Consumer is the basic foundation of every business. What consumer sees, thinks, prefers and buys is of great importance to marketers to fine tune their marketing offers and achieve high level of consumer acceptance and satisfaction. The emergence of rural market as a viable proposition has sparked a new interest among marketers to explore and understand them.

In terms of marketing customer/consumer is the king, because the source of revenue and key of success of any business enterprises is in the hands of consumers. The study of consumer behaviour is being conducted by every business house today, to win the consumers/customers. In this chapter attempt is made to analyze the consumer behaviour towards Fast Moving Consumer Goods which is the subject matter of this research.

Consumers' Buying Process

"Why do they buy what they buy and when they buy?"

In the rural market, generally, people buy during festival seasons or after harvesting is over. Whereas, in urban markets, consumers normally buy at the
beginning of the month, more so the salaried classes. Marketer’s key task is to determine, who is the decision-maker in a purchase situation. This task involves identifying the locus of family authority and calls for research effort. For example, Herbst has classified four types of families in terms of locus of family authority.

**Husband-dominance family:** Husband is the prime decision-maker.

**Wife-dominance family:** Wife is the prime decision-maker.

**Syncretic family:** Buying decision are jointly taken by all members of the family.

**Autonomic family:** Each family member decides his/her own purchases.

Indian society is, generally, a male-dominated one where the earning member is a male. So, by virtue of his position as head of the household, he decides on most family purchases. However, in a recent research by HLL, wives are responsible for about 60 per cent of the family purchases. “By her decision, either she can make a company or break a company” is the theory of HLL ever since the market liberalization process started.

In an autonomic family, each member of the family makes separate decisions about his/her purchase. American consumers can be cited as examples for autonomic family types. Whereas in a syncretic family, most buying decisions are made jointly. In Indian villages, joint family system is still prevalent. So most purchase decisions are joint decisions. Marketers must
determine the locus of family authority accurately, particularly in selling household appliances, automobiles etc.

Marketers must consider each family as a decision-making unit and in a buying situation; this unit plays five important roles.

a. **Initiator**: The one who recognizes and suggests the need of a product/service

b. **Influences**: One or more family members may have influence over the final decision-maker. For example, grown-up children may exercise influence over their father while purchasing a preferred brand of passenger car.

c. **Decider**: He/She is the locus of family authority and decides the purchase

d. **Buyer**: He/She who purchases the product

e. **User**: The users are the consumers of the product or the service.

Ultimate object of study of Consumer Behaviour is to determine the consumer need. Determination of consumer need is initiating point of marketing concept.

**Determining Consumer Needs**

Every product or service that consumers buy is expected to satisfy a need or want. In other words, need satisfying is the primary characteristic of a product or service.
Consumers' do not buy mere chemical or mechanical components rather they buy aspirations and hopes in the form of a product or service. Marketers must understand that people buy products and services to satisfy a variety of needs. These needs may be physiological, social, psychological or spiritual.” A marketer can define his target market and understand the customers' needs through marketing research. P Kotler, classifies five states of needs in the case of a customer who wants to buy an inexpensive car. It is the job of the marketer to probe what the customer means by stating that he wants an "inexpensive car". The probe may result in five types of needs:

a. **Stated needs**: An inexpensive car

b. **Real need**: Customer wants a car whose operating cost is low

c. **Unstated need**: Customer may expect good service from the suppliers

d. **Delight need**: Customer may expect a free gift along with the car

e. **Secret need**: Customer wants to be seen by his neighbors as being savvy.

A marketer must see from the customer's point of view because he or she considers a product or service as solution to several needs. Therefore, a marketer has to determine whether his product or service is intended to satisfy a physiological need or social need or psychological need or some combination of all these needs. For example a two-wheeler buyer buys a vehicle not only
because it is a personal motorized transportation but also because he considers it as a status symbol.'

**Consumer Buying Behavior**

Marketers operating business in the consumer goods market must have a good knowledge of consumer buying behavior. This will enable the marketers to address the target market effectively with appropriate marketing and advertising strategies. Moreover, knowledge of consumer behavior is an essential requirement for market segmentation. The task of understanding consumer buying behavior is enormously complex because many factors influence the buyers' buying decision in an actual buying situation. In this section, we will, therefore, discuss the factors that influence and determine buyer behavior and later, we will discuss the theories and models of consumer buying behavior.

