Chapter - 4

ANALYSIS OF BUYING BEHAVIOUR TOWARDS THE FAST MOVING GOODS (FMGs)

4.1. INTRODUCTION

Analysis of data refers to the process of evaluation of the data collected using analytical and logical reasoning to examine each component of the data. The data from various sources is gathered, reviewed and then analyzed to form some sort of findings or conclusions. The aim of the analysis is to organize, classify and summarize the collected data so that they can be better comprehended and interpreted to give answers to the questions that triggered the research.

In this chapter, detailed analysis of the data collected has been attempted as per the objectives of the study stated earlier, and ultimately, inferences and conclusions were drawn. The percentage is used for analysis of the data collected for the present study viz., descriptive analysis.

4.1. DEMOGRAPHIC PROFILE OF THE CUSTOMERS

The present chapter is started with the demographic profile of the sample policyholders in a comprehensive table 4.1.
### Table 4.1
Demography of FMG Consumers

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Variable</th>
<th>Divisions</th>
<th>No. of FMG consumers (N=400)</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Gender</td>
<td>Male</td>
<td>270</td>
<td>67.5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Female</td>
<td>130</td>
<td>32.5</td>
</tr>
<tr>
<td>2.</td>
<td>Age (in years)</td>
<td>20–40</td>
<td>218</td>
<td>54.5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>41-60</td>
<td>159</td>
<td>39.8</td>
</tr>
<tr>
<td></td>
<td></td>
<td>61 and above</td>
<td>23</td>
<td>5.8</td>
</tr>
<tr>
<td>3.</td>
<td>Marital status</td>
<td>Married</td>
<td>252</td>
<td>63.0</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Unmarried</td>
<td>148</td>
<td>37.0</td>
</tr>
<tr>
<td>4.</td>
<td>Educational qualification</td>
<td>Upto PUC/ +2</td>
<td>109</td>
<td>27.3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Degree/Diploma</td>
<td>182</td>
<td>45.5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>P.G Degree</td>
<td>103</td>
<td>25.8</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Professional</td>
<td>6</td>
<td>1.5</td>
</tr>
<tr>
<td>5.</td>
<td>Occupation</td>
<td>Employee</td>
<td>155</td>
<td>38.8</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Business</td>
<td>97</td>
<td>24.3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Professional</td>
<td>84</td>
<td>21.0</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Agriculture</td>
<td>29</td>
<td>7.3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Household</td>
<td>25</td>
<td>6.3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Others</td>
<td>10</td>
<td>2.5</td>
</tr>
<tr>
<td>6.</td>
<td>Annual Income (in Rs.)</td>
<td>Upto Rs.1 lakh</td>
<td>98</td>
<td>24.5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rs.1-2 lakhs</td>
<td>62</td>
<td>15.5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Rs.2-3 lakhs</td>
<td>85</td>
<td>21.2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Above Rs.3 lakhs</td>
<td>155</td>
<td>38.8</td>
</tr>
<tr>
<td>7.</td>
<td>Type of Family</td>
<td>Joint family</td>
<td>278</td>
<td>69.5</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Nuclear family</td>
<td>122</td>
<td>30.5</td>
</tr>
<tr>
<td>8.</td>
<td>Area of Residence</td>
<td>Village</td>
<td>180</td>
<td>45</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Town</td>
<td>220</td>
<td>55</td>
</tr>
</tbody>
</table>

Source: Computed from primary data.
The table 4.1 is compressive one and it consists of all demographic features of the sample customers of the FMGs. It shows six demographic characteristics and its sub divisions that are shown in the table. As it gives self explanation, it is needless to repeat the facts and figures of the table. However, the following features are of important:

- Male customers from majority (67.5%).
- 20-40 is the age group that has majority customers (54.5%).
- 63 per cent customers are married.
- Degree/Diploma holders are of 45.5 per cent.
- Employees are in large number (38.8%).
- Majority of the customers (38.8%) earn annual income of above Rs.3 lakhs.
- Joint families are of the majority (69.5%)
- Customers from town are in the large number (55%).
4.1.1. Length of Customership Period

Length of the customership period for particular brands of the FMGs is one of the important features that decides the loyalty of the customers. The table 4.2 shows the period of the customership of the 400 sample customers of the FMGs.

Table 4.2

Customership Period for Particular Brands of the FMGs

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Customership Period</th>
<th>No. of Customers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1 year</td>
<td>139</td>
<td>34.8</td>
</tr>
<tr>
<td>2</td>
<td>1 – 2 years</td>
<td>160</td>
<td>40.0</td>
</tr>
<tr>
<td>3</td>
<td>3 years and more</td>
<td>101</td>
<td>25.3</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>400</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Computed from primary data.

Majority of the customers (40%) have possessed the relationship with the particular brands of the FMGs for the period of 1-2 years. Next, 34.8 per cent customers have bought the particular brands of the FMGs only for the last 1 year. ‘Above 3 years’ is the period of the customership to the 25.3 per cent customers.
Diagram 4.1
Period of Customership Period

[Bar chart showing the number of customers in different periods: 1 year (34.8%), 1-2 years (40%), 3 years and more (25.3%)]
4.2.2. Frequency of Buying

Number of times a customer buys the goods during a particular period is an important aspect to a business firm. The customers are known as the repeated customers in business filed. The FMG sector has such type of repeated customers that is shown in the table 4.3.

**Table 4.3**

**Frequency of Buying**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>No. of Times of buying</th>
<th>No. of Customers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Weekly once</td>
<td>86</td>
<td>21.5</td>
</tr>
<tr>
<td>2.</td>
<td>Once in Fortnight</td>
<td>182</td>
<td>45.5</td>
</tr>
<tr>
<td>3.</td>
<td>Once in Month</td>
<td>112</td>
<td>28.0</td>
</tr>
<tr>
<td>4.</td>
<td>Occasionally</td>
<td>20</td>
<td>5.0</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>400</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Computed from primary data.

Majority customers (45.5%) buy the FMGs once in fortnight and they buy any desired products. 28 per cent customers buy usually once in month. 21.5 per cent customers buy once in week. 5 per cent customers visit to the shop occasionally and they form the minority in number.
Diagram 4.2

Frequency of Buying

No. of Customers (in %)

<table>
<thead>
<tr>
<th>Frequency</th>
<th>No. of Times of Buying</th>
</tr>
</thead>
<tbody>
<tr>
<td>Once weekly</td>
<td>21.5</td>
</tr>
<tr>
<td>Once in Fortnight</td>
<td>45.5</td>
</tr>
<tr>
<td>Once in Month</td>
<td>28</td>
</tr>
<tr>
<td>Occasionally</td>
<td>5</td>
</tr>
</tbody>
</table>
4.2.3. Source of Awareness about the Recently Marketed FMGs

A lot of new brands of the FMGs are introduced in the market. At the same time, the customers are in need of a lot of information about the FMGs at the time of taking buying decision or buying of the FMGs. The information may be available from various sources and the table 4.4 shows the major source of information to them.

**Table 4.4**

**Source of Awareness**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Source of Awareness</th>
<th>No. of Customers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Friends / Relatives</td>
<td>61</td>
<td>15.25</td>
</tr>
<tr>
<td>2.</td>
<td>Neighbours</td>
<td>187</td>
<td>46.75</td>
</tr>
<tr>
<td>3.</td>
<td>Advertisement</td>
<td>131</td>
<td>32.75</td>
</tr>
<tr>
<td>4.</td>
<td>Any other</td>
<td>21</td>
<td>5.25</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>400</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Computed from primary data.

In respect of the source of awareness, majority of the customers (46.75%) have such awareness from the neighbours. 32.75 per cent customers got advertisement the source. At the same time, the minimum number of customers (15.25%) has the source from their friends/relatives.
Diagram 4.3

Source of Awareness

[Bar chart showing the source of awareness with percentages for Friends/Relatives (15.25%), Neighbours (46.75%), Advertisement (32.75%), and Other (5.25%).]
4.2.4. Type of Buying

Every buying transaction of a customer yield gain to a business firm. But, his visit to a shop may be a predetermined one of incidental one. The FMG customers’ visit to the shop is divided into two types such as incidental buying and predetermined buying. The details are shown in the table 4.5.

Table 4.5
Type of Buying

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Type of buying</th>
<th>No. of Customers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Incidental buying</td>
<td>182</td>
<td>45.5</td>
</tr>
<tr>
<td>2.</td>
<td>Pre determined buying</td>
<td>218</td>
<td>54.5</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>400</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Computed from primary data.

In respect of the visit of the customers to the shop, maximum number of customers (54.5%) buys the required FMGs with prior determination. On the other hand, rest of the customers’ visit (45.5%) to the shop buy the FMGs incidentally.
Diagram 4.4
Type of Buying

Planned visit  Occasional visit
4.2.5. Amount Spent

Amount spent for the FMGs differ from buyer to buyer and it depends on the disposable income available to them for spending. The table 4.6 shows the amount spent (per month) by the buyer.

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Amount Spent (per month)</th>
<th>No. of Customers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Upto Rs.200</td>
<td>90</td>
<td>22.5</td>
</tr>
<tr>
<td>2.</td>
<td>Rs.201-400</td>
<td>179</td>
<td>44.8</td>
</tr>
<tr>
<td>3.</td>
<td>Rs.401 – 600</td>
<td>102</td>
<td>25.5</td>
</tr>
<tr>
<td>4.</td>
<td>Rs.601 and above</td>
<td>29</td>
<td>7.3</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>400</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Computed from primary data.

