# Chapter 1

## INTRODUCTION

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Introduction

This thesis characterizes the behavioral dimensions\(^1\) of rural consumers in the decision making process towards soaps & detergents in comparison to that of urban consumers in northern districts of Kerala, India. The position adopted for this study is that of a buyer or consumer behavior research perspective. This chapter provides an outline of the key areas being examined in this thesis and presents the research problem in the rural marketing context.

1.1 The Emerging Rural Markets

Ever since the economic liberalization that has taken momentum in India from 1990s and continued to the new millennium, there has been tremendous changes in the overall approach towards business and innovative marketing activities both from national to multinational companies. The vast population and rapidly expanding cities have made India a centre of attraction for marketers. The diversified culture, religion, large number of castes, dialects and a vast consumer base has led rural India to ample challenges and more of opportunities. The market witnessed the birth of a large number of new products and brands catering to the minutest requirements of target consumers. Sales promotion schemes, offers and gifts, that were heard never before became an integral part of marketing strategy. The easily accessible urban market was the major focus of marketers in those days till there emerged a proliferation of brands and intense competition in the urban market forcing them to look for new markets and thus not to neglect the vast potential of rural market.

It was the ‘Velvet Shampoo’\(^2\) case of 90’s that is said to be the starting point of rural marketing success story. The potential of rural marketing was highlighted by the success of velvet shampoo in the 90s. It was the beginning

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1 By the term ‘behavioral dimensions’ the researcher refers to all the factors that generally directs the buying behavior in the theoretical framework of consumer behavior. (ie. individual, psychological, social, cultural, economical etc.)

2 Velvet Shampoo was the trend-setter in the sachet market many years back when it introduced shampoo sachets at Re1 to penetrate the rural market. This gave an edge to the company and better market penetration due to the low price point. Cavin Care also came up with ‘Chic’ shampoo when Multinational companies sold products in big bottles which was not affordable to common man.
of the 'sachet' revolution which was also the beginning of a customized product and strategy for the rural market. As majority of the rural consumers follow the "earn today, spend today" lifestyle the small-sized product offerings was well accepted by them as they could afford to buy and try a new product which would have otherwise be ignored by them due to 'affordability' issue. This prompted the marketers to further try and understand the factors governing the rural buying behavior.

Rural India had some distinct advantages that appealed to marketers. The rural consumers accounted for 58% of the nation’s disposable income. They often make short segmented purchases. Consumer groups in rural areas differ by occupation, income, social and cultural groupings. The rural market has a significant group in the service sector (government or organized) and this group is a ready market for urban products. These, coupled with a large new consumer base has made rural markets a spot favorite with the marketers (Kashyap Pradeep & Raut Siddhartha, 2007)

Although rural market looks highly appealing, it has its share of problems like low per-capita disposable income that is the half of the urban disposable income, large number of daily wage workers, seasonal consumption linked to harvest, poor roads, power problems and in accessibility to conventional advertisements media etc. This situation force the marketer to further understand the social dynamics and attitude variations within each village and problems related to physical distribution, channel management, promotion & marketing communication. Hence it would not be that easy thinking that any marketer can easily capture this market and walk away with a sizable share.

Of late, the rural market has seen a substantial improvement in purchasing power, increased brand consciousness and rapid spread of communication network mostly due to the increased penetration and influence of the media, improved education, and economic liberalization. Coupled with the fact that rural markets are growing 5 times the rate of urban markets, they represent a growing potential for the corporate sector (NCEAR 2002) 3.

3 NCEAR- National Council for Applied Economic Research
Since last couple of years the rural market has been nurtured well by corporate majors from FMCG, Durables, Agri-input markets, social workers and government agencies, with clear cut vision to tap the untapped potential of this vast market as it hold the promise of a bright future for those intelligent marketers who are capable of understanding rural behavioral dimensions. There are several factors that boost the advancement in going rural. The urban push factors that happens as a result of saturated life cycle is one of the major factors that direct the rural push. The penetration levels of product categories like soaps, detergents, shampoos, and durables like TV, refrigerators etc. are already in the maturity stage in urban market. Due to fierce competition with too many players and brands achieving sustainable growth in sales volume and brand image has become the most challenging task in urban markets.

