DISCUSSIONS

In old days, the importance of the study of rural consumer behaviour was not realized by the business and industrial enterprises. It was taken for granted that whatever is produced and whenever is produced, can be sold easily in the rural market. It was further assumed that the rural consumers have no choice or preference of their own and they purchase whatever is sold to them. It was considered enough for a marketer to collect the quantitative data of consumption; no need was realized of collecting and analyzing the qualitative data. Now, the time has changed, recognition have changed and considerations have also changed. The business and industrial enterprises have now realized the importance of the study of rural consumer behaviour. They have come to realize that no marketing effort can be successful if the choice, tastes, and attitudes of rural consumers are not properly considered.

Increased literacy, efficiency of distribution network, more purchasing power and greater awareness have changed the consumption pattern of rural people. In addition, government policies and efforts to encourage the rural industrialisation, growth of small-scale industries,
industrialisation in backward areas and good implication of industrial licensing policies have further impetus the rural environment scenario and this in turn resulted the national, multinational and local companies to concentrate their efforts on this huge potential market.

The above scenario has also observed in the study, as all the study villages had good infrastructure like schools, electricity, drinking water facilities, public health services, and roads along with good transportation system.

Regarding the consumption pattern in durables a shift was found to have taken place in the products consumed by the rural consumers with the increase in the income and awareness level of the consumers. The significant shift had also taken place in view of their familiarity with a number of branded products and their utility. It was observed that most of the higher and middle-income groups of rural consumers were using multinational and national brands in sampled durable products categories; therefore, there is a vast market for high price branded products especially in case of Television, Radio/Taperecorder, Bike, Scooter and Wristwatch. On the other side the local brands of the similar products are being used by the low-income group people therefore low priced with new features of technology could be successful in the lower segment market.
As we know that, the study of human behaviour is essential prerequisite of deciding upon the marketing strategy for a product. Nothing could be sold without knowing how the individual buyers behave in the market. Thus, the understanding of buyer psychology becomes the key factor that can decide the success or failure of a company. It is revealed from the study that the buying functions depend upon the number of socio-economic analytic variables such as income, education, age, occupation, quality of the product, price, selection of product, source of information, influence on buying decision, place of purchasing, attitude and awareness of the people. Therefore, the study carried out with the aforesaid objectives for proper formulation of marketing strategy and an overall understanding of the behavioural pattern of the rural consumers.

In view of the criteria of the product selection of durables it was found that the majority of consumers purchased the products on the basis of brand name followed by price whereas, technology, design and colour of the product are the last consideration of the consumers. Therefore, the marketers should concentrate their efforts towards brand image building oriented promotional strategy rather price-centric. The study also suggest to the marketers to attract the high income consumers by offering superior technological and well designed premium products, while they
should also target and concentrate upon the middle and low income consumers by offering them low price products with creating a good brand image.

The consumer seeks information for three purposes i.e. awareness, interest, and evaluation, before making a buying decision. Though there are different source of information however, it is possible that consumers will be receiving information only through one or more sources depending on the accessibility of the source of information. The study finds that there are substantial variations in the sources of information between rural consumers. Mass media especially Radio and TV (because of their reach) come first in order to providing information to rural consumers whereas, personal sources like shopkeepers and friends are the next important sources of information in the rural areas. An education and occupation wise analysis reveals that to the less educated and agriculturalist consumers, the most important source is the retailers and friends. This explains the social dimensions of rural consumer behaviour therefore, the retailer and friends comparatively, has a greater role to play in rural markets particularly for convenience products.

Though the study mentioned that the personal sources (friends, neighbour and shopkeeper) are the most dominant source of information about the durable products however, there are substantial variations
witnessed in the source of information between age and education. The younger generation and high-educated rural consumers (in proportion) are more influenced by mass media whereas; older and less educated consumers were influenced by their personal sources. Therefore, the marketer should note that the general attitude towards these tools is highly favourable in socio-economic factors of rural consumers in spite of the differences in the proportion and made efforts to be successful in the rural market.