From the table 4.6, it is clear that 44.8 per cent customers spend Rs.201-400 per month for the FMGs and they form the majority. 25.5 per cent customers spend Rs.401-600 per month in this regard. It is the amount upto Rs.200 to the 22.5 per cent customers. Minimum number of customers (7.3%) spends more than Rs.600 per month for purchasing the FMGs.
Diagram 4.5

Amount Spent

<table>
<thead>
<tr>
<th>Amount Spent</th>
<th>In Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upto Rs. 200</td>
<td>22.5%</td>
</tr>
<tr>
<td>Rs. 201 - 400</td>
<td>44.8%</td>
</tr>
<tr>
<td>Rs. 401 - 600</td>
<td>25.5%</td>
</tr>
<tr>
<td>Rs. 601 &amp; above</td>
<td>7.3%</td>
</tr>
</tbody>
</table>

(per month)
4.2.6. Having Grievance

Arising grievances is very usual thing in all types of business and services. The consumers of the FMGs is not an exception to this. The table 4.8 gives the mode of communicating the complaints by the customers

Table 4.7

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Having Grievance</th>
<th>No. of Customers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Yes</td>
<td>114</td>
<td>28.5</td>
</tr>
<tr>
<td>2.</td>
<td>No</td>
<td>256</td>
<td>71.5</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>400</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Computed from primary data.

Majority customers (71.5%) do not have any grievance against the FMGs or the FMG sector. Really, this is a great credit to the FMG sector. At the same time, the 28.5 per cent customers have some grievances. So, the FMG companies have to look after on those grievances of the customers even they are in least number.
Diagram 4.6

Having Grievance

- Yes: 71.5%
- No: 28.5%
4.2.7. Influencing Person

For every kind of buying decision, there is any influence behind it. Sometimes, it comes from external field such as advertisement, seller, agent, others etc. Sometimes, it may move from internal phase i.e., own initiative or self motivation. This is mostly applicable to all the lines of businesses the table 4.9 gives the details of influencing persons to the FMG customers.

Table 4.8
Influencing Persons

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Influencing Persons</th>
<th>No. of Customers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Friends/ Relatives</td>
<td>86</td>
<td>21.5</td>
</tr>
<tr>
<td>2.</td>
<td>Salesmen</td>
<td>198</td>
<td>49.5</td>
</tr>
<tr>
<td>3.</td>
<td>Myself</td>
<td>116</td>
<td>29.0</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>400</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Computed from primary data.

49.5 per cent customers are influenced by the salesmen to buy the FMGs. At the same time, 21.5 per cent customers are influenced by the friends/relatives. 29 per cent are influenced by themselves.
Diagram 4.7
Influencing Persons

<table>
<thead>
<tr>
<th>Motivating Person</th>
<th>In percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Friends/ Relatives</td>
<td>21.5</td>
</tr>
<tr>
<td>Salesmen</td>
<td>49.5</td>
</tr>
<tr>
<td>Myself</td>
<td>29</td>
</tr>
</tbody>
</table>
4.2.8. Influencing Aspect

Apart from the persons, environment, conditions of life and position / status of the customer may take a place in determining the decision in relation to the buying of the FMGs. The table 4.10 shows the situation that has motivated the customers.

Table 4.9
Influencing Aspect

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Influencing Aspect</th>
<th>No. of Customers</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Quality of the goods</td>
<td>73</td>
<td>18.3</td>
</tr>
<tr>
<td>2.</td>
<td>Reasonable Price</td>
<td>191</td>
<td>47.7</td>
</tr>
<tr>
<td>3.</td>
<td>Easy availability</td>
<td>132</td>
<td>33.0</td>
</tr>
<tr>
<td>4.</td>
<td>Advertisement</td>
<td>4</td>
<td>1.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>400</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

Source: Computed from primary data.

Reasonable price of the products influences the majority number of customers (47.7%). 33 per cent customers are influenced by easy availability. 18.3 per cent customers are influenced by the Quality of the goods. Advertisement is taking a very minimal role and the 1 per cent customers are motivated by it. So, it is clear that the FMG companies should pay its attention on the powerful advertisements.
Diagram 4.8
Influencing Aspect

- Quality of the goods: 18.3%
- Reasonable Price: 47.7%
- Easy availability: 33%
- Advertisement: 1%
4.3. STATISTICAL ANALYSIS

This section is intended for statistical analysis and it implies that the inferences and predictions are drawn from the statistical processing of the data. This section mainly deals with the testing the hypotheses relating to the buyer behaviour. The chi square test is applied to test the hypotheses.

4.3.1. CHI-SQUARE TEST

In this section the chi-square test is used to test the hypotheses of the present study.

Null Hypothesis

There is no association between gender of the customers of the FMGs of Thiruvarur district and type of buying the FMGs.

Table 4.10

<table>
<thead>
<tr>
<th>Gender</th>
<th>Incidental Buying</th>
<th>Predetermined buying</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>120</td>
<td>150</td>
<td>270</td>
</tr>
<tr>
<td>Female</td>
<td>62</td>
<td>68</td>
<td>130</td>
</tr>
<tr>
<td>Total</td>
<td>182</td>
<td>218</td>
<td>400</td>
</tr>
</tbody>
</table>

Source: Computed from primary data.
Table 4.11
Chi Square Test Results

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
<th>Exact Sig. (2-sided)</th>
<th>Exact Sig. (1-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>.373(^a)</td>
<td>1</td>
<td>.541</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Continuity Correction(^b)</td>
<td>.254</td>
<td>1</td>
<td>.614</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>.373</td>
<td>1</td>
<td>.541</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fisher's Exact Test</td>
<td></td>
<td></td>
<td></td>
<td>.592</td>
<td>.307</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>.372</td>
<td>1</td>
<td>.542</td>
<td></td>
<td></td>
</tr>
<tr>
<td>No. of Valid Cases</td>
<td>400</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

\(^a\) 0 cells (.0%) have expected count less than 5. The minimum expected count is 59.15.

\(^b\) Computed only for a 2x2 table

As the p value is greater than 0.05, the null hypothesis is accepted. There is no association between gender of the customers of the FMGs and type of buying the FMGs.
Gender * Length of Relationship

Null Hypothesis

There is no association between gender of the customers and length of relationship with the particular brands of the FMGs.

Table 4.12
Gender * Length of Relationship

<table>
<thead>
<tr>
<th>Gender</th>
<th>Length of Relationship</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0-2 years</td>
<td>2-4 years</td>
</tr>
<tr>
<td>Male</td>
<td>109</td>
<td>89</td>
</tr>
<tr>
<td>Female</td>
<td>30</td>
<td>71</td>
</tr>
<tr>
<td>Total</td>
<td>139</td>
<td>160</td>
</tr>
</tbody>
</table>

Source: Computed from primary data.

Table 4.13
Chi-Square Test Result

<table>
<thead>
<tr>
<th>Test</th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>18.497\textsuperscript{a}</td>
<td>2</td>
<td>.000</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>18.578</td>
<td>2</td>
<td>.000</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>2.478</td>
<td>1</td>
<td>.115</td>
</tr>
<tr>
<td>No. of Valid Cases</td>
<td>400</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

\textsuperscript{a} 0 cells (.0\%) have expected count less than 5. The minimum expected count is 32.83.

As the p value is lesser than 0.05, the null hypothesis is rejected. So, there is association between gender of the customers and length of relationship with the particular brands of the FMGs.
Gender * Frequency of Buying

Null Hypothesis

There is no association between gender of the customers and number of buying the FMGs.

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency of Buying</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Weekly once</td>
<td>Once in fortnight</td>
</tr>
<tr>
<td>Male</td>
<td>58</td>
<td>132</td>
</tr>
<tr>
<td>Female</td>
<td>28</td>
<td>50</td>
</tr>
<tr>
<td>Total</td>
<td>86</td>
<td>182</td>
</tr>
</tbody>
</table>

Source: Computed from primary data.

Table 4.15

Chi-Square Test Result

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>8.998a</td>
<td>3</td>
<td>.029</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>8.948</td>
<td>3</td>
<td>.030</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>.730</td>
<td>1</td>
<td>.393</td>
</tr>
<tr>
<td>No. of Valid Cases</td>
<td>400</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 6.50.

As the p value is lesser than 0.05, the null hypothesis is rejected. So, there is association between gender of the customers and frequency of buying the FMGs.
Gender * amount spent

Null Hypothesis

There is no association between gender of the customers and amount spent for purchasing the FMGs.

**Table 4.16**

Gender and opinion on amount spent

<table>
<thead>
<tr>
<th>Gender</th>
<th>Amount spent</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Upto Rs.200</td>
<td>Rs.201-400</td>
</tr>
<tr>
<td>Male</td>
<td>61</td>
<td>123</td>
</tr>
<tr>
<td>Female</td>
<td>29</td>
<td>56</td>
</tr>
<tr>
<td>Total</td>
<td>90</td>
<td>179</td>
</tr>
</tbody>
</table>

Source: Computed from primary data.

**Table 4.17**

Chi-Square Test Result

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>2.099a</td>
<td>3</td>
<td>.552</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>2.126</td>
<td>3</td>
<td>.547</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>.001</td>
<td>1</td>
<td>.975</td>
</tr>
<tr>
<td>No. of Valid Cases</td>
<td>400</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.43.

As the p value is greater than 0.05, the null hypothesis is accepted. So, there is no association between gender of the customers and amount spent for purchasing the FMGs.
Gender * Having grievance

Null Hypothesis

There is no association between gender of the customers and having grievance against the FMGs.

Table 4.18

Gender and Having grievance

<table>
<thead>
<tr>
<th>Gender</th>
<th>Having grievance</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>Male</td>
<td>102</td>
<td>168</td>
</tr>
<tr>
<td>Female</td>
<td>42</td>
<td>88</td>
</tr>
<tr>
<td>Total</td>
<td>144</td>
<td>256</td>
</tr>
</tbody>
</table>

Source: Computed from primary data.

