CHAPTER VI

SUMMARY OF THE FINDINGS, SUGGESTIONS
AND CONCLUSION

6.1. Introduction

Understanding the consumer behaviour of the rural women is the essential task of marketers in marketing function. In this context, the present study was conducted in Cuddalore district with the sample size of 600 rural women consumers. The research was carried out and information was gathered which include biographical data that describe different groups that are found in the population and their consumer behaviour towards fast moving consumer goods. A brief description of the fast moving consumer goods is discussed in Chapter I. The reviews of previous studies are presented in Chapter II. The research was originally sparked off by research objectives, which led to the hypotheses outlined about the consumer behaviour of rural women towards fast moving consumer goods and the methodology followed is described in Chapter III. A brief description of the consumer behaviour and the select fast moving consumer goods market are discussed in Chapter IV. Consumer behaviour of rural women towards fast moving consumer goods concerning their influencing factors, brand awareness, purchase decision, post-purchase satisfaction and brand loyalty is discussed in Chapter V. In this chapter, the main findings of the study are summarized, the problems of the rural women in regards select fast moving
consumer goods are mentioned, recommendations are made and scope for the future studies is outlined.

6.2. Findings

1. Out of 600 respondents, the major age group of the respondents is (43.33 per cent) 41-50 years. A good bulk of the remaining respondents (24.83 per cent) is distributed in the age group 31-40 years. 16.83% and 14% of the sample consumers are dispersed in the age group upto 30 years and above 50 years respectively.

2. The prime literacy group (41 per cent) of the respondents has H.Sc qualification and 27.17% of the sample consumers have degree qualification. 9.17%, 14.33% and 8.33% of the respondents have upto primary education, SSLC qualification, postgraduation and above qualifications respectively.

3. 32.33 per cent of the respondents are engaged in agricultural activities, 10.50 per cent are businessmen, 22.50 per cent are employed, 14.17 per cent are professionals, and 20.50 per cent of the sample consumers are students and housewives. Out of 600 respondents, 21.67% of the respondents have monthly household income below Rs.10000, 16.67% of the respondents have monthly household income within the range of Rs.10001-15000, and 38.50% of the respondents have monthly household income within the range of Rs.15001-20000. Besides,
23.70 per cent of the respondents’ per month monthly household income is above Rs.20000.

4. 33.67 per cent of the respondents have upto 5 family members, 50.83 per cent of the respondents have 6 and 7 family members and 15.50 per cent of the respondents have 7 and above family members. 69.17 per cent of the respondents belong to nuclear family pattern and 30.83 per cent of the respondents belong to joint family pattern.

5. Out of 600 respondents, 89.50 per cent are married and 10.50 per cent of the respondents are unmarried. 70.83%, 9.83% and 19.33% of the respondents belong to Hindu, Muslim and Christian religions respectively. 6.17 per cent belong to forward community, 29.50%, 42.17% and 22.17% of the respondents belong to backward community, most backward community and SC & ST category respectively.

6. Out of 600 respondents, 6.67%, 20%, 20%, 23.33% and 20% of the respondents belong to Kattumannarkoil, Keerapalayam, Kumaratchi, Nallur and Mangalur blocks respectively.

7. Surf Excel, Rin and Ariel are top brands of detergent powder used by the respondents at 31.17%, 28% and 8.50% respectively. 4.33 per cent to 7.83 per cent of the rural women consumers are using Mr. White,
Nirma, Henko, Tide and other brands of detergent powder in Cuddalore district.

8. Out of 600 respondents, 4.67%, 5.17%, 7.33% and 5.83% and of the respondents are using Pears, Dove, Vivel and other brands of toilet soaps in that order. Hamam, Cinthol, Lux and Mysore Sandal are top brands of toilet soaps used by the respondents at 37.33%, 16.17%, 12% and 11.50% in that order.

9. 50.83%, 14.83% and 14.50% of the respondents are using Top Ramen, Chinese and Yipee brands of noodles respectively. 1.67 per cent to 7.33 per cent of the respondents are using Lakshmi, Joymee, Scoopies and other brands of noodles in Cuddalore district.