Consumer behavior is the way an individual acts while obtaining and using goods and services. This act involves a decision process and the individual, in turn, is influenced by his/her personal characteristics and environmental factors. Hence, consumer behavior is determined by individual and environmental factors.

\[ CB = f(P_i \ E_j) \]

Where \( CB \) is consumer behavior

\( P_i \) is personal influences

\( E_j \) is environmental influences.
Consumer buying behavior is a function of personal and environmental influences.

There are some factors that determine consumer buying behavior. They are:

- Cultural Factors
- Social Factors
- Personal Factors
- Physiological Factors

Table 5.1 shows factors which influence consumer behavior

<table>
<thead>
<tr>
<th>Cultural Factors</th>
<th>Social Factors</th>
<th>Personal Characteristics</th>
<th>Psychological Characteristics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Culture</td>
<td>Reference groups</td>
<td>Age and life cycle</td>
<td>Motivation</td>
</tr>
<tr>
<td>Sub-cultures</td>
<td>Associative groups</td>
<td>Occupation</td>
<td>Perception</td>
</tr>
<tr>
<td>Social class</td>
<td>Inspirational</td>
<td>Economic status</td>
<td>Learning</td>
</tr>
<tr>
<td></td>
<td>groups</td>
<td>Lifestyle</td>
<td>Beliefs and attitudes</td>
</tr>
<tr>
<td></td>
<td>Disassociation</td>
<td>Personality</td>
<td></td>
</tr>
<tr>
<td></td>
<td>groups</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Cultural Factors

Culture effects human society, it determines and regulates our general behavior. In other words, culture is what practice in human's daily life. The word 'culture' is most frequently used to express good taste and refined manners. In an abstract connotation, culture is a system of ultimate' ends or norms of life in a society. So, culture is a set of traditional values, customs, beliefs, norms etc., passed on from generation to generation and shared between the members of a given society. Culture is not inherited genetically, it is learned and acquired. Socialization occurs when a person learns values, beliefs and customs in the society in which he or she is brought up. Culture is not static-it is dynamic and changing constantly. it adapts itself to the new environment and new sources of knowledge. So, a marketer must to monitor cultural changes in the targeted society.

It indicates a higher level of material standard of a particular society living of. For example, the Indian middle class is exposed to a high material standard of living-a life-styles based on the use of products by advanced countries. The computer, cell phone, hi-tech electronic goods, automobiles, visiting franchise shops etc are an integral part of their new cultural life-style. A marketer should also try to spot cultural changes or shifts. For example, people are now more conscious of their health and fitness. This has created a market for exercise equipments, low fat content natural foods and other services associated with health care.
Sub cultures

A sub-culture refers to a group in a society that has distinct cultural differences. There are four types of sub-cultural groups.

➢ Nationality Groups

This is the sub-culture based on the nationality of a group. e.g., Indian culture, American culture etc.

➢ Religious Groups

Religious groups such as Hindus, Muslims, Christians are also sub-cultures within the larger cultural group e.g., Hindu culture, Islamic culture, Christian culture etc.

➢ Racial Groups

Racial groups another are kind of sub-cultural groups which influence buying behavior. e.g., Aryans, Dravidians, Blacks, Whites, etc.

➢ Geographical Groups

Finally, geographical sub-cultural groups classify people on the basis of particular geographical regions that they inhabit. For example, North Indians and South Indians are different geographical groups exposed to different lifestyles in terms of food habits, way of dressing etc. Sub-cultural groups vary in the products they buy and use, and any marketer who ignores any of the factors mentioned above does so at his own peril, particularly when he is operating business in different markets.
Social Class

Every society exhibits social stratifications. The stratified group consists of individuals and families who have certain common social and economic characteristics. For example, Indian society is stratified on the basis of castes. Whereas American society has social classes. A social class exhibits a similar pattern of consuming behavior i.e. people from the same social class tend to behave alike. Occupation, wealth, income education, value orientation and so on determine a particular social class as lower or higher. Social classes have a continuous changing nature because individuals may move into a higher class or may be dropped into lower class because of various factors as mentioned before. Social classes constitute distinct markets and brand preferences.