Table 4.19

Chi-Square Test

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
<th>Exact Sig. (2-sided)</th>
<th>Exact Sig. (1-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>1.140a</td>
<td>1</td>
<td>.286</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Continuity Correction</td>
<td>.915</td>
<td>1</td>
<td>.339</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>1.150</td>
<td>1</td>
<td>.284</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fisher's Exact Test</td>
<td></td>
<td></td>
<td></td>
<td>.318</td>
<td>.170</td>
</tr>
<tr>
<td>Linear-by-Linear</td>
<td>1.137</td>
<td>1</td>
<td>.286</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Association</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No. of Valid Cases</td>
<td>400</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 46.80.
As the p value is greater than 0.05, the null hypothesis is accepted. So, there is no association between gender of the customers and having grievance against the FMGs.

**Gender * Influencing aspect**

**Null Hypothesis**

There is no association between gender of the customers and influencing aspect to them to buy the particular brand of the FMGs.
Table 4.20
Gender and Influencing Aspect

<table>
<thead>
<tr>
<th>Gender</th>
<th>Influencing aspect</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Quality of the goods</td>
<td>Reasonable Price</td>
</tr>
<tr>
<td>Male</td>
<td>49</td>
<td>129</td>
</tr>
<tr>
<td>Female</td>
<td>24</td>
<td>62</td>
</tr>
<tr>
<td>Total</td>
<td>73</td>
<td>191</td>
</tr>
</tbody>
</table>

Source: Computed from primary data.

Table 4.21
Chi-Square Test Result

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>.108(^a)</td>
<td>3</td>
<td>.991</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>.113</td>
<td>3</td>
<td>.990</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>.013</td>
<td>1</td>
<td>.909</td>
</tr>
<tr>
<td>No. of Valid Cases</td>
<td>400</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

\(^a\) 2 cells (25.0\%) have expected count less than 5. The minimum expected count is 1.30.

As the p value is greater than 0.05, the null hypothesis is accepted. So, there is no association between gender of the customers and influencing aspect to them to buy the particular brand of the FMGs.
Gender * Influencing Person

Null Hypothesis

There is no association between gender of the customers and influencing person to them to buy the particular brand of the FMGs.

Table 4.22

<table>
<thead>
<tr>
<th>Gender</th>
<th>Influencing Person</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Friends/Relatives</td>
<td>Salesman</td>
<td>Myself</td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>59</td>
<td>140</td>
<td>71</td>
<td>270</td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>27</td>
<td>58</td>
<td>45</td>
<td>130</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>86</td>
<td>198</td>
<td>116</td>
<td>400</td>
<td></td>
</tr>
</tbody>
</table>

Source: Computed from primary data.

Table 4.23

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>3.070a</td>
<td>2</td>
<td>.215</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>3.026</td>
<td>2</td>
<td>.220</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>1.549</td>
<td>1</td>
<td>.213</td>
</tr>
<tr>
<td>No. of Valid Cases</td>
<td>400</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 27.95.
As the p value is greater than 0.05, the null hypothesis is accepted. So, there is no association between gender of the customers and influencing person to them to buy the particular brand of the FMGs.

**Age * Type of Buying**

**Null Hypothesis**

There is no association between age of the customers and type of buying.

**Table 4.24**

**Age and Type of Buying**

<table>
<thead>
<tr>
<th>Age (in years)</th>
<th>Type of Buying</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Incidental buying</td>
<td></td>
</tr>
<tr>
<td>20–40</td>
<td>96</td>
<td>122</td>
</tr>
<tr>
<td>41-60</td>
<td>73</td>
<td>86</td>
</tr>
<tr>
<td>61 and above</td>
<td>13</td>
<td>10</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>182</strong></td>
<td><strong>218</strong></td>
</tr>
</tbody>
</table>

Source: Computed from primary data.
As the p value is greater than 0.05, the null hypothesis is accepted. So, there is no association between age of the customers and type of buying.

**Age * Frequency of buying**

**Null Hypothesis**

There is no association between age of the customers and frequency of buying the FMGs.

<table>
<thead>
<tr>
<th>Age (in years)</th>
<th>Frequency of Buying</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Weekly one</td>
<td>Once in fortnight</td>
</tr>
<tr>
<td>20–40</td>
<td>50</td>
<td>97</td>
</tr>
<tr>
<td>41-60</td>
<td>33</td>
<td>76</td>
</tr>
<tr>
<td>61 and above</td>
<td>3</td>
<td>9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>86</strong></td>
<td><strong>182</strong></td>
</tr>
</tbody>
</table>

Source: Computed from primary data.
Table 4.27
Chi-Square Test Result

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>3.785a</td>
<td>6</td>
<td>.706</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>3.632</td>
<td>6</td>
<td>.726</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>.684</td>
<td>1</td>
<td>.408</td>
</tr>
<tr>
<td>No. of Valid Cases</td>
<td>400</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. 2 cells (16.7%) have expected count less than 5.

b. The minimum expected count is 1.15.

As the p value is greater than 0.05, the null hypothesis is accepted. So, there is no association between age of the customers and frequency of buying the FMGs.

Age * Amount Spent

Null Hypothesis

There is no association between age of the customers and amount spent for purchasing the FMGs.

Table 4.28
Age and Amount Spent

<table>
<thead>
<tr>
<th>Age (in years)</th>
<th>Amount Spent</th>
<th></th>
<th></th>
<th></th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Upto Rs.200</td>
<td>Rs.201-400</td>
<td>Rs.401-600</td>
<td>Rs.601 and above</td>
<td></td>
</tr>
<tr>
<td>20–40</td>
<td>48</td>
<td>108</td>
<td>47</td>
<td>15</td>
<td>218</td>
</tr>
<tr>
<td>41–60</td>
<td>36</td>
<td>62</td>
<td>48</td>
<td>13</td>
<td>159</td>
</tr>
<tr>
<td>61 and above</td>
<td>6</td>
<td>9</td>
<td>7</td>
<td>1</td>
<td>23</td>
</tr>
<tr>
<td>Total</td>
<td>90</td>
<td>179</td>
<td>102</td>
<td>29</td>
<td>400</td>
</tr>
</tbody>
</table>

Source: Computed from primary data.
Table 4.29

Chi-Square Test Result

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>6.027a</td>
<td>6</td>
<td>.420</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>6.067</td>
<td>6</td>
<td>.416</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>.610</td>
<td>1</td>
<td>.435</td>
</tr>
<tr>
<td>No. of Valid Cases</td>
<td>400</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. 1 cells (8.3%) have expected count less than 5. The minimum expected count is 1.67.

As the p value is greater than 0.05, the null hypothesis is accepted. So, there is no association between age of the customers and amount spent for purchasing the FMGs.

Age * Having Grievance

Null Hypothesis

There is no association between age of the customers and having grievance against the FMGs.

Table 4.30

Age and Having Grievance

<table>
<thead>
<tr>
<th>Age (in years)</th>
<th>Having Grievance</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>20–40</td>
<td>76</td>
<td>142</td>
</tr>
<tr>
<td>41-60</td>
<td>61</td>
<td>98</td>
</tr>
<tr>
<td>61 and above</td>
<td>7</td>
<td>16</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>144</strong></td>
<td><strong>256</strong></td>
</tr>
</tbody>
</table>

Source: Computed from primary data.
Table 4.31

Chi-Square Test Result

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>.818a</td>
<td>2</td>
<td>.664</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>.823</td>
<td>2</td>
<td>.663</td>
</tr>
<tr>
<td>Linear-by-Linear Assoc</td>
<td>.043</td>
<td>1</td>
<td>.836</td>
</tr>
<tr>
<td>No. of Valid Cases</td>
<td>400</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.28.

As the p value is greater than 0.05, the null hypothesis is accepted. So, there is no association between age of the customers and having grievance against the FMGs.

**Age * Influencing Aspect**

**Null Hypothesis**

There is no association between age of the customers and influencing aspect to them to buy the particular brand of the FMGs.

Table 4.32

Age and Influencing Aspect

<table>
<thead>
<tr>
<th>Age (in years)</th>
<th>Quality of the goods</th>
<th>Influencing Aspect</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Reasonable Price</td>
<td>Easy availability</td>
</tr>
<tr>
<td>20–40</td>
<td>39</td>
<td>115</td>
<td>61</td>
</tr>
<tr>
<td>41–60</td>
<td>30</td>
<td>66</td>
<td>62</td>
</tr>
<tr>
<td>61 and above</td>
<td>4</td>
<td>10</td>
<td>9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>73</strong></td>
<td><strong>191</strong></td>
<td><strong>132</strong></td>
</tr>
</tbody>
</table>

Source: Computed from primary data.
Table 4.33
Chi-Square Test Result

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>6.999&lt;sup&gt;a&lt;/sup&gt;</td>
<td>6</td>
<td>.321</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>7.235</td>
<td>6</td>
<td>.300</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>1.217</td>
<td>1</td>
<td>.270</td>
</tr>
<tr>
<td>No. of Valid Cases</td>
<td>400</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<sup>a</sup> 4 cells (33.3%) have expected count less than 5. The minimum expected count is 0.23.

As the p value is greater than 0.05, the null hypothesis is accepted. So, there is no association between age of the customers and influencing aspect to them to buy the particular brand of the FMGs.

**Age (in years) * Influencing Person**

**Null Hypothesis**

There is no association between age of the customers and influencing person to them to buy the particular brand of the FMGs.