10. Out of 600 respondents, 27.33%, 33.83% and 24.50 of the respondents purchased detergent powder from nearby shops, grocery stores and departmental stores respectively. 9.33 per cent and 4.83 per cent of the respondents purchased detergent powder from urban markets and other places respectively.

11. 32.17%, 29.67% and 30.83% of the respondents purchased toilet soaps from near by shops, grocery stores and departmental stores respectively. 4% and 3.33% of the respondents purchased toilet soaps from urban markets and other places respectively.
12. Out of 600 respondents, 33.83%, 24.67% and 20.17% of the respondents purchased noodles from near by shops, grocery stores and departmental stores respectively. 16.33% and 5% of the respondents purchased noodles from urban markets and other places respectively.

13. Respondents ranging from 11.17 per cent to 35.33 per cent prefer particular store/shop for purchasing fast moving consumer goods because of home delivery, no alternative, replacement facility, reputation of the store/shop, availability of brands/variants and credit facility. 36.17%, 46.33% and 50.17% of the respondents prefer particular shop or store for purchasing the fast moving consumer goods because of publicity of the shop, proximity of the store/shop and reasonable price respectively.

14. Respondents ranging from 7.17 per cent to 32.33 per cent are aware of fast moving consumer goods through internet/mail, newspapers and magazines, posters and pamphlets, banners and hoardings, advertisements in radio, advertisements in television and word of mouth. 36%, 37.83% and 52.17% of the respondents are aware of fast moving consumer goods through salesmen/representatives, retailers/shop keepers, and friends and relatives respectively.

15. No significant relationship is found among the acceptance levels of the rural women consumers of different age groups, educational status
groups, occupations, monthly household income groups and blocks towards factors which influence to purchase fast moving consumer goods. On the other hand, a significant difference is found between the acceptance levels of the respondents of family and joint family towards factors which influence to purchase fast moving consumer goods.

16. Respondents in the age group above 50 years, respondents belonging to degree qualification, employed consumers, respondents belonging to monthly household income above Rs.20000, respondents belonging to Kumaratchi block and respondents of joint family have higher acceptance level towards factors which influence to purchase fast moving consumer goods.

17. A consistency is found among the acceptance levels of the sample rural women consumers in the age group above 50 years, respondents who have H.Sc qualification, employed consumers, respondents having the monthly household income Rs.10001-15000, sample consumers belonging to Keerapalayam block and respondents of joint family towards factors which influence to purchase fast moving consumer goods.

18. The result of the discriminant function analysis reveals that range of variety is the maximum discriminating factor ($R^2% = 14.44\%$) between nuclear family and joint family, followed by convenience (9.42%),
promotional scheme (9.12%) in that order. “Availability” contributes least (1.23%) in discriminating between nuclear family and joint family respondents in the level of acceptance on the factors which influence them to purchase the fast moving consumer goods.

19. The correlation between the personal variables and acceptance towards the factors which influence to purchase fast moving consumer goods is (0.556) moderate. The R square indicates that 30.90 per cent of variation in acceptance towards factors influence to purchase fast moving consumer goods is explained by each personal variables taken collectively. The F value indicates that the multiple correlation coefficients are not significant. Age, educational status and monthly household income have no significant effect on the respondents’ acceptance with the factors influence to purchase fast moving consumer goods. On the other hand, family pattern has significant influence on the respondents’ acceptance with the factors which influence to purchase fast moving consumer goods.

20. Majority of the respondents report that they disagree (36.33%) with the various factors influencing to purchase fast moving consumer goods, followed closely by strongly (19.33%) and agree (19.17%). 18.33% and 6.33% of the respondents neither agree nor disagree and strongly disagree respectively towards factors influencing them to buy
fast moving consumer goods. The mean acceptance score reveals that the sample rural women have a higher acceptance level (3.16) towards availability, followed by the household income (3.13), and quality (3.12). However, the respondents have a lower acceptance score towards size and quantity (2.97).

21. There is no considerable relationship among the acceptance levels of the rural women of different age groups, educational status groups, occupations, monthly household income groups, blocks and family pattern towards brand awareness of fast moving consumer goods.