It was observed that the rural consumer has the family oriented mindset hence, their buying decisions primarily decided within the family itself. The study revealed that for durables a little more than fifty percent of the rural consumers select the brand within the family followed by the opinion of their friends and neighbours regarding the final decision. It is clear from the study that even in rural areas irrespective of their age and education are having family oriented approaches. This observation would be highly useful in the development of positioning strategies of various brands.

Venkateshwaralu (2000) suggested that the place where consumers buy is the important for a marketer to design his distribution strategy because if the product is not made available in the nearest town or city shops, the consumer will buy the other available brand. The study
revealed that generally in case of costlier products people preferred to buy from the nearby city because of availability of choice, good after sale service and price difference whereas in case of less costlier products they preferred nearest town.

It was interesting to note that most of the consumers were satisfied with their brands being used by them as in case of replacing the existing brands, majority of them preferred the same brand. Further, they were also satisfied with the after sale services being provided by the shopkeepers/ dealers. The study also pointed out that the consumers are still facing the problems of non-availability of spare parts and lack of repairing shops in their villages or nearby towns for which they have to depend only on shopkeepers/dealers from where they have made their purchase. Therefore, the companies should concentrate their efforts towards support service system to get success in the rural market.

It was common perception and thinking about rural consumers that they consume only the certain traditional and essential products and their share in non-durable products is comparatively very low as compare to the share of urban consumers. But the study revealed that rural consumers now account for sizeable shares of the total consumption of a variety of multinational and national brand products, which is growing at faster rate. Further income, is found to be most dominant factor that influences the
choice of branded products but a shift was also observed with the new promotional strategy (small packs and sachets) adopted by the companies.

The study revealed that the retailer or shopkeeper provides information about the new products, offers and gifts to them. It can be inferred from the study that majority of rural consumers spent on an average Rs 750-1000 in the local market. The majority purchased their daily needs from villages and nearby market to get the credit facility as well as good relations with the shopkeepers. It is disappointing to note that majority of the consumers dissatisfied with the quality, duplicacy and variety of products available in the village market.

One of the observations of the study is that the rural consumers buy the convenience goods in advance, twice or once in a month such as Salt, Toothpaste, Tea, Hair Oil and Dettgent Powder which they preferred in large and medium size whereas in case of Shampoo, Bathing Soap and Detergent Cake, which they preferred in small and sachete purchased on weekly basis. Therefore, two important aspects how much a consumer buys at a time and the frequency of his purchase are very crucial for a marketer in designing the products size, package and distribution strategies.

In nutshell the study revealed that the consumption pattern and buying decision of rural consumers is dependent on their income,
occupation, education and social status also which has increased considerably during the last one decade.

It was noticed that though rural consumers are not much aware of their rights, as consumers but the complaint regarding durable products were very high. This could be due to involvement of a considerable amount. It is encouraging to note that a high majority of them were satisfied with the way their complaint has been redress, which shows the realization of accountability from the marketers end. In case of awareness regarding consumer forum, more than fifty percent were ignorant about, while rest of them were aware through Television and Newspapers but they never made any complaint over there. In case of Non-durables, the complaints were reported very low, it was merely less than ten percent, which were made to shopkeeper only. Whereas, most of the people prefer to switch over another brand or prefer to change shop. This could be due to the relations with the shopkeeper being a small place or in some cases credit purchasing could be the reason. Further, in case of taking cash-memo, a high majority of consumers never asked for bill and while purchasing the products, majority prefers to check the price of the products.

Therefore, in this regard it may be suggested that consumer protection movement should be activated in rural areas with the help of
Government, NGO and Shelf Help Group, which were working in the villages. Consumer awareness must be created by way of imparting consumer education through mass media and local communication medium.