Table 4.34

<table>
<thead>
<tr>
<th>Age (in years)</th>
<th>Influencing Person</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Friends / Relatives</td>
<td>Salesman</td>
</tr>
<tr>
<td>20–40</td>
<td>42</td>
<td>113</td>
</tr>
<tr>
<td>41-60</td>
<td>38</td>
<td>74</td>
</tr>
<tr>
<td>61 and above</td>
<td>6</td>
<td>11</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>86</strong></td>
<td><strong>198</strong></td>
</tr>
</tbody>
</table>

Source: Computed from primary data.
Table 4.35  
Chi-Square Tests  

<table>
<thead>
<tr>
<th>Test Type</th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>1.776a</td>
<td>4</td>
<td>.777</td>
</tr>
<tr>
<td>Likelihood Ratio</td>
<td>1.770</td>
<td>4</td>
<td>.778</td>
</tr>
<tr>
<td>Linear-by-Linear Association</td>
<td>.556</td>
<td>1</td>
<td>.456</td>
</tr>
<tr>
<td>No. of Valid Cases</td>
<td>400</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. 1 cells (11.1%) have expected count less than 5. The minimum expected count is 4.95.

As the p value is greater than 0.05, the null hypothesis is accepted. So, there is no association between age of the customers and influencing person to them to buy the particular brand of the FMGs.

Analysis of Variance (ANOVA) Test

In this section, the ANOVA is utilized to test the hypotheses of the present study.

ANOVA Test: AGE AND SATISFACATION

Null Hypothesis

There is no significant difference in the mean level of agreement of customers of the FMGs in different age groups on various factors of satisfaction (i.e., age has no effect on satisfaction).
### Table 4.36

ANOVA Test: Age and Satisfaction

<table>
<thead>
<tr>
<th>Factor: Satisfaction</th>
<th>Age Group</th>
<th>Mean</th>
<th>Source of Variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Price of the Products</td>
<td>20–40</td>
<td>2.33</td>
<td>Between Groups</td>
<td>4.775</td>
<td>2</td>
<td>2.388</td>
<td>1.325</td>
<td>0.267</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.48</td>
<td>Within Groups</td>
<td>715.222</td>
<td>397</td>
<td>1.802</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.04</td>
<td>Total</td>
<td>719.998</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.38</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quality</td>
<td>20–40</td>
<td>2.38</td>
<td>Between Groups</td>
<td>0.404</td>
<td>2</td>
<td>0.202</td>
<td>0.113</td>
<td>0.894</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.31</td>
<td>Within Groups</td>
<td>712.893</td>
<td>397</td>
<td>1.796</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.35</td>
<td>Total</td>
<td>713.298</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.35</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Approach of the Staff</td>
<td>20–40</td>
<td>3.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.96</td>
<td>Between Groups</td>
<td>4.263</td>
<td>2</td>
<td>2.132</td>
<td>1.223</td>
<td>0.295</td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.61</td>
<td>Within Groups</td>
<td>691.697</td>
<td>397</td>
<td>1.742</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.99</td>
<td>Total</td>
<td>695.96</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Location of the shop</td>
<td>20–40</td>
<td>3.13</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.95</td>
<td>Between Groups</td>
<td>3.14</td>
<td>2</td>
<td>1.57</td>
<td>1.192</td>
<td>0.305</td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.96</td>
<td>Within Groups</td>
<td>522.958</td>
<td>397</td>
<td>1.317</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.05</td>
<td>Total</td>
<td>526.098</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advertisement</td>
<td>20–40</td>
<td>2.78</td>
<td>Between Groups</td>
<td>4.818</td>
<td>2</td>
<td>2.409</td>
<td>1.328</td>
<td>0.266</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.99</td>
<td>Within Groups</td>
<td>720.059</td>
<td>397</td>
<td>1.814</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.65</td>
<td>Total</td>
<td>724.877</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.86</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Availability of variety of goods</td>
<td>20–40</td>
<td>2.37</td>
<td>Between Groups</td>
<td>2.942</td>
<td>2</td>
<td>1.471</td>
<td>1.047</td>
<td>0.352</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.43</td>
<td>Within Groups</td>
<td>557.995</td>
<td>397</td>
<td>1.406</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.74</td>
<td>Total</td>
<td>560.938</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.41</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Factor: Satisfaction</td>
<td>Age group</td>
<td>Mean</td>
<td>Source of variation</td>
<td>Sum of Squares</td>
<td>df</td>
<td>Mean Square</td>
<td>F</td>
<td>Sig.</td>
</tr>
<tr>
<td>----------------------</td>
<td>-----------</td>
<td>------</td>
<td>---------------------</td>
<td>----------------</td>
<td>----</td>
<td>-------------</td>
<td>------</td>
<td>-------</td>
</tr>
<tr>
<td>Customer relationship of the Company</td>
<td>20–40</td>
<td>2.50</td>
<td>Between Groups</td>
<td>18.209</td>
<td>2</td>
<td>9.104</td>
<td>4.331</td>
<td>0.014*</td>
</tr>
<tr>
<td></td>
<td>41–60</td>
<td>2.94</td>
<td>Within Groups</td>
<td>834.469</td>
<td>397</td>
<td>2.102</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.61</td>
<td>Total</td>
<td>852.678</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>2.68</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reliability</td>
<td>20–40</td>
<td>3.46</td>
<td>Between Groups</td>
<td>2.238</td>
<td>2</td>
<td>1.119</td>
<td>0.775</td>
<td>0.462</td>
</tr>
<tr>
<td></td>
<td>41–60</td>
<td>3.57</td>
<td>Within Groups</td>
<td>573.559</td>
<td>397</td>
<td>1.445</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>3.74</td>
<td>Total</td>
<td>575.797</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>3.52</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relationship with the salesmen</td>
<td>20–40</td>
<td>3.42</td>
<td>Between Groups</td>
<td>5.531</td>
<td>2</td>
<td>2.765</td>
<td>1.949</td>
<td>0.144</td>
</tr>
<tr>
<td></td>
<td>41–60</td>
<td>3.55</td>
<td>Within Groups</td>
<td>563.367</td>
<td>397</td>
<td>1.419</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>3.04</td>
<td>Total</td>
<td>568.898</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>3.45</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Information providing by the company</td>
<td>20–40</td>
<td>2.83</td>
<td>Between Groups</td>
<td>3.63</td>
<td>2</td>
<td>1.815</td>
<td>0.769</td>
<td>0.464</td>
</tr>
<tr>
<td></td>
<td>41–60</td>
<td>2.64</td>
<td>Within Groups</td>
<td>936.867</td>
<td>397</td>
<td>2.36</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.83</td>
<td>Total</td>
<td>940.498</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>2.75</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Different brands</td>
<td>20–40</td>
<td>2.85</td>
<td>Between Groups</td>
<td>4.941</td>
<td>2</td>
<td>2.471</td>
<td>1.674</td>
<td>0.189</td>
</tr>
<tr>
<td></td>
<td>41–60</td>
<td>3.08</td>
<td>Within Groups</td>
<td>585.849</td>
<td>397</td>
<td>1.476</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.87</td>
<td>Total</td>
<td>590.79</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>2.95</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overall Satisfaction</td>
<td>20–40</td>
<td>2.79</td>
<td>Between Groups</td>
<td>.343</td>
<td>.171</td>
<td>.625</td>
<td>.536</td>
<td>.343</td>
</tr>
<tr>
<td></td>
<td>41–60</td>
<td>2.85</td>
<td>Within Groups</td>
<td>108.955</td>
<td>.274</td>
<td>108.955</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.75</td>
<td>Total</td>
<td>109.298</td>
<td></td>
<td>109.298</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>2.81</td>
<td>.343</td>
<td>.171</td>
<td>.625</td>
<td>.536</td>
<td>.343</td>
</tr>
</tbody>
</table>

* Significant at 5% level of significance.
It can be observed from the above table that age has no significant impact on the level of agreement on various factors of satisfaction except the factor ‘customer relationship of the company’. The small values of F and very high values of p (>0.05) for all the factors except ‘customer relationship of the company’ verify that the respective null hypotheses are accepted and it can be concluded that there is no significant difference in the mean level of agreement of customers in different age groups on various factors of satisfaction (i.e., age has no effect on satisfaction).

For the factor ‘customer relationship of the company, the value of $F_{(2,397)} = 4.331$ - and p-value 0.014 signifies the null hypothesis is rejected at 5% level of significance and is concluded that there is significant difference in the level of agreement of customers in different age groups. The customers in the age group 41-60 years (2.94) have higher level of agreement than the other age groups. The customers in the age group 20-40 years (2.50) have the least level of agreement. However, the overall level of agreement level (2.68) on this factor ‘customer relationship of the company’ reveals the fact that the customers do not have adequate satisfaction towards this, as this mean value 2.68 has a literal meaning of ‘below neutral’. Hence it is suggested that the FMG sector should tend to redefine its strategies to win the heart of the customers.