22. Respondents in the age group upto 30 years, respondents belonging to degree qualification, students and housewives, respondents belonging to monthly household income Rs.15001-20000, respondents belonging to Nallur block and respondents of nuclear family have higher acceptance level towards brand awareness of fast moving consumer goods.

23. There exists stability among the acceptance levels of the rural women consumers in the age group upto 30 years, respondents who have H.Sc qualification, students and housewives, respondents having the monthly household income Rs.10001-15000, respondents belonging to Keerapalayam block and respondents of nuclear family towards brand awareness of fast moving consumer goods.
24. There is a low degree of correlation (0.027) between the personal variables of the respondents and their acceptance with the brand awareness of fast moving consumer goods. The result of the R square reveals that 0.10 per cent of variation in acceptance towards brand awareness is explained by all personal variables taken together. The F value indicates that the multiple correlation coefficients are not considerable. It is inferred that age, educational status, monthly household income and family pattern have no significant effect on the respondents’ acceptance with the brand awareness of fast moving consumer goods in Cuddalore district.

25. For brand awareness of fast moving consumer goods, best part of the rural consumers (24.83%) neither agree nor disagree, followed by agree (22.17%) and strongly disagree (20.83%). 15.67% and 16.50% of the respondents strongly agree and disagree in that order towards the brand awareness of fast moving consumer goods. The mean acceptance score shows that the respondents have a higher acceptance level (3.04) towards ability to distinguish one brand from the other, followed by the awareness of the sales level of their brands (3.03). In case of respondents’ ability to discriminate the brand as they have previous knowledge about the product, they have a lower acceptance level (2.82).
26. There exists no significant relationship among the acceptance levels of the rural women consumers belonging to different occupations, monthly household income groups and family pattern towards purchase decision in fast moving consumer goods. A considerable relationship is found among the acceptance levels of the rural women consumers belonging to different age groups, educational status groups and blocks towards purchase decision in fast moving consumer goods.

27. Respondents in the age group upto 30 years, respondents belonging to upto primary education, students and housewives, respondents having the monthly household income Rs.10001-15000, respondents belonging to Nallur block and respondents of joint family have higher acceptance level towards purchase decision in fast moving consumer goods.

28. There is consistency among the acceptance levels respondents in the age group 31-40 years, respondents who have upto primary education, students and housewives, respondents having the monthly household income Rs.10001-15000, respondents belonging to Mangalur block and respondents of nuclear family towards purchase decision in fast moving consumer goods.

29. There is a low degree of correlation (0.129) between the personal variables and acceptance towards purchase decision in fast moving consumer goods. The result of the R square reveals that 1.70 per cent
of variation in acceptance towards purchase decision is explained by all personal variables taken collectively. The F value shows that the multiple correlation coefficients are significant at 1 per cent level. Education status, monthly household income and family pattern have no significant influence on the respondents’ acceptance towards purchase decision in fast moving consumer goods. Age of the respondents has significant effect on their acceptance towards purchase decision in fast moving consumer goods at 1 per cent level of significance.

30. Out of 600 respondents, majority of the respondents state that they agree (26.17%) with the purchase decision in fast moving consumer goods, followed by neither agree nor disagree (26%) and strongly agree (19.83%). 14.17% and 13.83% of the respondents disagree and strongly disagree in that order towards purchase decision in fast moving consumer goods. The mean acceptance score shows that the rural women consumers have a higher acceptance level (3.37) towards deciding the brands based on affordable price, followed by examining different brands of the products at the stores (3.30). In the case of picking up the products from the store after long-time search, the respondents have a lower acceptance score (3.13).
31. No significant relationship is found among the post-purchase satisfaction levels of the respondents belonging to different age groups, educational status groups, occupations, monthly household income groups and family pattern towards fast moving consumer goods. On the other hand, there exists a considerable relationship found among the post-purchase satisfaction levels of the respondents stationed at different blocks towards fast moving consumer goods.

32. Respondents in the age group upto 30 years, respondents belonging to degree qualification, employed consumers, respondents belonging to monthly household income Rs.10001-15000, respondents belonging to Mangalur block and respondents of joint family have higher post-purchase satisfaction towards fast moving consumer goods.

