Attribute' factor related to the consumers' buying behavior for various shampoo products in Indian rural market. Looking on the value of mean and standard deviation, it may be said that females are more apprehensive than males towards the factor 'Intrinsic Attribute' which is constituted of 'Past Performance', and 'Ingredients' i.e. female consumers are relatively more concerned with ingredients and/or past performance than male consumers for various shampoo products even in rural vicinities.

TABLE 1

FACTORS	HYPOTHESIS	MALE		FEMALE		CALCULATED	REJECTED/ NOT REJECTED
		Mean x_1	S.D.$_1$	Mean x_2	S.D.$_2$	z- VALUE	
EXTRINSIC ATTRIBUTE	H_{01}	3.56	1.18	3.64	1.23	-1.05	NOT REJECTED
ASSOCIATED ATTRIBUTE	H_{02}	3.12	1.14	3.18	1.15	-0.83	NOT REJECTED
INTRINSIC ATTRIBUTE	H_{03}	3.07	0.98	3.97	0.92	-14.92	REJECTED
ENVIRONMENTAL COMPONENT	H_{04}	3.58	1.04	3.68	1.44	-1.27	NOT REJECTED
SITUATIONAL COMPONENT	H_{05}	3.97	1.22	3.87	1.36	1.23	NOT REJECTED

Comparative Analysis (Test of Hypotheses: z-Test at α=5%)

CONCLUSION AND SUGGESTIONS

As urban markets are being saturated, the FMCGs market is the fastest emerging market in rural areas. Therefore, identifying the factors that affect the consumers' buying behavior for the FMCGs products like shampoo is highly crucial especially in rural Indian market which is huge in size and has potential demand; but different in principles. Amongst various factors affecting the consumers' buying behavior for various shampoo products in rural markets in India 'Extrinsic Attribute' 'Associated Attribute' and 'Intrinsic Attribute' of shampoo are the key factors. In FMCGs market, a well formulated STP strategy is very much critical as this market is highly vulnerable due to intense competition. This market is imperfect in nature where differentiation is the means to be sustained in the market. Amongst all the other differentiation methods – utility based attributes of the products are most important. But there is a requirement of an extra precaution to be taken sincerely that focused attribute is hitting the target or not as it differs person to person; place to place and time to time. After our study it is clear that market of shampoo product in rural India too prove the same. Rejection of hypothesis H_{03} indicates that men and women do not think alike about the usage of shampoo products. As hair care market depends highly on women; shampoo manufacturers and marketers also have to take care of them earnestly. Thus, the STP strategy for a product of FMCGs market like shampoo must be judiciously based on utility/utilities of the product suiting to the individual needs.

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ANNEXURE
ANNEXURE-1 FREQUENCY DISTRIBUTION CROSS TABULATION

CROSS TABLE-1: SEX AND TYPES OF SHAMPOO

Sex	Types of Shampoo		Total
	Herbal	Non-herbal	
Male	100	370	470
Female	120	410	530
Total	220	780	1000

CROSS TABLE-2: SEX AND CRITERION OF USE

Sex	Criterion of Use				Total
	Cosmetic	Dandruff	Spilt Hair	Hair Fall	
Male	199	97	35	139	470
Female	279	79	14	158	530
Total	478	176	49	297	1000

CROSS TABLE-3: SEX AND FREQUENCY OF USE

Sex	Frequency of Use				Total
	Daily	Once in a week	Two- three times	Fortnightly	
Male	79	68	299	24	470
Female	89	58	367	16	530
Total	168	126	666	40	1000

CROSS TABLE-4: AGE AND TYPES OF SHAMPOO

Age	Types of Shampoo		Total
	Herbal	Non-herbal	
Young	66	225	291
Adult	80	305	385
Mature	74	250	324
Total	220	780	1000

CROSS TABLE-5: AGE AND CRITERION OF USE

Age	Criterion of Use				Total
	Cosmetic	Dandruff	Split Hair	Hair Fall	
Young	130	50	13	98	291
Adult	194	63	18	110	385
Mature	154	63	18	89	324
Total	478	176	49	297	1000

CROSS TABLE-6: AGE AND FREQUENCY OF USE

Age	Frequency of Use				Total
	Daily	Once in a week	Two- three times	Fortnightly	
Young	58	40	182	10	291
Adult	56	43	266	20	385
Mature	54	43	217	10	324
Total	168	126	666	40	1000

CROSS TABLE-7: INCOME AND TYPES OF SHAMPOO

Income	Types of Shampoo		Total
	Herbal	Non-herbal	
Low Income	119	486	605
Middle Income	67	182	249
High Income	34	112	146
Total	220	780	1000

CROSS TABLE-8: INCOME AND CRITERION OF USE

Income	Criterion of use				Total
	Cosmetic	Dandruff	Spilt Hair	Hair Fall	
Low Income	295	125	30	155	605
Middle Income	112	45	9	83	249
High Income	71	6	10	59	146
Total	478	176	49	297	1000

CROSS TABLE-9: INCOME AND FREQUENCY OF USE

Income	Frequency of Use				Total
	Daily	Once in a week	Two- three times	Fortnightly	
Low Income	99	86	383	37	605
Middle Income	38	30	180	1	249
High Income	31	10	101	4	146
Total	168	126	664	42	1000

CROSS TABLE-10: FREQUENCY OF USE AND CRITERION OF USE

Frequency of Use	Criterion of Use				Total
	Cosmetic	Dandruff	Split Hair	Hair Fall	
Daily	108	42	5	12	167
Once in a week	61	23	6	33	123
Two- three times	287	104	33	245	669
Fortnightly	21	7	5	8	41
Total	477	176	49	298	1000

CROSS TABLE-11: FREQUENCY OF USE AND SIZE OF CONTAINER

Frequency of Use	Size of Container				Total
	Sachet	Small Bottle	Medium Size Bottle	Big Bottle	
Daily	131	15	19	3	168
Once in a week	123	3	0	0	126
Two- three times	609	31	21	5	666
Fortnightly	40	0	0	0	40
Total	903	49	40	8	1000

CROSS TABLE-12: FREQUENCY OF USE AND TYPES OF SHAMPOO

Frequency of Use	Types of Shampoo		Total
	Herbal	Non-herbal	
Daily	37	131	168
Once in a week	31	95	126
Two- three times	146	520	666
Fortnightly	6	34	40
Total	220	780	1000

ANNEXURE-2

TABLE 13: FACTOR ANALYSIS

S. No.	FACTORS	ITEMS	LOAD	FACTOR LOAD	PERCENT OF VARIANCE EXPLAINED
1	EXTRINSIC ATTRIBUTES	COLOUR	0.83	3.07	23.09
		FRAGRANCE	0.80		
		PRICE	0.72		
		QUANTITY	0.72		
2	ASSOTIATED ATTRIBUTES	BRAND	0.55	2.04	16.02
		ADVERTISEMENT	0.77		
		SCHEMES AND OFFERS	0.72		
3	INTRINSIC ATTRIBUTES	PAST PERFORMANCE	0.89	1.51	12.40
		INGREDIANTS	0.62		
4	ENVIRONMENTAL COMPONENTS	FRIEND'S RECOMMENDATION	0.55	1.11	10.55
		FAMILY'S CHOICE	0.56		
5	SITUATIONAL COMPONENTS	UNAVAILIBILITY	0.56	1.05	6.20
		RETAILER'S CHOICE	0.49		
Total					*68.26*

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