1.2 The “Rural Defined”

The term rural has many definitions. The census of India defines it as “revenue villages with clear surveyed boundaries, where the density of population is not more than 400 people per square kilometers with at least 70% of the male population engaged in agricultural and allied activities and which does not have a municipal corporation or board”. Companies define rural in a different way. FMCG companies consider a town or a village with population less than or equal to 20,000 as constituting a rural area while consumer durable companies count places with population up to 50,000 as rural areas.

Again, the Census of India defined urban India as “All the places that fall within the administrative limits of a municipal corporation, municipality cantonment board etc. or have population of at least 5000 and have at least 75 percent of male working population in outside the primary sector and

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4 All Products related to agriculture (Pesticides, fertilizers, Spades, Tractors, & related agricultural gadgets)

5 FMCG- Fast Moving Consumer Goods (Examples of FMCG generally include a wide range of frequently purchased consumer products such as toiletries, soap, cosmetics, tooth cleaning products, shaving products and detergents, as well as other non-durables such as glassware, bulbs, batteries, paper products, and plastic goods. FMCG may also include pharmaceuticals, consumer electronics, packaged food products, soft drinks, tissue paper, and chocolate bars.
have a population density above 400 people per square kilometer. Rural India, on the other hand, comprises all places that are not urban. (Census of India, 2001)

1.3 Research Problem

Rural market has a huge untapped potential with rising income and purchasing power. The large number of consumers and the low penetration level are the marketer’s interest in rural market. So, while entering in to the rural market the marketer should have a thorough knowledge about various factors affecting consumer behavior with special focus on the rural consumer. To meet the wants and needs of the select customers, it is important to understand consumer behavior. It is this behavior that guides and directs the entire set of activities that constitute the marketing program.

1.4 Scope and Importance of the Study

With the inception of liberalization initiatives in Indian economy the market place has become extremely competitive. In every product category the market is filled with variety of brands which necessitates the need for innovative strategies and practices. Hence it became crucial for the companies to redesign its marketing mix as well as its STP strategy (Segmenting, Targeting, Positioning) because of the saturating urban market. Contrary to this, the rural market has not been tapped scientifically by majority of companies. Coming to the rural market size, as per NCEAR reports 2002 around 700 million people or 70% of India’s population, live in 6, 27,000 villages in rural areas. Ninety percent of the rural population is concentrated in villages with a population of less than 2000. Thus, two third of the country’s consumers live in rural areas and almost half of the national income is generated here. That is two third of the middle income households are in the rural market. On the other hand, the urban sector has shown little signs of growth in the last couple of years. These facts are ample proof that rural markets hold the key to marketing success in the near future.
The villages and small towns which were once inconsequential dots on maps are now getting the attention of global marketing giants and media planners. The globalization, economic liberalization, IT revolution, Indian Diaspora, female power, improving infrastructure, increasing disposable income etc. are accelerating the growth in this sector. The number of economic studies carried out in these days reveals that Rural India is attaining prosperity and a rural middle class is emerging. The disposable surplus of rural consumer is very high when compared to urban counterpart and thus the market is growing at 5 times the rate of urban market (NCEAR 2002).

The purchase and use of certain durable and non durables by consumers in rural areas is more than that by consumers in urban areas. In the case of all the fast moving consumer goods (FMCGs) taken together, sales in rural markets contribute to 30% of overall sales. There are at least five products (Washing cakes/bars, batteries, blues, iodized salt & safety razor blades) where the rural market has larger share than the urban market. Washing powder & toilet soaps have 47 & 44% of market share respectively. (Dobhal, 2005).

Also there are number of other FMCG products that have made significant penetration into these markets but statistics show that there is still a vast market out there waiting to be tapped.

Understanding the rural consumer, factors influencing his buying decisions, exploring opportunities, and ultimately finding ways to overcome the limitations imposed by the rural environment are the challenges that marketers face today. With urban markets getting saturated, rural markets are receiving enormous attention from both Indian and multinational companies.