Social Class Structure in India

The social class structure in India is somewhat unique as it has evolved from a very rigid caste system. It is different from social classes of the western society because it has very distinct and inflexible boundaries between castes. A person's caste membership is assigned by his birth and it determines not only his occupation and duties but also governs his behavior in society.

The four major castes from highest to lowest are (1) Brahmins (priests and scholars), (2) Kshatriya (rulers) (3) Vaishayas (merchants and artisans) and (4) Shudras (labourers and servants). The four groups of castes are in turn divided into 3000 sub-castes. In addition, there is a lower element at the bottom called untouchables. After attaining freedom from the erstwhile British
rule, in 1947, India became a republic and the Indian constitution has ever since abolished untouchables. Industrialization and modernization have weakened the caste system to some extent. However, its influence is still dominant particularly in rural India.

The Indian type of caste based social structure is inimical to marketing. The lower castes are restricted, by social stigma, from participating in the marketing process in many parts of rural India. They are prevented from purchasing and using modern life-styles products by the upper castes. Therefore, a social change is a must for the participation of all consumers without fear or any reservation in the free marketing process. Marketers can also play a vital role in bringing changes in rural India to exploit the potential of the rural market

**Social Factors**

Social factors also influence buyer behavior and they can be explained in terms of social reference groups. To understand the types of reference groups and how they exert influence on buyer behavior, it is very useful to define what a reference group is. A reference group is a social group that influence an individual's attitude, opinion and values. There are three types of reference groups.

- **Associative Reference Groups**

  They are the primary groups in which individuals interact face to face and build relationships. Members of family, members of a particular work
group, club, school or college groups etc are all examples of such groups. The family group plays the most enduring role in influencing attitudes, opinions and values. The family is a primary teacher for everyone and a person acquires a mental set towards religion, economics, politics, personal ambition, love and affection, likes and dislikes, consumption and other habits. Associative reference groups are therefore those of which we are all members and members and with whom we interact in everyday life. This associative group influences, to a great extent, our extent, our general behavior as well as buying behavior.

➢ **Aspirational Groups**

These are reference groups that one admire and wish to imitate but one is not currently a member of these groups. Movie stars, sports heroes are typical members of these groups. Manufactures of bathing soaps, health drinks, soft drinks etc use cinema stars and sporting heroes for advertising campaigns because they can sense a high potential to influence coming from these reference groups.

➢ **Dissociative Reference Groups**

These are the groups whose attitudes, values and behaviors one disapprove of and one do not wish to emulate. For example, terrorist groups promote violence. So, they are disassociate reference groups.

What are the marketing implications of reference groups? Marketers must know that reference groups in four ways influence people:
- Reference groups expose possible new behavior and lifestyles.
- They influence attitudes and self-concepts of people.
- They exert pressures for conformity that may affect the people's actual product and brand choices.
- Reference group's influence tends to be strong when the product is visible and conspicuous to other people whom buyers respect.

**Personal Characteristics**

Buyers are also influenced by personal outward characteristics. Some related details are as:

*Age and Life Cycle*

Products and services that people buy change over their lifetime. As long as a person is a bachelor, his requirements may be food, cloth, shelter and other things in which he is interested. But, once he gets married, his needs increase because he is now responsible for a family. The concept of family life cycle has been developed to identify the possible changes in his needs and wants as he/she grows older.

In other words, the products and services he/she buys will change over his/her lifetime. A knowledge on the family life cycle stages which is given in figure, will be very useful to the marketers of fast consumer goods.
Figure 5.1 is very useful to the marketers of Consumer Goods

Table 5.1

*Figure Life cycle Stages*

<table>
<thead>
<tr>
<th>Stage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The Bachelor Stage</td>
<td>Young single people</td>
</tr>
<tr>
<td>2. Newly married couple</td>
<td>Young, no children</td>
</tr>
<tr>
<td>3. The full nest I</td>
<td>Young married couples with young child under six</td>
</tr>
<tr>
<td>4. The full nest II</td>
<td>Young married couples with youngest child under six</td>
</tr>
<tr>
<td>5. The full nest III</td>
<td>Older married couples with dependent children</td>
</tr>
<tr>
<td>6. The empty nest</td>
<td>Older married couples with no children living with them</td>
</tr>
<tr>
<td>7. The solitary survivors</td>
<td>Older single people</td>
</tr>
</tbody>
</table>