**ANOVA Test: AGE AND AWARENESS**

**Null Hypothesis**

There is no significant difference in the mean level of awareness of customers of the FMGs in different age groups on various factors of awareness (i.e., age has no effect awareness).
### Table 4.37
ANOVA Test: Age and Awareness

<table>
<thead>
<tr>
<th>Factor: Awareness</th>
<th>Age group</th>
<th>Mean</th>
<th>Source of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Categories of the FMGs</td>
<td>20–40</td>
<td>2.11</td>
<td>Between Groups</td>
<td>1.021</td>
<td>2</td>
<td>0.51</td>
<td>0.423</td>
<td>0.655</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.17</td>
<td>Within Groups</td>
<td>478.729</td>
<td>397</td>
<td>1.206</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>1.96</td>
<td>Total</td>
<td>479.75</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.13</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Availability of different brands of the FMGs</td>
<td>20–40</td>
<td>2.22</td>
<td>Between Groups</td>
<td>1.062</td>
<td>2</td>
<td>0.531</td>
<td>0.344</td>
<td>0.709</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.14</td>
<td>Within Groups</td>
<td>612.616</td>
<td>397</td>
<td>1.543</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.04</td>
<td>Total</td>
<td>613.678</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.18</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Concessions /discount offers</td>
<td>20–40</td>
<td>2.53</td>
<td>Between Groups</td>
<td>2.032</td>
<td>2</td>
<td>1.016</td>
<td>0.752</td>
<td>0.472</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.67</td>
<td>Within Groups</td>
<td>536.546</td>
<td>397</td>
<td>1.352</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.65</td>
<td>Total</td>
<td>538.578</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.59</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The name of the company of the FMGs</td>
<td>20–40</td>
<td>2.55</td>
<td>Between Groups</td>
<td>4.146</td>
<td>2</td>
<td>2.073</td>
<td>1.097</td>
<td>0.335</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.67</td>
<td>Within Groups</td>
<td>750.331</td>
<td>397</td>
<td>1.89</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.96</td>
<td>Total</td>
<td>754.478</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.62</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Price changes</td>
<td>20–40</td>
<td>2.72</td>
<td>Between Groups</td>
<td>2.723</td>
<td>2</td>
<td>1.361</td>
<td>0.946</td>
<td>0.389</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.89</td>
<td>Within Groups</td>
<td>571.277</td>
<td>397</td>
<td>1.439</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.87</td>
<td>Total</td>
<td>574</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.8</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recent Changes of the FMG sector</td>
<td>20–40</td>
<td>3</td>
<td>Between Groups</td>
<td>2.627</td>
<td>2</td>
<td>1.314</td>
<td>0.786</td>
<td>0.457</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.95</td>
<td>Within Groups</td>
<td>663.81</td>
<td>397</td>
<td>1.672</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.65</td>
<td>Total</td>
<td>666.438</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.96</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overall</td>
<td>20–40</td>
<td>2.76</td>
<td>Between Groups</td>
<td>.992</td>
<td>2</td>
<td>.496</td>
<td>2.042</td>
<td>.131</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.86</td>
<td>Within Groups</td>
<td>96.463</td>
<td>397</td>
<td>.243</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.76</td>
<td>Total</td>
<td>97.456</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.80</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Significant at 10% level of significance
It can be observed from the above table that age has no significant impact on the level of agreement on various factors of awareness so that the respective null hypotheses are accepted and it can be concluded that there is no significant difference in the mean level of awareness of customers in different age groups on various factors of awareness (i.e., age has no effect on awareness).

Also it can be seen from the above table that the overall level of awareness (2.80) of customers reveals the fact that the customers are not of aware. The overall mean of 2.80 has a literal meaning of ‘below neutral’. Hence it is suggested that the Sangh should revise its strategies to raise the level awareness of its customers to retain them and add more customers to its fold.

ANOVA Test: AGE AND ATTITUDE TOWARDS PRICE

Null Hypothesis

There is no significant difference between the mean level of attitude in different age groups and the attitude towards price (i.e., age has no effect on attitude towards price).
Table 4.38
ANOVA Test: Age and Attitude towards Price

<table>
<thead>
<tr>
<th>Factor : Attitude towards Price</th>
<th>Age group</th>
<th>Mean</th>
<th>Source of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immateriality of price</td>
<td>20–40</td>
<td>2.44</td>
<td>Between Groups</td>
<td>0.157</td>
<td>2</td>
<td>0.079</td>
<td>0.045</td>
<td>0.956</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.47</td>
<td>Within Groups</td>
<td>688.94</td>
<td>397</td>
<td>1.735</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.39</td>
<td>Total</td>
<td>689.098</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.45</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lesser Price</td>
<td>20–40</td>
<td>2.6</td>
<td>Between Groups</td>
<td>0.189</td>
<td>2</td>
<td>0.094</td>
<td>0.041</td>
<td>0.959</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.64</td>
<td>Within Groups</td>
<td>904.521</td>
<td>397</td>
<td>2.278</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.61</td>
<td>Total</td>
<td>904.71</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.62</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expectation on reduction of price</td>
<td>20–40</td>
<td>3.01</td>
<td>Between Groups</td>
<td>4.327</td>
<td>2</td>
<td>2.163</td>
<td>1.462</td>
<td>0.233</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.92</td>
<td>Within Groups</td>
<td>587.571</td>
<td>397</td>
<td>1.48</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.57</td>
<td>Total</td>
<td>591.898</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.95</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Willing to bear price even in increase of price</td>
<td>20–40</td>
<td>3.22</td>
<td>Between Groups</td>
<td>0.728</td>
<td>2</td>
<td>0.364</td>
<td>0.255</td>
<td>0.775</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>3.2</td>
<td>Within Groups</td>
<td>566.469</td>
<td>397</td>
<td>1.427</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>3.39</td>
<td>Total</td>
<td>567.197</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.22</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comparative effort</td>
<td>20–40</td>
<td>3.42</td>
<td>Between Groups</td>
<td>0.607</td>
<td>2</td>
<td>0.304</td>
<td>0.201</td>
<td>0.818</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>3.35</td>
<td>Within Groups</td>
<td>599.19</td>
<td>397</td>
<td>1.509</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>3.48</td>
<td>Total</td>
<td>599.798</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.40</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overall</td>
<td>20–40</td>
<td>3.01</td>
<td>Between Groups</td>
<td>.406</td>
<td>2</td>
<td>.203</td>
<td>.554</td>
<td>0.575</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>3.05</td>
<td>Within Groups</td>
<td>145.660</td>
<td>397</td>
<td>.367</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.92</td>
<td>Total</td>
<td>146.067</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.02</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Significant at 10% level of significance.
It can be observed from the above table that age has no significant impact on the level of agreement on the attitude towards price. The small values of F and very high values of p (>0.05) for all the factors verify that the respective null hypotheses are accepted and it can be concluded that there is no significant difference between the mean level of agreement of customers in different age groups and the attitude towards price (i.e., age has no effect on attitude towards price).

Also it can be seen from the above table that the overall level of agreement (3.02) of customers reveals the fact that the customers do not have favourable attitude towards the price. The overall mean of 3.02 has a literal meaning of ‘neutral’. Hence it is suggested that the FMG companies should revise its strategies to raise the attitude of its customers to retain them and strengthen the customer base.

ANOVA Test: AGE AND ATTITUDE TOWARDS PRODUCT

Null Hypothesis

There is no significant difference between the mean level of agreement of the FMG customers of the in different age groups and the attitude of towards the product (i.e., age has no effect on attitude of towards the product).
Table 4.39
ANOVA Test: Age and Attitude towards Product

<table>
<thead>
<tr>
<th>Factor : Attitude towards Product</th>
<th>Age group</th>
<th>Mean</th>
<th>Source of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nature of products</td>
<td>20–40</td>
<td>3.34</td>
<td>Between Groups</td>
<td>3.985</td>
<td>2</td>
<td>1.993</td>
<td>1.412</td>
<td>0.245</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>3.52</td>
<td>Within Groups</td>
<td>560.212</td>
<td>397</td>
<td>1.411</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>3.17</td>
<td>Total</td>
<td>564.198</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health care nature</td>
<td>20–40</td>
<td>3.38</td>
<td>Between Groups</td>
<td>4.192</td>
<td>2</td>
<td>2.096</td>
<td>1.326</td>
<td>0.267</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>3.54</td>
<td>Within Groups</td>
<td>627.318</td>
<td>397</td>
<td>1.58</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>3.74</td>
<td>Total</td>
<td>631.51</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.47</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Availability of Substitutes</td>
<td>20–40</td>
<td>3.45</td>
<td>Between Groups</td>
<td>0.776</td>
<td>2</td>
<td>0.388</td>
<td>0.269</td>
<td>0.764</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>3.52</td>
<td>Within Groups</td>
<td>573.134</td>
<td>397</td>
<td>1.444</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>3.61</td>
<td>Total</td>
<td>573.91</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.49</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Possibility for improvement of products</td>
<td>20–40</td>
<td>3.4</td>
<td>Between Groups</td>
<td>5.517</td>
<td>2</td>
<td>2.758</td>
<td>1.822</td>
<td>0.163</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>3.35</td>
<td>Within Groups</td>
<td>601.061</td>
<td>397</td>
<td>1.514</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>3.87</td>
<td>Total</td>
<td>606.577</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.41</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overall</td>
<td>20–40</td>
<td>3.39</td>
<td>Between Groups</td>
<td>1.273</td>
<td>2</td>
<td>0.637</td>
<td>1.076</td>
<td>0.342</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>3.48</td>
<td>Within Groups</td>
<td>234.912</td>
<td>397</td>
<td>0.592</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>3.60</td>
<td>Total</td>
<td>236.185</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.44</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Significant at 10% level of significance.

It can be observed from the above table that age has no significant impact on the attitude of towards the product. The small values of F and very high values of p (>0.05) for all the factors verify that the respective null hypotheses are accepted and it can be concluded that there is no significant
difference between the mean level of agreement of customers in different age groups and the attitude of towards the product (i.e., age has no effect attitude of towards the product).

Also it can be seen from the above table that the overall level of agreement (3.44) of customers reveals the fact that the customers do not have favorable attitude towards product. The overall mean of 3.44 has a literal meaning of ‘neutral’. Hence it is suggested that the FMG sector companies should modify their plans to raise the relationship of its customers to retain them and add more customers to its fold.