Thus formulating strategies for the rural markets have become the focal objective of the marketers, and it is in this context that understanding the buying behavior of the rural consumers emerge as a vital activity.

A marketer needs to understand that rural consumers are not a homogenous lot. The rural market is not synonymous with the farmer. The consumer groups here...
differ by occupation, income, social and cultural groupings. The rural marketer will find it useful to identify consumer groups whose required products purchased in the urban market. The rural population has a market of a significant group in the service sector, either with the government or the private sector, and this group is a ready market for urban products.

A marketer keen on tapping the potential of the rural market has to look beyond offering the same products that are offered in the urban market. He needs to understand the context of the product use and the behavior of the consumers. This will aid in developing and offering products that are tailored to the needs of the rural consumer. The marketer interested in succeeding in rural markets has to have an open mind to understand the rural consumer and a creative approach to provide a satisfactory offering.

This study aims at bringing out the vital facts that can help a marketer to succeed in rural markets. It also seeks to emphasize the point that understanding the rural consumer, his preferences and tastes, is as important as understanding the market itself.

The insights developed from this study will enable marketers of FMCG products to have a greater understanding of the influences on behavior of their consumers. The knowledge thus developed, irrespective of high involvement or low involvement\(^6\) product context may establish its applicability, validity, potential and scope to provide a framework for strategies to be adopted in rural markets.

### 1.5 Products for Research Study

The products selected by the researcher from the FMCG product category are soaps & detergents. There are number of reasons for selecting these products

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\(^6\) Consumers show different patterns of behavior depending upon the ‘perceived risk’. Buyer involvement is high when the perceived risk is high and vice-versa. Assel, 1987 describes the type of behavior based on the degree of involvement (high and low). From the context of this research the product under study (toilet soap) is considered to be a low involvement product. However, the product being too personal it draws significant importance studying the complexities of buying behavior.
for the study. First of all these two products are part and parcel of every day life of consumers irrespective of rural –urban divide. In normal case a human being begins his day with the use of toilet soap. Also, considering the rural penetration level of FMCG products, soaps & detergents have the maximum penetration level as referred in table 1. (Soaps 88.3 % & Detergent cake/bars 87.5 & washing powder 70.3 %)

Table 1.1 FMCG Rural Penetration

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<th>FMCG Penetration Category</th>
<th>Total Penetration(%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Analgesics/cold/ethical tablets</td>
<td>27.9%</td>
</tr>
<tr>
<td>Batteries</td>
<td>21.3%</td>
</tr>
<tr>
<td>Edible oils</td>
<td>84.7%</td>
</tr>
<tr>
<td>Hair wash products</td>
<td>39.4%</td>
</tr>
<tr>
<td>Iodized salt</td>
<td>61.5%</td>
</tr>
<tr>
<td>Safety razor blades</td>
<td>45.4%</td>
</tr>
<tr>
<td>Tea</td>
<td>79.1%</td>
</tr>
<tr>
<td><strong>Toilet soaps</strong></td>
<td><strong>88.3%</strong></td>
</tr>
<tr>
<td>Toothpowders</td>
<td>22.8%</td>
</tr>
<tr>
<td>Toothpaste</td>
<td>33.1%</td>
</tr>
<tr>
<td><strong>Washing cakes/bars</strong></td>
<td><strong>87.5%</strong></td>
</tr>
<tr>
<td><strong>Washing powders/liquids</strong></td>
<td><strong>70.3%</strong></td>
</tr>
</tbody>
</table>

*Source: Dobhal, 2005.

As far as the rural market share of consumption is concerned again the contribution level of these two product category is very good (Refer Table 1.2 Toilet Soaps 41.9%, Detergent Cakes/bars 54.6% & Detergents 46.4). Hence, among the FMCG product lines soaps & detergents play a very important position.