Source: Marketing Management P. Kotler 1980 page 142

Apart from the stages of family life cycle, a person's occupation, economic and status also influence his buying behavior. Marketers of expensive and luxurious goods must pay continuous attention to trends in personal income and economic status. Another important personal characteristic that affects buying behavior is life-styles. What is life style? It is the way of life one chooses to lead. Persons coming from the same subculture, social class and even occupational groups may choose to lead different life-styles. For example, some segments of Indian consumers tend to exhibit two different life-styles even though they come from the same social class.
At home and in social functions, they exhibit a tradition bound, orthodox, sticking to racial or religious sub-culture norms life-styles. Whereas, in the outside world, they tend to lead a very modern and sophisticated life which is conspicuous to others.

A Review of Changes in the Indian Middle Class Life-Style

Marketers should know that products and brands people use are an indicator of different life-styles. Therefore, it is worthwhile to review the changes in the Indian middle class life-style over preceding decades. Table 5.1 shows changes in the Indian Middle Class life style

Table 5.2

<table>
<thead>
<tr>
<th>Life Style Factors/ Products</th>
<th>1950s</th>
<th>1960s</th>
<th>1970s</th>
<th>1980s</th>
<th>1990s</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children: Toys</td>
<td>Clay toys, wooden toys</td>
<td>Blow moulded toys</td>
<td>Spring operated toys</td>
<td>Battery operated toys</td>
<td>High tech. Electronic toys operated through, remote control</td>
</tr>
<tr>
<td>Fashions: Men's wear</td>
<td>Loose pants, trousers, shirts, kurta</td>
<td>Man-made fabrics bell bottom</td>
<td>Bell bottom pants, tight pants, and shirts loose shirts</td>
<td>Jeans pants, T-shirts, well fitting shirts, high quality pants and shirts read-to-wear pants</td>
<td></td>
</tr>
<tr>
<td>Lady's wear</td>
<td>Silk sarees, loose salwars</td>
<td>Tight churidar, kurta</td>
<td>Tight churidar, polyester sarees</td>
<td>Minis, mini and sleeveless tops and kurtas</td>
<td>Jeans, T-shirts minis, designer garments</td>
</tr>
</tbody>
</table>

Personality and Self Concept

Personality of an individual also influences his/her buying behavior.
What is personality refers to the unique psychological characteristics of an individual. It is usually described in terms of distinguishing character traits, attitudes and habits—dominance, sociability, autonomy, authoritative, aggressiveness, adaptability etc. Marketers must have in-depth knowledge of different human personalities. For example, two wheeler manufacturers may design different versatile models suitable to different personalities and they may use them in their advertising campaigns.

Self-concept or self-image is another concept related to human personality. Marketers must understand the relationship between self-image and people's possession of products. For example, a person may consider owning or possessing a particular brand as boosting his self image

**Psychological Factors**

Buyers are also influenced by psychological factors. The four major psychological factors that influence buying decisions are:

- **Motivation**
- **Perception**
- **Learning**, and
- **Beliefs and attitudes**

How each factor influences buying decision process, is stated as ahead

*Motivation*
Perhaps the starting point for a buying decision is recognition of a need by an individual. In fact, all buying decisions start with 'need' recognition. The need must have aroused or stimulated him sufficiently to result in action. Thus, a need becomes a 'motive' and the motive 'drives' the person for action. Fig. 5.2 depicts it as:

**Fig. 5.2**
**Motivation Process**

A person may have many needs. Some of them are physiological or biological needs which arise out of physiological states of tension e.g., hunger, thirst, comfort etc. Whereas others are psychological needs which arise out of psychological states of tension e.g., need for belonging to a group, need for recognition, status etc. It is depicted by fig. 5.3

**Fig. 5.3**
**Two types of needs**

- **Biogenic needs**
  - Arising out of physiological states of tension e.g., hunger, thirst etc.

- **Psychogenic needs**
  - Arising out of psychological states of tension e.g., need of recognition, status.
"Biological need are not learnt, they already exist because of human biology whereas psychological needs are learnt. There are many theories on motivation developed by behavioral scientists. From a marketing standpoint, Abraham Maslow's 'needs hierarchy theory' is very useful. A Maslow attempts in his 'needs hierarchy theory' to explain why people are driven by particular needs at particular times and his theory is based on the following premises:

- A person may have many needs.
- These needs will vary in importance or potency level-most important to least important.
- The person chooses to satisfy the important need first and it ceases to be motive after the need to satisfied.
- Then, the person selects the next important need which urges him.