**ANOVA Test: AGE AND ATTITUDE TOWARDS PATRONAGE**

**Null Hypothesis**

There is no significant difference between the mean level of agreement of FMG customers of in different age groups and attitude towards patronage (i.e., age has no effect on attitude towards patronage).
Table 4.40
ANOVA Test: Age and Attitude towards Patronage

<table>
<thead>
<tr>
<th>Factor : Attitude towards Patronage</th>
<th>Age group</th>
<th>Mean</th>
<th>Source of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continuous support</td>
<td>20–40</td>
<td>2.69</td>
<td>Between Groups</td>
<td>5.82</td>
<td>2</td>
<td>2.91</td>
<td>1.931</td>
<td>0.146</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.77</td>
<td>Within Groups</td>
<td>598.17</td>
<td>397</td>
<td>1.507</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>3.22</td>
<td>Total</td>
<td>603.99</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.76</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Willing to wait</td>
<td>20–40</td>
<td>3.04</td>
<td>Between Groups</td>
<td>0.24</td>
<td>2</td>
<td>0.12</td>
<td>0.07</td>
<td>0.932</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.99</td>
<td>Within Groups</td>
<td>678.638</td>
<td>397</td>
<td>1.709</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>3.04</td>
<td>Total</td>
<td>678.878</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.02</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Willing to argue</td>
<td>20–40</td>
<td>3.17</td>
<td>Between Groups</td>
<td>7.285</td>
<td>2</td>
<td>3.642</td>
<td>2.02</td>
<td>0.134</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.92</td>
<td>Within Groups</td>
<td>715.905</td>
<td>397</td>
<td>1.803</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.78</td>
<td>Total</td>
<td>723.19</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Willing to come back</td>
<td>20–40</td>
<td>3.23</td>
<td>Between Groups</td>
<td>8.018</td>
<td>2</td>
<td>4.009</td>
<td>2.113</td>
<td>0.122</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>3.15</td>
<td>Within Groups</td>
<td>753.359</td>
<td>397</td>
<td>1.898</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>3.78</td>
<td>Total</td>
<td>761.378</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.23</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reluctant to criticize</td>
<td>20–40</td>
<td>3.5</td>
<td>Between Groups</td>
<td>2.697</td>
<td>2</td>
<td>1.348</td>
<td>0.781</td>
<td>0.459</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>3.33</td>
<td>Within Groups</td>
<td>685.481</td>
<td>397</td>
<td>1.727</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>3.43</td>
<td>Total</td>
<td>688.178</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.43</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Willing to recommend</td>
<td>20–40</td>
<td>3.46</td>
<td>Between Groups</td>
<td>3.668</td>
<td>2</td>
<td>1.834</td>
<td>1.246</td>
<td>0.289</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>3.26</td>
<td>Within Groups</td>
<td>584.329</td>
<td>397</td>
<td>1.472</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>3.35</td>
<td>Total</td>
<td>587.998</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.38</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
It can be observed from the above table that age has no significant impact on the attitude of the customers towards the patronage. The small values of F and very high values of p (>0.05) for all the factors verify that the respective null hypotheses are accepted and it can be concluded that there is no significant difference between the mean level of agreement of customers in different age groups and attitude of the customers towards the patronage (i.e., age has no effect on attitude of the customers towards the patronage).

Also it can be seen from the above table that the overall level of agreement (3.24) of customers reveals the fact that the customers do not have favourable attitude towards patronage. The overall mean of 3.24 has a literal meaning of ‘neutral’. Hence it is suggested that the FMG sector should take steps to improve its image in the minds of the customers to retain them.
ANOVA TEST: AGE AND ATTITUDE TOWARDS IMAGE

Null Hypothesis

There is no significant difference in the mean level of agreement of FMG customers in differing age groups on the attitude towards image (i.e., Age of customers has no attitude towards image).

Table 4.41
ANOVA Test: Age and Attitude towards Image

<table>
<thead>
<tr>
<th>Factor : Attitude Towards Image</th>
<th>Age group</th>
<th>Mean</th>
<th>Sour of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maintenance of friendliness</td>
<td>20–40</td>
<td>2.14</td>
<td>Between Groups</td>
<td>23.849</td>
<td>2</td>
<td>11.925</td>
<td>6.8</td>
<td>0.001*</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.28</td>
<td>Within Groups</td>
<td>696.148</td>
<td>397</td>
<td>1.754</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.76</td>
<td>Total</td>
<td>719.997</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.38</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Close Relationship</td>
<td>20–40</td>
<td>2.24</td>
<td>Between Groups</td>
<td>2.091</td>
<td>2</td>
<td>1.045</td>
<td>0.584</td>
<td>0.558</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.36</td>
<td>Within Groups</td>
<td>711.207</td>
<td>397</td>
<td>1.791</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.44</td>
<td>Total</td>
<td>713.298</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.35</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sentimental touch</td>
<td>20–40</td>
<td>2.68</td>
<td>Between Groups</td>
<td>31.843</td>
<td>2</td>
<td>15.922</td>
<td>9.518</td>
<td>0.000*</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.9</td>
<td>Within Groups</td>
<td>664.117</td>
<td>397</td>
<td>1.673</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>3.42</td>
<td>Total</td>
<td>695.96</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.99</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Competitiveness</td>
<td>20–40</td>
<td>2.83</td>
<td>Between Groups</td>
<td>21.412</td>
<td>2</td>
<td>10.706</td>
<td>8.422</td>
<td>0.000*</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.95</td>
<td>Within Groups</td>
<td>504.685</td>
<td>397</td>
<td>1.271</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>3.41</td>
<td>Total</td>
<td>526.098</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Service motive</td>
<td>20–40</td>
<td>2.79</td>
<td>Between Groups</td>
<td>3.578</td>
<td>2</td>
<td>1.789</td>
<td>0.985</td>
<td>0.374</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.8</td>
<td>Within Groups</td>
<td>721.299</td>
<td>397</td>
<td>1.817</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>3.01</td>
<td>Total</td>
<td>724.878</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.86</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
It can be observed from the above table that age of the customers has no significant impact attitude towards image except the factors ‘Maintenance friendliness’ ‘Sentimental touch’, and ‘Competitiveness’. The small values of F and very high values of p (>0.05) for the factors verify that the respective null hypotheses are accepted and it can be concluded that there is no significant difference in the mean level of agreement of customers on the attitude towards the image (i.e., Income of customers has no effect on attitude toward image).

For the factors ‘Maintenance friendliness’, ‘Sentimental touch’ and ‘Competitiveness’, there is significant difference in the level of agreement of customers with respect to their age and attitude towards the image.
ANOVA TEST: AGE AND ATTITUDE TOWARDS TRUST

Null Hypothesis

There is no significant difference in the mean level of agreement of FMG customers of different age groups on the attitude towards trust (i.e., Age of customers has no effect on attitude towards trust).

Table 4.42

ANOVA Test: Age and Attitude Towards Trust

<table>
<thead>
<tr>
<th>Factor : Attitude Towards Trust</th>
<th>Age group</th>
<th>Mean</th>
<th>Source of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trustworthy policies and Practices</td>
<td>20–40</td>
<td>2.2</td>
<td>Between Groups</td>
<td>0.956</td>
<td>2</td>
<td>0.478</td>
<td>0.396</td>
<td>0.673</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.08</td>
<td>Within Groups</td>
<td>478.794</td>
<td>397</td>
<td>1.206</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.13</td>
<td>Total</td>
<td>479.75</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>2.13</td>
<td></td>
<td>479.75</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Faith on quality</td>
<td>20–40</td>
<td>2.35</td>
<td>Between Groups</td>
<td>8.453</td>
<td>2</td>
<td>4.227</td>
<td>2.773</td>
<td>0.064***</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.22</td>
<td>Within Groups</td>
<td>605.224</td>
<td>397</td>
<td>1.524</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>1.96</td>
<td>Total</td>
<td>613.678</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>2.18</td>
<td></td>
<td>613.678</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Faith on the advertisements</td>
<td>20–40</td>
<td>2.73</td>
<td>Between Groups</td>
<td>5.405</td>
<td>2</td>
<td>2.702</td>
<td>2.012</td>
<td>0.135</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.62</td>
<td>Within Groups</td>
<td>533.173</td>
<td>397</td>
<td>1.343</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.42</td>
<td>Total</td>
<td>538.577</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>2.59</td>
<td></td>
<td>538.577</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overall</td>
<td>20–40</td>
<td>2.84</td>
<td>Between Groups</td>
<td>2.911</td>
<td>2</td>
<td>1.455</td>
<td>6.111</td>
<td>.002*</td>
</tr>
<tr>
<td></td>
<td>41-60</td>
<td>2.86</td>
<td>Within Groups</td>
<td>94.545</td>
<td>397</td>
<td>.238</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>61 and above</td>
<td>2.66</td>
<td>Total</td>
<td>97.456</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>2.80</td>
<td></td>
<td>97.456</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.
*** Significant at 10% level of significance.
It can be observed from the above table that age of customers has no significant impact on the level of agreement on the attitude of the customers towards trust except the factor faith on quality’. The small value of F and very high values of p (>0.05) for the factor confirms that the respective null hypotheses are accepted and it can be concluded that there is no significant difference in the mean level of agreement of customers with different age groups on the attitude towards trust (i.e., Age of customers has no effect on the attitude towards trust).

**ANOVA Test: INCOME AND SATISFACTION**

**Null Hypothesis**

There is no significant difference in the mean level of agreement of the FMG customers of different Income groups on various factors of satisfaction (i.e., Income of customers has no effect on satisfaction).