7 From the FMCG product category researcher has chosen the largest rural penetrated products (soaps & detergents) for the study. Also of the total sales of urban and rural put together the rural share is more in the category of soaps & detergents.
Table 1.2 Consumption share in Rural Markets (Non durables)

<table>
<thead>
<tr>
<th>Non-durable product</th>
<th>Share of Rural Market (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Washing cakes /bars</td>
<td>65</td>
</tr>
<tr>
<td>Batteries</td>
<td>64</td>
</tr>
<tr>
<td>Blues</td>
<td>57</td>
</tr>
<tr>
<td>Iodized salt</td>
<td>54</td>
</tr>
<tr>
<td>Safety razor blades</td>
<td>53</td>
</tr>
<tr>
<td>Tea</td>
<td>43</td>
</tr>
<tr>
<td>Toilet soaps</td>
<td>54</td>
</tr>
<tr>
<td>Biscuit</td>
<td>39</td>
</tr>
<tr>
<td>Washing powders/liquids</td>
<td>57</td>
</tr>
</tbody>
</table>

*Source: Dobhal, 2005.

1.6 Objectives of the Study

Primary Objective

To investigate the factors influencing rural consumer behavior as regards to soaps & detergents and make a comparative analysis with urban consumers for enabling marketers to develop strategies differently for rural markets wherever required.

Secondary Objectives

1. To understand the ‘personality’ variables of rural consumers that would influence the buying behavior in soaps & detergents.
2. To understand the preferences of rural consumers towards the marketing mix generally adopted in product category of soaps & detergents
3. To study the variations in brand usage and marketing mix preferences across different demographic variables.
4. To study consumer preference with respect to sales promotion in soaps & detergents.
5. To understand the media habits and choice pattern of various communication media that would direct the buying behavior of rural consumers.
1.7 Hypothesis

Based on the objectives of understanding rural consumer behavior in comparison to that of urban, number of variables were identified as mentioned in (Point No.1.15 of this chapter) and following broader hypothesis were framed for analysis.

1. There is a significant difference in the degree of ‘personality’ variables between rural and urban consumers.
2. There is a considerable difference between rural and urban consumers in their preference for marketing mix currently adopted by major FMCG marketers.
3. The preference for ‘sales promotion schemes’ by rural consumers are different from that of urban.
4. The media habits & choice of communication media of rural consumers differ from that of urban.

1.8 Research Methodology

The following paragraphs provide a detailed overview of the methodology adopted for the purpose of examining the research problem.

It is hypothesized that consumers make decisions regarding their brand choice by using a complex decision making style, and this style varies between rural and urban consumers. Some of this behavior may be considered rational in terms of buyer behavior. Over the past thirty years a great deal of research has been conducted on consumer psychology and consumer behavior which has led to the development of various models in consumer behavior. Among the several models thus developed five of them are considered to be most prominent (Howard & Sheth model, 1969; McNeal model, 1973; EKB model, 1990; Peter and Olson’s model, 1993; and section V in Solomon’s wheel of consumer behavior) which represent theoretical explanations of the processes through which the decision making process takes place. Although there are differences
among these models, there are remarkable similarities also. The models start with the recognition by the consumer between the desired state and the reality, searching for alternatives, making a choice, and finally the purchase and dealing with outcomes. However, from the point of view of research in context, the researcher analyzed all the variables explained in each model with the existing literature available in rural consumer behavior so that a single model can be followed for this study. Indeed, it is believed that from the rural behavior perspective, it could be the 'economic model' that mainly directs the rural consumer behavior. However, due to several reasons explained in the literature there is a radical shift in the rural environment. Researcher in the first phase made an extensive survey of all the available literature relevant to the study to find out the research gap for the study. After identifying the research gap and setting research direction all the variables found in the above mentioned consumer behavior models were analyzed for those variables to be considered for the study. In the second phase based on the research direction all the literature related to the research in context was made. Thus, all the variables that were found highly relevant both form literature and the consumer behavioral models were considered and scaled down the same with the help of subject expert\(^8\) form academics and industry.

1.9 Preliminary data gathering and theory formulation.

As the second phase of the research methodology effort was made to collect the secondary data and literature review. The purpose of this phase was to identify the potential components of a consumer choice model and appropriate methodologies for examining the model in context. Preliminary data collection had the following stages.