33. There is consistency among the post-purchase satisfaction levels of the respondents in the age group above 50 years, respondents who have upto primary education, agriculturists, respondents having the monthly household income upto Rs.10000, respondents belonging to Nallur block and respondents of joint family towards fast moving consumer goods.

34. There is a low degree of correlation (0.078) between the personal variables and post-purchase satisfaction towards fast moving consumer goods. The result of the R square shows that 0.60 per cent of variation
in post-purchase satisfaction on fast moving consumer goods is explained by every one of personal variables taken collectively. The F value indicates that the multiple correlation coefficients are not significant. Age, educational status, monthly household income and family pattern have no significant effect on the respondents’ post-purchase satisfaction in the select fast moving consumer goods.

35. In case of post-purchase satisfaction in toilet soaps, 27.83% of the respondents are neither satisfied nor dissatisfied, followed closely by satisfied (27.50%) and dissatisfied (22.66%). 12.16% and 9.83% of the respondents are highly satisfied and highly dissatisfied respectively. The mean satisfaction score reveals that the respondents have a higher satisfaction level (3.74) towards fragrance/odor of the toilet soaps, followed by the dirt and dandruff removal (3.20). However, the respondents have a lower satisfaction score towards lathering/foaming of the toilet soaps (2.85).

36. In case of post-purchase satisfaction in detergent powder, out of 600 rural women consumers, best part of the respondents are (30.17%) satisfied, followed closely by neither satisfied nor dissatisfied (27.17%) and dissatisfied (22.17%). 12% and 8.50% of the rural women consumers are highly dissatisfied and highly dissatisfied in that order on it. The mean satisfaction score shows that the rural
women consumers have a higher satisfaction level (3.83) towards superior whiteness, followed by the price of the detergent powder (3.30). However, the respondents have a lower satisfaction score towards fragrance of the detergent powder (2.87).

37. In the post-purchase satisfaction of noodles, mainstream rural women consumers are satisfied (30.17%), followed by neither satisfied nor dissatisfied (28.33%) and dissatisfied (21.67%). 12.33% and 7.67% of the respondents are highly satisfied and highly dissatisfied correspondingly. The mean satisfaction score reveals that the rural women consumers have a higher satisfaction level (3.62) towards taste, followed by ingredients (3.44). But, the respondents have a lower satisfaction score towards fast cook and nutritional value of the noodles (2.98).

38. There is no considerable relationship among the acceptance levels of the rural women consumers belonging to different age groups, educational status groups, occupations, monthly household income groups and blocks towards brand loyalty on fast moving consumer goods. On the other hand, a significant difference is found between the acceptance levels of the respondents of nuclear family and joint family towards brand loyalty on fast moving consumer goods.
39. Respondents in the age group upto 30 years, respondents having upto primary education, professionals, respondents belonging to monthly household income above Rs.20000, respondents belonging to Keerapalayam block and respondents of nuclear family have higher acceptance level towards brand loyalty on fast moving consumer goods.

40. There is stability among the acceptance levels of the rural women consumers in the age group above 50 years, respondents who have PG and above qualifications, professionals, respondents having the monthly household income above Rs.20000, respondents of Kumaratchi block and respondents of nuclear family towards brand loyalty on fast moving consumer goods.

41. A low degree of correlation (0.109) is found between the personal variables and acceptance towards brand loyalty on fast moving consumer goods. The results of the R square indicates that 1.20 per cent of variation in acceptance towards brand loyalty on fast moving consumer goods is explained by personal variables taken jointly. The F value reveals that the multiple correlation coefficients are not considerable Age, educational status and monthly household income of the respondents have no significant influence on their acceptance towards brand loyalty on fast moving consumer goods. However,
family pattern has a significant influence on the respondents’ acceptance towards brand loyalty on fast moving consumer goods.

42. Out of 600 respondents, majority of the rural women consumers state that they neither agree nor disagree (36%) with the brand loyalty, followed by agree (34.67%) and disagree (13%). 7.50% and 8.83% of the respondents strongly agree and strongly disagree in that order towards brand loyalty on fast moving consumer goods. The respondents have a higher mean acceptance score (3.99) in regards no alternative for their brands, followed by their profound form of confidence for the brand (3.30). In the case of reasons for preferring the current brand, the respondents have a lower acceptance level (2.93).