A. Maslow arranges human needs from physiological needs to self-actualization needs in hierarchy in terms of most important to least important.

The needs include physiological needs, safety needs, social needs, esteem needs and self-actualization needs. A person selects the most important or urgent need first to satisfy and when that need is satisfied, it ceases to be the motivator. Then, he selects the next level need to satisfy. For example, a starving person needs food first, then he may go for satisfying higher level needs. Therefore, fulfillment of lower order needs (physiological needs, food, cloth shelter, comfort etc) is necessary before higher order needs to be fulfilled (safety, social eastern, self-actualization).
In their attempt to market products or to communicate with particular market segments, marketers must go beyond a general classification to understand the specific buying motives in line with A. Maslow. For example, the Indian middle class has satisfied itself with lower level needs in terms of Maslow's theory and these needs will be no longer be motivators. The same middle class now shows a strong interest in higher level needs such as esteem needs, self-actualization needs et. Hence, marketers of passenger cars, household appliances, personal computers etc should attempt to develop product and communication strategies. They should explore middle class consumers' buying motives or reasons for purchase so that they may tailor their marketing mix accordingly (Fig. 5.4 depicts the Maslow's need hierarchy as below:-

Fig. 5.4
Maslow's Need Hierarchy

<table>
<thead>
<tr>
<th>Need for self fulfillment</th>
<th>Self Actualization</th>
</tr>
</thead>
<tbody>
<tr>
<td>Need for reputation, prestige, status etc.</td>
<td>Esteem' Needs</td>
</tr>
<tr>
<td>Need for love and affection and belonging</td>
<td>Social Needs</td>
</tr>
<tr>
<td>Need for security, protection and order</td>
<td>Safety Needs</td>
</tr>
<tr>
<td>Need for food, clothing and shelter</td>
<td>Physiological Needs</td>
</tr>
</tbody>
</table>
**Perception**

Individuals, perceive stimuli in the environment. This stimuli may be anything. It may be an object, product, advertising, a service or an idea. Perception of stimuli depends on two things:

- Physical characteristics of the stimuli - size, intensity, colour, etc.
- Stimuli's relation to the conditions within the individual who perceives the stimuli.

Perception of stimuli differs from one person to another. In other words, individuals perceive the same stimuli not in the same way, but in different ways. This happens because of differences in perceptual processes. For example, when a physician is extolling the virtues of a dental cream in a TV commercial, it may be perceived by the viewers in different ways. For some viewers, the physician is an expert and it is worth using the dental cream recommended by him. Where as, some other viewers may believe that the physician recommends the particular brand of dental cream because he is paid for by the advertiser.

The perceptual processes that affect human perception of stimuli are:

- Selective exposure/attention
- Selective distortion
- Selective retention
A person is exposed to hundreds and hundreds of advertisements in his/her everyday life and pays attention to very few of them which are relevant to his/her needs or other interests: they simply ignore or skip others. Most stimuli are screened out - a process called selective exposure/attention. A person would like to see or watch what he/she wants to see or watch. Hence, the real challenge to a marketer is to draw the attention of the reader or viewers to his products, services and advertisements. Individuals will take notice of stimuli under the following conditions:

- An individual takes notice or gets exposed to stimuli that is relevant to his/her current need. When an individual is highly motivated by a specific need, he or she willingly searches for stimuli that would satisfy the need. For example, when an individual is keen to buy a motor cycle, he shows much interest in two-wheeler advertisements.

- An individual tends to take notice or gets exposed to stimuli that are something different from the normal size of the stimuli. For example, a full page advertisement draws the attention of a reader as compared to a small one. Likewise, a Rs 2000/-off for a car costing Rs 300,000/- will not get noticed by those individuals who are interested to buy the particular car. Whereas, a Rs 20,000/-off for the same car will certainly draw the notice of the interested individuals. Individuals have a tendency of selective distortion.
It is a tendency of twisting information of stimuli in a way that will fit his/her perceptions. A much noticed stimuli may not leave the same impact as senders or marketers intended because of selective distortion by individuals. Unfortunately, marketers cannot do anything about this. However, word-of-mouth influence can be used as a device to defuse the effect of selective distortion.