1. Review of literature for existing studies in the areas under study.

2. Other secondary data pertaining to the research context especially on rural data related to demography and other data sourced for the

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8 Academicians teaching marketing & consumer behavior papers in premium B-Schools of India like IIM-A & IIM-K
research include, Census of India, NCAER (National Council for Applied Economic Research), NSSO (National Sample Survey Organization), CSO (Central Statistical Organization), DRDA, (District Rural development Authority), State Statistical Abstract, District Statistical Handbook, Data available in Panchayat Office etc. Other relevant data were also obtained from various books, journals and the internet.

1.10 Experience Survey

A series of informal depth interviews with experts like front office sales professionals of FMCG companies and FMCG retailers were conducted. Those with expertise were not selected for their representation of a viewpoint or of a population. Thus, probability sampling of experts was not undertaken. Due to the constraints of space and research method adopted, the results of the experience survey is not reported directly in this thesis. However the purpose of this step in the research was to help formulate the problems and clarify concepts.

1.11 Pilot testing

Prior to the data collection from the field, a pilot test of the survey instrument was conducted by approaching consumers from one of the geographical areas of the universe. The data were then analyzed and each of the factors in the final instrument was examined by using Cronbach’s alpha (1951) and suggested by Churchill (1979) and Nunnally (1967)

The validity test resulted in the elimination of some factors examined in the scales. As far as the scales used for the testing of the ‘personality’ dimensions were concerned, despite using standard scales developed by various authors and complied by (Beardon 1972) several modifications were adopted in the language with particular reference to the context and products under study.
1.12 Population & Sample

The population for the study is the total number of rural and urban households residing in the five northern districts of Kerala. As the study was a comparative analysis equal number of sample was drawn from both rural and urban area. The sample taken was 450 households (225 from rural & 225 from urban) residing in five districts of north Kerala on simple random sampling basis. The rural areas of Kerala are quite unlike any other rural areas in India. The high density of population and geographical status makes it difficult for a marketer to isolate rural areas in Kerala, as with the rest of India. The researcher in this study strictly followed the definition of Census of India on “rural market” while selecting the rural areas. (i.e. villages with less than 400 population density per sq.km.) The researcher, with the help of ‘Panchayat Level Statistics’ published by the Department of Statistics, Govt.of Kerala, identified all the district wise rural panchayats (the list of rural panchayats is given as annexure No.2) that falls under the definition of Census of India on rural. (ie. panchayats with population density less than 400 per sq km). Out of the several rural panchayats identified in each district one panchayat was selected (by area sampling) as a representative sample by lot method. After selecting the representative rural panchayat by probability sampling the household for the study was drawn by simple random sampling method. For the purpose of making a ‘sample frame’ a list of households was taken from the ‘assessment register’ of the respective panchayats. As far as the urban sampling was concerned it was drawn from the municipal/corporation areas of each northern districts of Kerala and other sampling process remained similar to that of rural. Although data collection was done from 450 households, while administering questionnaires nine questionnaires were rejected due to incomplete and illogical mistakes found. Thus, in effect the total number of valid samples taken for analysis were 441. A detailed process of sample size taken is shown in Table No.1.3.

9 The researcher could execute only 441 questionnaires for analysis as nine questionnaires turned invalid and hence got rejected.
Table 1.3 Sample Frame (Rural & Urban)

<table>
<thead>
<tr>
<th>Name of Districts</th>
<th>No. of Rural Consumers</th>
<th>No. of Urban Consumers</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kasargode</td>
<td>45</td>
<td>45</td>
<td>90</td>
</tr>
<tr>
<td>Kannur</td>
<td>45</td>
<td>45</td>
<td>90</td>
</tr>
<tr>
<td>Wynad</td>
<td>45</td>
<td>45</td>
<td>90</td>
</tr>
<tr>
<td>Calicut</td>
<td>45</td>
<td>45</td>
<td>90</td>
</tr>
<tr>
<td>Malappuram</td>
<td>45</td>
<td>45</td>
<td>90</td>
</tr>
<tr>
<td>Total</td>
<td>225</td>
<td>225</td>
<td>450</td>
</tr>
</tbody>
</table>