43. Inadequate visual merchandising, price discrimination by the retailers, absence of special brands for rural market, absence of low unit price package and poor reply on enquiry are the problems of the rural women consumers ranging from 10.67 per cent to 32.17 per cent with the fast moving consumer goods. Lack of credit facility, absence of customer database, inadequate advertisement and inadequate sales promotion are also the problems of the respondents ranging from 35.33 per cent to 53.50 per cent with the fast moving consumer goods in Cuddalore district.
44. Respondents ranging from 10.33 per cent to 31.50 per cent suggest that visual merchandising, avoidance of price discrimination, low unit price package, response to consumers’ enquiry and special brands for rural market will enhance the effective purchase of the fast moving consumer goods in Cuddalore district. Ranging from 34.67 per cent to 51.17 per cent suggest that credit facility, use of customer data base, adequate advertisement and attractive sales promotion schemes will make the effective purchase of the fast moving consumer goods by rural women consumers in Cuddalore district.

6.3. Suggestions

On the basis of the detailed study, the following suggestions are made for the effective purchase of fast moving consumer goods by the rural women in Cuddalore district.

1. Rural women are more concerned about concessions in the price, cash discounts, gifts, free home delivery, coupons, etc. of the fast moving consumer goods. Therefore, the marketers shall offer necessary promotional measures to the rural women for the purchase of fast moving consumer goods in Cuddalore district.

2. The marketers of the fast moving consumer goods can create awareness about the offering among the rural women in a number of ways. Persuasive advertisements can play a significant role in
changing the psychographic of rural women. More sophisticated use of advertising makes them aware of fast moving consumer goods and it will be beneficial in this context since the rural women consider brand reputation as one of the major motivators behind their purchase.

3. Due to increased educational level, rural women consumers prefer well established brands of fast moving consumer goods. Therefore, the select fast moving consumer goods companies must try to convert the brand consciousness into brand loyalty for their well established brands. Consumer behaviour in this direction should be properly exploited by the manufacturers/marketers to maximize their sales.

4. The marketers would have to identify different lifestyles and socio-economic strata of the rural women and respond to their respective requirements. In order to satisfy the needs of the rural women, the marketers must have a thorough understanding of how rural women make purchase decision. Perceptual mapping of the rural women provides some valuable insights into the process and therefore is useful for decision making. For this purpose, the marketers shall update database at least for high-valued rural women who purchased fast moving consumer goods.

5. Potential rural women consumers are likely to seek more information and give more thought to the purchase of fast moving consumer goods.
Therefore, marketers must ensure that sales personnel have sufficient knowledge of the fast moving consumer goods offered. Moreover, marketers must ensure courteous behaviour of sales personnel. Well mannered and helpful staff can always lead to store patronage decisions. Besides, the marketers should solicit customer suggestions for improvements in products and services.

6. The marketers must identify who makes and influences the rural women’s buying decisions in regards select fast moving consumer goods. This will enable the marketers in understanding how rural women influence, different marketing campaigns might be targeted to each type of persons, marketers also examine rural women’s level of involvement and number of brands available to determine and understand whether they are engaged in complex buying behaviour, dissonance reducing buying behaviour, and habitual buying behaviour.

7. The marketers should continually assess and reassess how the rural women perceive select fast moving consumer goods so as to know whether the marketers meet or exceed or are below the expectations of their rural women. In rural marketing, the key to ensure consumer satisfaction lies in understanding the consumer, his likes, dislikes, buying behaviour, buying motives and buying practices. In the light of this, rural women consumer behaviour provides a sound basis for
identifying and understanding their needs. Therefore, some consumer surveys shall be conducted through external agencies so that public reposes confidence on the results of the surveys. Opinion polls shall also be carried out from time to time to understand the perceptions of rural women about the quality, performance, etc. of the fast moving consumer goods.

8. The availability of credit facility makes the rural women buy fast moving consumer goods. Credit facility is the key influencing factor for buying decisions. It is therefore suggested that the retailers shall extend adequate amount of credit at least for the regular customers for the purchase of fast moving consumer goods.