We are living in the advertisement era. No product can be sold in the present time without promoting it in the market. With this view consumers attitude have been measured towards advertisement and sales promotion practices generally adopted by the marketers. It was found that most of the people (more than sixty percent) have the negative views towards advertisement as they claimed that the advertisement increases undue competition in the market and cost of the product. They also hold the view that the advertisement misleads the consumers. On the other hand, people who were pro advertisement have shown their faith on advertisement as they hold the view that advertisement gives right information about the product and often they made purchasing after seen the advertisement. Further, they have the opinion that advertisement should compulsory for every product, as it is the major source of information to the consumers and the advertised products are of good quality. Simultaneously they enjoy advertisements in between the programmes. They also justify the role of celebrities in the advertisement and had the trust on the products endorsed by the celebrities. Therefore,
the marketers should keep in mind that the rural consumer has also conscious towards value products and wants worth of his money. No more he can mislead by making false claims.

**Summary of the results**

With all round economic growth and the consequent rise in disposable incomes, it was noticeable that expenditures on shopping by the rural class are high like all the other urban affluent classes. They have shifted to a consumer-oriented culture having enough disposable income to spend on consumer durables. Further, the study revealed that in case of durables quality and price play an important role in the purchase decision. Today they enjoy almost all the basic comforts of life with the branded products, as more than half of the respondents are using multinational brands. It is appreciating to note that a vast majority of the consumers were satisfied with the quality of the products, which shows the realization of the importance of rural market from the marketers end who wants to have a competitive edge in the arena. Further, it was found that the brand retention was also very high among the rural consumers, though they take a long time to decide on a particular brand but once they are convinced they are more brand loyal than their urban counterparts. It was also noticed that their buying behaviour is very much influenced by experience of their own and their own families.
In case of non durables it was observed that people do not compromise with quality, as a very high majority of the rural consumers buy salt and spices of national brands whereas, for mustered oil they prefer local brands being prepared in nearby mills and chakkis. It was also interesting to note that generally, the rural consumer prefers to shop at the local market as there is a variety to choose from and is competitive pricing structure and moreover he is confident about the shopkeeper, whereas they prefer to go town and cities for personal care products, this could be because of the high risk (reliability, quality and price), involved with these products.

Shopkeeper either in local market or in city is the main source of information's regarding offer & gifts, discounts and new products etc, and they have great trust on them as the high majority of consumers make repeated purchasing from the same shopkeeper. It was found that merely less than ten percent of the consumer makes credit purchasing; this change could be because of rising income of the rural masses. With the increased transport facilities people use to make five to ten visits to the town and city in a month where they prefer to buy comparatively costly items, overthere.

Haats and melas are still distinct features of the rural markets. Majority of the people still enjoy visiting and buying from these periodic markets due to variety and cheapness. It is appreciable to note that people
are satisfied with the quality and the price of the products available in the
haats and melas.

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was reported very low, it was merely less than ten percent, made to
shopkeeper only. Whereas most of the people prefer to switchover
another brand or prefer to change the shop.

The study concluded that study of behavioural patterns is an
essential prerequisite of deciding upon the marketing strategy regarding a
particular product. What price is to be fixed, what quality is to be sold,
which media of advertisement is selected, what offers are to be made, all
such questions are to be answered only by reference to behavioural
pattern. Nothing can be sold without knowing how the prospective buyers
behave. Understanding the buyer psychology thus becomes the key factor
that can decide the success or failure of a marketing strategy. It is revealed from the present study, that this function depends upon a number of variables such as literacy, income, attitudes, awareness, price, quality, prestige, ego etc. Therefore, proper formulation of marketing strategy needs an overall understanding of this behavioral pattern.

The Marketer should see that consumer durables are made available at various outlets for the consumers. Marketers should also try to establish suitable channels of distribution to help consumers to purchase products with least efforts. The present study has attempted an in-depth study of this behavioural pattern and the same can be used as a workable guideline for formulation of effective marketing strategy by the company’s desire of selling their products in the urban and rural areas. It is hoped that this study will stimulate further research in the field of consumer behaviour and the findings of the study would be useful for the marketers, policy makers, students of marketing and consumers themselves.