Table 4.43

**ANOVA Test: Income and Satisfaction**

<table>
<thead>
<tr>
<th>Factor : Satisfaction</th>
<th>Income</th>
<th>Mean</th>
<th>Source of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Price of the Products</td>
<td>Upto 1 Lakh</td>
<td>2.30</td>
<td>Between Groups</td>
<td>6.584</td>
<td>3</td>
<td>2.195</td>
<td>1.218</td>
<td>0.303</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>2.32</td>
<td>Within Groups</td>
<td>713.414</td>
<td>396</td>
<td>1.802</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>2.66</td>
<td>Total</td>
<td>719.998</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>2.41</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.38</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quality</td>
<td>Upto 1 Lakh</td>
<td>2.35</td>
<td>Between Groups</td>
<td>16.631</td>
<td>3</td>
<td>5.544</td>
<td>3.151</td>
<td>0.025**</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>2.16</td>
<td>Within Groups</td>
<td>696.666</td>
<td>396</td>
<td>1.759</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>2.54</td>
<td>Total</td>
<td>713.297</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>2.84</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.35</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Factor : Satisfaction</td>
<td>Income</td>
<td>Mean</td>
<td>Source of variation</td>
<td>Sum of Squares</td>
<td>df</td>
<td>Mean Square</td>
<td>F</td>
<td>Sig.</td>
</tr>
<tr>
<td>----------------------</td>
<td>-------------</td>
<td>-------</td>
<td>---------------------</td>
<td>----------------</td>
<td>----</td>
<td>-------------</td>
<td>------</td>
<td>------</td>
</tr>
<tr>
<td></td>
<td>Upto 1 Lakh</td>
<td>2.85</td>
<td>Between Groups</td>
<td>9.028</td>
<td>3</td>
<td>3.009</td>
<td>1.735</td>
<td>0.159</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakh</td>
<td>2.95</td>
<td>Within Groups</td>
<td>686.932</td>
<td>396</td>
<td>1.735</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakh</td>
<td>3.25</td>
<td>Total</td>
<td>695.96</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakh</td>
<td>3.22</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.99</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Location of the shop</td>
<td>Upto 1 Lakh</td>
<td>3.01</td>
<td>Between Groups</td>
<td>2.445</td>
<td>3</td>
<td>0.815</td>
<td>0.616</td>
<td>0.605</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakh</td>
<td>3.12</td>
<td>Within Groups</td>
<td>523.652</td>
<td>396</td>
<td>1.322</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakh</td>
<td>2.91</td>
<td>Total</td>
<td>526.098</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakh</td>
<td>3.14</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advertisement</td>
<td>Upto 1 Lakh</td>
<td>2.78</td>
<td>Between Groups</td>
<td>2.844</td>
<td>3</td>
<td>0.948</td>
<td>0.52</td>
<td>0.669</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakh</td>
<td>2.96</td>
<td>Within Groups</td>
<td>722.034</td>
<td>396</td>
<td>1.823</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakh</td>
<td>2.8</td>
<td>Total</td>
<td>724.877</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakh</td>
<td>2.84</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.86</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Availability of variety of goods</td>
<td>Upto 1 Lakh</td>
<td>2.39</td>
<td>Between Groups</td>
<td>15.761</td>
<td>3</td>
<td>5.254</td>
<td>3.816</td>
<td>0.01*</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakh</td>
<td>2.62</td>
<td>Within Groups</td>
<td>545.177</td>
<td>396</td>
<td>1.377</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakh</td>
<td>2.06</td>
<td>Total</td>
<td>560.938</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakh</td>
<td>2.24</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.41</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customer relationship of the Company</td>
<td>Upto 1 Lakh</td>
<td>2.69</td>
<td>Between Groups</td>
<td>6.348</td>
<td>3</td>
<td>2.116</td>
<td>0.99</td>
<td>0.397</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakh</td>
<td>2.81</td>
<td>Within Groups</td>
<td>846.329</td>
<td>396</td>
<td>2.137</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakh</td>
<td>2.52</td>
<td>Total</td>
<td>852.678</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakh</td>
<td>2.43</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.68</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Factor : Satisfaction</td>
<td>Income</td>
<td>Mean</td>
<td>Source of variation</td>
<td>Sum of Squares</td>
<td>df</td>
<td>Mean Square</td>
<td>F</td>
<td>Sig.</td>
</tr>
<tr>
<td>----------------------</td>
<td>---------</td>
<td>------</td>
<td>---------------------</td>
<td>----------------</td>
<td>-----</td>
<td>-------------</td>
<td>------</td>
<td>-------</td>
</tr>
<tr>
<td></td>
<td>Upto 1 Lakh</td>
<td>3.58</td>
<td>Between Groups</td>
<td>7.712</td>
<td>3</td>
<td>2.571</td>
<td>1.792</td>
<td>0.148</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>3.56</td>
<td>Within Groups</td>
<td>568.086</td>
<td>396</td>
<td>1.435</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>3.22</td>
<td>Total</td>
<td>575.798</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>3.68</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.52</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Factor : Reliability</th>
<th>Income</th>
<th>Mean</th>
<th>Source of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Upto 1 Lakh</td>
<td>3.29</td>
<td>Between Groups</td>
<td>6.998</td>
<td>3</td>
<td>2.333</td>
<td>1.644</td>
<td>0.179</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>3.55</td>
<td>Within Groups</td>
<td>561.9</td>
<td>396</td>
<td>1.419</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>3.43</td>
<td>Total</td>
<td>568.898</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>3.65</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.45</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Factor : Relationship with the salesmen</th>
<th>Income</th>
<th>Mean</th>
<th>Source of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Upto 1 Lakh</td>
<td>2.65</td>
<td>Between Groups</td>
<td>4.567</td>
<td>3</td>
<td>1.522</td>
<td>0.644</td>
<td>0.587</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>2.84</td>
<td>Within Groups</td>
<td>935.931</td>
<td>396</td>
<td>2.363</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>2.66</td>
<td>Total</td>
<td>940.498</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>2.95</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.75</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Factor : Information providing by the company</th>
<th>Income</th>
<th>Mean</th>
<th>Source of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Upto 1 Lakh</td>
<td>3</td>
<td>Between Groups</td>
<td>0.697</td>
<td>3</td>
<td>0.232</td>
<td>0.156</td>
<td>0.926</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>2.92</td>
<td>Within Groups</td>
<td>590.093</td>
<td>396</td>
<td>1.49</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>2.92</td>
<td>Total</td>
<td>590.79</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>2.89</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.95</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Factor : Different brands</th>
<th>Income</th>
<th>Mean</th>
<th>Source of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Upto 1 Lakh</td>
<td>2.77</td>
<td>Between Groups</td>
<td>.961</td>
<td>3</td>
<td>.320</td>
<td>1.171</td>
<td>.321</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>2.86</td>
<td>Within Groups</td>
<td>108.338</td>
<td>396</td>
<td>.274</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>2.76</td>
<td>Total</td>
<td>109.298</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>2.86</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.81</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Significant at 10% level of significance.
It can be observed from the above table that Income of customers has no significant impact on the level of agreement on various factors of satisfaction except for the three factors ‘quality’, and ‘Availability of variety of Goods’. The small values of F and very high values of p (>0.05) for all the other factors verify that the respective null hypotheses are accepted and it can be concluded that there is no significant difference in the mean level of agreement of customers with different income groups on various satisfactory factors (i.e., Income of customers has no effect on satisfaction).

For the factor ‘quality’, the value of $F_{(3,396)} = 3.151$ and p-value 0.025 signifies the null hypothesis is rejected and as it is marginally significant at 5% level of significance. So, it is concluded that there is significant difference in the level of agreement of customers with different Income of customers towards their satisfaction in respect of the quality. The customers with income Rs.1-2 lakhs have very low level of agreement (2.16) than the other Income groups. The customers with income 3 lakhs have better level of agreement (2.84) than the other Income groups.

Also for the factor ‘Availability of variety of goods’ the corresponding F value is large enough and p-values are small (p<0.05) to reject the respective null hypotheses. There is significant difference in the level of agreement of customers in different income groups with respect to this factor.
ANOVA TEST: INCOME AND AWARENESS

Null Hypothesis

There is no significant difference in the mean level of agreement of the FMG customers of different income groups of customers on various factors of awareness (i.e., Income of customers has no effect on awareness.)