Selective retention is a tendency of retaining information or stimuli that supports the individual's attitudes or beliefs. Marketers can use messages repetitively to ensure the target group's selective retention.

Therefore, perception is a psychological process by which a person selects, organizes and interprets information or stimuli to create a meaningful picture of the world.

Learning

Learning is another psychological factor that influences changes in human behavior. Learning occurs for an individual when he or she acts to satisfy a need or want.

Generally, learning results in four ways:

- Listening
- Reading
- Observing
- Experiencing
Most human behavior is learned. In the context of consumer buying behavior, Stimulus-Response Model (Fig. 5.5) has direct application.

**Fig. 5.5**

**Stimulus-Response (S-R) Model**

According to S-R model, learning is produced in an individual through the interplay of drives, stimuli, responses and reinforcement.

**DRIVE**

These are strong internal stimulus compelling the individual to respond in some way. An unsatisfied need that is sufficiently aroused to motivate the individual to take some action.

**CUE**

These are stimuli that exist in the environment. It may be a product, brand, advertising message etc. They determine the pattern of response.
RESPONSE: These are behavioral reactions to the drive and cue.

REINFORCEMENT: It takes place when the response is rewarding and it may be positive or negative. Positive reinforcement occurs as a result of desirable outcome of the trial and error action. It leads to repeat purchasing of the product or service.

Negative reinforcement occurs when the trial and error action produces an undesirable outcome. This leads to an adverse effect and disparagement of the stimuli.

Assume that some one is away from home and want to take lunch at a hotel. An advertisement message about a high-class vegetarian restaurant while one is looking for lunch. The advertisement message draws attention and it make one's first visit to the hotel. If one is happy with the preparations, then it will reinforce to make another visit or will visit the restaurant whenever another occasion arise. One will go further by advising to his friends or neighbors to visit to the restaurant. This is because of positive reinforcement which strengthens repeat patronage. In contrast any negative reinforcement that has resulted out of bitter experience or undesirable outcome will lead to disparage the whole service at the restaurant. The positive reinforcement will make to repeat the action and eventually it may become a habit.
Marketers should learn from the S-R model that they can build (repeat purchase) up demand for a product or service by associating it with strong drives, using motivating cues and providing positive reinforcements.

**Beliefs and Attitudes**

Perception and learning teach the people to acquire beliefs and attitudes which, in turn, influence buying behavior. Belief is a descriptive opinion that an individual holds about a product, brand, service or anything that he or she encounters in the environment. An individual's belief about a product or brand reflects the image associated with it. When a person's belief is wrong, then it may inhibit purchase of a brand. Marketers must check the current beliefs of customers about their brands and products and they must correct the wrong images through advertising campaigns.

Beliefs are very important for global marketers because global consumers are alert to the reputations of brands or products in their country of origin. The impact of country-origin varies with the type of products. It is known fact at the global market that certain countries enjoy a very positive reputation and image for their products. For example, Japan is well known for its electronics and automobile products, Germany has a global image for its engineering products and Switzerland is well known for machine tool. The more favorable a country's image at the global market, the more prominently the country can use made in label for its products and services.
Building global image for products takes the collective effort of a nation as a whole rather than an individual company.

**Attitudes**

Attitudes are formed on the basis of beliefs that an individual holds. Beliefs and attitudes are the two sides of a coin and they collectively influence buying behavior. Attitude is a person's predisposition to act. It is enduring favorable or unfavorable evaluation, emotional feeling and behavioral tendency of a person towards some object or idea people have attitudes about everything—religion, economy, politics etc.

If the action-tendency is positive, the person is disposed to help, reward, purchase, recommend to others and so on. In marketing, buying behavior and brand choice behavior are involved with the action-tendency component of attitude. Hence, marketers must develop positive attitudes through the marketing communication process.

**Survey Results about Consumer Behaviour**

Results of Survey Conducted for this study to understand the consumer buying behavior I conducted a survey with the help of a questionnaire (see the annexure).

I selected 500 consumers and customers at random basis as sample. Out of which 250 females and 250 males were from different age groups, different income and social groups, with maximum possible care.