9. Proper disclosure of the terms of credit and price information will go a long way in building up confidence on the retailers and ultimately lead to good customer-retailer relationships. The price discrimination of the rural retailers is the greatest constraint in the rural markets particularly for fast moving consumer goods. Therefore, the rural retailers should try to improve their fair business practices. They should insist that the products they purchase should be of standard quality and fair price.

10. The fast moving consumer goods offered by the rural retailers should fit into the living system of rural people. For certain fast moving consumer goods, point of purchase display that retailers heavily rely on
pictorial presentation will prove very effective. Therefore, the manufacturers of the select fast moving consumer goods may introduce some low priced special brands of fast moving consumer goods to cater the need of rural women. Moreover, the brand names of the fast moving consumer goods sold in rural markets should be easy to remember and pronounce.

11. FMCGs sold in rural markets should be focused on pricing rather than brand building and positioning as done in urban markets. There is a need to explore local markets such as haats, weekly bazaars shandies, stalls and demonstrations, melas, etc. and to improve them slowly, in rural areas. The TV should devote time for talks and pictures on various consumer problems, consumer protection laws and consumer education in local languages.

12. The government’s role is important in conducting rural market surveys, compilation of statistics and their publication for the benefit of industry, business and the public. The government should act more vigorously to lay down standard for producing mass consumption fast moving consumer goods and strengthen the enforcement machinery responsible for checking various malpractices like adulteration, short weight, charging arbitrary prices, etc. The government should encourage rural marketers by giving tax relief and providing storage
and warehousing facilities at concessional rates, keeping in view the higher costs of distributions in rural areas.

13. Setting up of Consumer Forums at each village level under Consumer Protection Act, 1986 is to be speeded up. At the national level, a separate Ministry for Home Trade and Consumer Affairs should be created as is done in countries like the UK, Canada, etc. It should perform the function of administering and strengthening the various laws governing the conduct of business and protecting the consumers and their associations.

6.4. Conclusion

The market for fast moving consumer goods is becoming more competitive now days. Therefore, the manufacturers of fast moving consumer goods should understand consumer interest much to find higher sale of their products. The study of consumer behaviour is rapidly evolving as researchers recognize and implement new techniques to understand the nature of purchase and consumption behaviour. Women are vital part of buying behaviour and they are more involved with the purchasing activities. They are more price conscious, quality conscious and store loyal. Women are apt to be more involved in purchasing than men, since women have traditionally been the family purchasing agents and perceive purchasing as associated with their role in the family. Therefore, marketers should
consider them with utmost importance. The results of the study reveal that inadequate visual merchandising, price discrimination by the retailers, absence of special brands for rural market, absence of low unit price package, poor reply on enquiry, lack of credit facility, absence of customer database, inadequate advertisement and inadequate sales promotion are also the problems of the respondents with the fast moving consumer goods in Cuddalore district. Thus, a marketer who understands the consumer behaviour of rural women and plans his marketing strategies to suit the needs and aspirations of this target market will definitely have an advantage over his competitors. If this study provokes the people concerned to take some positive measures, the researcher will feel amply rewarded.

6.5. Scope for Further Research

In the course of the literature survey and field study, it is found that the consumer behaviour of rural women is gaining momentum in the recent years. As this study is confined to select fast moving consumer goods in Cuddalore district, the findings cannot be generalized in a wider context. There is enough scope to study the consumer behaviour, particularly the comparative analysis of the consumer behaviour of rural and urban women in nationwide survey. Future researchers may address consumers’ brand preference for fast moving consumer goods. It would be interesting to find the perspective of recent trends in advertisements and their impact on
women consumers’ decision on fast moving consumer goods. A study can be undertaken to explore the pre-purchase information search pattern of rural women. There is scope for a comparative study to identify differences in the consumer behaviour between fast moving consumer goods and durables. Research may also be undertaken to examine the consumer behaviour of rural women across shopping environment, the in-store and impulse buying, etc. The future research can also explore the impact of intensity of the marketing communications and a company’s high perceived advertising spending on consumers’ brand preference and loyalty towards fast moving consumer goods.