1.13 Sample size justification

To determine the necessary sample size for hypothesis testing, following methods were taken into account. For sample size calculation it was considered a variable of interest and observed their mean and variance. More the variance more will be the sample size for possible allowances for sampling error. In that respect the sample size is fixed for all variables and the one chosen that satisfies requirements with respect to different variables. (Based on the said principles the detailed calculation done for the present study is shown as annexure No.3). The researcher has also taken into account the following suggestions. Olejnik (1984) suggested that for more complex factorial designs the total sample size needs to be in excess of 200 respondents for sufficient reliability to be attained. Sekaran (2000) suggests that sample size for multivariate analysis should be at least ten times more than the number of variables in the study.

1.14 Variables for the study

Various factors like market share, volume growth, competition, and influence of local players are all decisive in formulating strategies for the rural market; but none is as important as understanding the rural consumer, his culture, personality, tastes, preferences and number of other factors influencing the purchase behavior. The study hopes to bring out the fact that the rural consumers are sensitive towards the rural marketing efforts.
Some of the key facts to be brought out through the research include the influence of the variables like product attributes on consumer behavior and decision making. In the case of soaps & detergents the factors like the impact of packing, pack size, price (affordability), impacts of various sales promotion schemes, influence of some of the psychological factors like personality, perception, product usage pattern, influence of demographic characteristics, trade influence, buying roles, media influence, source of family income other than agriculture, the urban influence, approach towards convenient packs, branding influence, usage & impacts of foreign products, factors favoring brand loyalty and factors affecting brand loyalty etc are the variables that were considered by the researcher for the study.

1.15 Tools for Data Analysis

The data collected for the study were processed and analyzed with the help of the computer software Microsoft Excel and IBM – PASW Statistics. Suitable mathematical and statistical techniques were used for drawing meaningful interpretation. The basic analyses were attempted by using percentages, average, standard deviation and other statistical summaries. The standard techniques like Chi square Analysis, Weighted average method, Factor analysis, One sample T Test, ANOVA were used to analyze relative merits of the variables among different groups.

1.16 Research Frame

The research process in rural marketing still remains as a mystery, because the marketers in urban area have no previous insights about the rural behavioral pattern and what ever little knowledge marketers have today are held stereotypes and it does not have any validity in today’s rapidly changing business world. Therefore, the research process used in urban markets may not suit the purpose and it should be designed with utmost care.

There aren’t many companies who have entered in the rural market with its required seriousness. In fact the research in the rural area is at a very infant
stage and as a result the researcher did not have enough source of information regarding the buying behavior of rural consumers. Therefore, it was felt that a reference frame is appropriate and essential to research in rural markets by comparing it with the urban market. In this way a known phenomenon, the urban market, is used as the standard to examine and measure different aspects of the relatively unknown phenomenon, the rural market. This approach helps to understand perceptions, attitudes and preferences among the rural consumers (Velayudhan, 1995). Therefore, the research approach followed was a comparative analysis between rural and urban consumer behavior.

1.17 Chapter Outline

The study is reported in ten chapters. Chapter one being the introductory, states the importance of the study, the products selected for the study, research objectives, scope of the study, research design, research frame in rural market, source of data, population and sample, sampling type, tools for data analysis etc. Chapter two examines the literature related to the research study while chapter three gives an overview of Rural Markets & Rural Marketing. In the fourth chapter the concept of "Consumer Behavior" the theoretical base about which the study is all about is done. Chapter five deals with FMCG industry to which the products for the research is related to, while chapter six narrates the demographic profile of respondents under the study. Chapter seven discusses the brand related dimensions like brand liking, brand usage, source of brand knowledge, reason for brand switching, brand loyalty etc. Part II of Chapter seven deals with the choice and influences related to marketing mix. Chapter eight discusses various factors influencing decision making process towards soaps and detergents analyzed with the help of factor analysis. Chapter nine deals with the analysis of 'personality' related dimensions of an individual which is the key element that further lead to attitudes, perception and all other individual and psychological factors. Chapter ten is the concluding chapter with summary of results, discussions and conclusions. This was followed by appendices and bibliography.
Chapter 1

Introduction

Reference