Table 4.44
ANOVA Test: Income of Customers and Awareness

<table>
<thead>
<tr>
<th>Factor : Awareness</th>
<th>Income</th>
<th>Mean</th>
<th>Source of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Categories of the FMGs</td>
<td>Upto 1 Lakh</td>
<td>2.1</td>
<td>Between Groups</td>
<td>1.2</td>
<td>3</td>
<td>0.4</td>
<td>0.331</td>
<td>0.803</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>2.08</td>
<td>Within Groups</td>
<td>478.55</td>
<td>396</td>
<td>1.208</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>2.23</td>
<td>Total</td>
<td>479.75</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>2.19</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.13</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Availability of different brands of the FMGs</td>
<td>Upto 1 Lakh</td>
<td>2.21</td>
<td>Between Groups</td>
<td>0.948</td>
<td>3</td>
<td>0.316</td>
<td>0.204</td>
<td>0.893</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>2.14</td>
<td>Within Groups</td>
<td>612.729</td>
<td>396</td>
<td>1.547</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>2.17</td>
<td>Total</td>
<td>613.677</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>2.3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.18</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Concessions /discount offers</td>
<td>Upto 1 Lakh</td>
<td>2.47</td>
<td>Between Groups</td>
<td>8.133</td>
<td>3</td>
<td>2.711</td>
<td>2.024</td>
<td>0.11</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>2.55</td>
<td>Within Groups</td>
<td>530.444</td>
<td>396</td>
<td>1.34</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>2.78</td>
<td>Total</td>
<td>538.578</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>2.89</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.59</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The name of the company of the FMGs</td>
<td>Upto 1 Lakh</td>
<td>2.55</td>
<td>Between Groups</td>
<td>17.177</td>
<td>3</td>
<td>5.726</td>
<td>3.075</td>
<td>0.028</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>2.85</td>
<td>Within Groups</td>
<td>737.3</td>
<td>396</td>
<td>1.862</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>2.28</td>
<td>Total</td>
<td>754.477</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>2.51</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.62</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Factor : Awareness</td>
<td>Income</td>
<td>Mean</td>
<td>Source of variation</td>
<td>Sum of Squares</td>
<td>df</td>
<td>Mean Square</td>
<td>F</td>
<td>Sig.</td>
</tr>
<tr>
<td>-------------------</td>
<td>----------</td>
<td>------</td>
<td>---------------------</td>
<td>----------------</td>
<td>----</td>
<td>-------------</td>
<td>-------</td>
<td>------</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Price changes</td>
<td>Upto 1 Lakh</td>
<td>2.96</td>
<td>Between Groups</td>
<td>11.849</td>
<td>3</td>
<td>3.95</td>
<td>2.782</td>
<td>0.041*</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>2.84</td>
<td>Within Groups</td>
<td>562.151</td>
<td>396</td>
<td>1.42</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>2.51</td>
<td>Total</td>
<td>574</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>2.54</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.80</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recent Changes of the FMG sector</td>
<td>Upto 1 Lakh</td>
<td>2.94</td>
<td>Between Groups</td>
<td>9.674</td>
<td>3</td>
<td>3.225</td>
<td>1.944</td>
<td>0.122</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>3.13</td>
<td>Within Groups</td>
<td>656.763</td>
<td>396</td>
<td>1.658</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>2.75</td>
<td>Total</td>
<td>666.438</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>2.7</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.96</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overall</td>
<td>Upto 1 Lakh</td>
<td>2.77</td>
<td>Between Groups</td>
<td>1.194</td>
<td>3</td>
<td>.398</td>
<td>1.638</td>
<td>.180</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>2.87</td>
<td>Within Groups</td>
<td>96.261</td>
<td>396</td>
<td>.243</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>2.73</td>
<td>Total</td>
<td>97.456</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>2.76</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.80</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Significant at 5% level of significance.

It can be observed from the above table that Income of customers has no significant impact on the level of agreement on various factors of satisfaction except for the factors i.e., ‘The name of the company of the FMGs and price changes’. The small values of F and very high values of p (>0.05) for all the other factors verify that the respective null hypotheses are accepted and it can be concluded that there is no significant difference in the mean level of agreement of customers with Income of customers in different income groups on various factors of awareness (i.e., Income of customers has no effect on awareness).
For the factors ‘The name of the company of the FMGs and price changes’, the value of $F_{(3,396)} = 2.782$ and $3.075$ and p-value $0.041$ and $0.028$ signify that the null hypothesis is rejected and as it is marginally significant at $5\%$ level of significance. So, it is concluded that there is significant difference in the level of agreement of customers with different Income of customers. The customers with income upto Rs.2-3 lakhs have very low level of agreement (2.51) than the other Income groups. The customers with income upto Rs.1 lakh have better level of agreement (2.96) than the other income groups.

**ANOVA TEST: INCOME OF CUSTOMERS AND ATTITUDE TOWARDS PRICE**

**Null Hypothesis**

There is no significant difference in the mean level of agreement of the FMG customers of different income groups on various factors of attitude towards price (i.e., Income of customers has no effect on attitude towards price).
<table>
<thead>
<tr>
<th>Factor : Attitude towards Price</th>
<th>Income</th>
<th>Mean</th>
<th>Source of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immateriality Of price</td>
<td>Upto 1 Lakh</td>
<td>2.51</td>
<td>Between Groups</td>
<td>4.977</td>
<td>3</td>
<td>1.659</td>
<td>0.96</td>
<td>0.411</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>2.41</td>
<td>Within Groups</td>
<td>684.12</td>
<td>396</td>
<td>1.728</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>2.58</td>
<td>Total</td>
<td>689.098</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>2.16</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.45</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lesser Price</td>
<td>Upto 1 Lakh</td>
<td>2.65</td>
<td>Between Groups</td>
<td>15.623</td>
<td>3</td>
<td>5.208</td>
<td>2.32</td>
<td>0.075*</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>2.79</td>
<td>Within Groups</td>
<td>889.087</td>
<td>396</td>
<td>2.245</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>2.29</td>
<td>Total</td>
<td>904.71</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>2.3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.62</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expectation on reduction of price</td>
<td>Upto 1 Lakh</td>
<td>2.83</td>
<td>Between Groups</td>
<td>9.343</td>
<td>3</td>
<td>3.114</td>
<td>2.117</td>
<td>0.098*</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>3.06</td>
<td>Within Groups</td>
<td>582.555</td>
<td>396</td>
<td>1.471</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>3.12</td>
<td>Total</td>
<td>591.898</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>2.65</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.95</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Willing to bear price even in increase of price</td>
<td>Upto 1 Lakh</td>
<td>3.06</td>
<td>Between Groups</td>
<td>8.546</td>
<td>3</td>
<td>2.849</td>
<td>2.019</td>
<td>0.111</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>3.35</td>
<td>Within Groups</td>
<td>558.651</td>
<td>396</td>
<td>1.411</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>3.37</td>
<td>Total</td>
<td>567.197</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>3.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.22</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comparative effort</td>
<td>Upto 1 Lakh</td>
<td>3.4</td>
<td>Between Groups</td>
<td>6.238</td>
<td>3</td>
<td>2.079</td>
<td>1.387</td>
<td>0.246</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>3.52</td>
<td>Within Groups</td>
<td>593.559</td>
<td>396</td>
<td>1.499</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>3.15</td>
<td>Total</td>
<td>599.798</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>3.32</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
It can be observed from the above table that income of customers has no significant impact on the level of agreement on various factors of attitude towards price except for the factors i.e., ‘Lesser Price, Expectation on reduction of price’. The small values of F and very high values of p (>0.05) for all the other factors verify that the respective null hypotheses are accepted and it can be concluded that there is no significant difference in the mean level of agreement of customers in different income groups on various factors of attitude towards price (i.e., Income of customers has no effect on attitude towards price).

For the factor ‘lesser price’, the value of $F_{(3,396)} = 2.117$ and p-value 0.098 signifies the null hypothesis is rejected and as it is marginally significant at 5% level of significance. So, it is concluded that there is significant difference in the level of agreement of customers with different income of customers in respect of the attitude towards price. Likewise, the other factor viz., ‘Expectation on reduction of price’ the value of $F_{(3,396)} = 2.32$ and p-value 0.075 signifies the null hypothesis is rejected and as it is marginally significant at 5% level of significance. So, it is concluded that there is significant difference
in the level of agreement of customers with different income of customers in respect of the attitude towards price.

ANOVA TEST: INCOME OF CUSTOMERS AND ATTITUDE TOWARDS PRODUCT

Null Hypothesis

There is no significant difference in the mean level of agreement of the FMG customers of different Income groups on various factors of attitude towards product (i.e., Income of customers has no effect on attitude towards product).

Table 4.46
ANOVA Test: Income of Customers and Attitude towards Product

<table>
<thead>
<tr>
<th>Factor : Attitude towards Product</th>
<th>Income</th>
<th>Mean</th>
<th>Source of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nature of products</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Upto 1 Lakh</td>
<td>3.31</td>
<td>Between Groups</td>
<td>5.163</td>
<td>3</td>
<td>1.721</td>
<td>1.219</td>
<td>0.302</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>3.54</td>
<td>Within Groups</td>
<td>559.035</td>
<td>396</td>
<td>1.412</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>3.28</td>
<td>Total</td>
<td>564.198</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>3.38</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.4</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health care nature</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Upto 1 Lakh</td>
<td>3.43</td>
<td>Between Groups</td>
<td>3.038</td>
<td>3</td>
<td>1.013</td>
<td>0.638</td>
<td>0.591</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>3.48</td>
<td>Within Groups</td>
<td>628.472</td>
<td>396</td>
<td>1.587</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>3.62</td>
<td>Total</td>
<td>631.51</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>3.27</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.47</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Availability of Substitutes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Upto 1 Lakh</td>
<td>3.22</td>
<td>Between Groups</td>
<td>22.723</td>
<td>3</td>
<td>7.574</td>
<td>5.442</td>
<td>0.001*</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>3.58</td>
<td>Within Groups</td>
<td>551.187</td>
<td>396</td>
<td>1.392</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>3.89</td>
<td>Total</td>
<td>573.91</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>3.41</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.49</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
It can be observed from the above table that income of customers has no significant impact on the level of agreement on various factors of attitude towards product except for one factor i.e., ‘availability of substitutes’. The small values of F and very high values of p (>0.05) for all the other factors verify that the respective null hypotheses are accepted and it can be concluded that there is no significant difference in the mean level of agreement of customers in with Income of customers on various factors of attitude towards product (i.e., Income of customers has no effect on product).

For the factor ‘availability of substitutes’, the value of $F_{(3,396)} = 5.442$ and p-value 0.001 signifies the null hypothesis is rejected and as it is marginally significant at 5% level of significance. So, it is concluded that there is significant difference in the level of agreement of customers with different income of customers in respect of the attitude. So, it is concluded that there is
significant difference in the level of agreement of customers with different income of customers.

ANOVA TEST: INCOME OF CUSTOMERS AND ATTITUDE TOWARDS PATRONAGE

Null Hypothesis

There is no significant difference in the mean level of agreement of the FMG customers of different Income groups on various factors of attitude towards patronage (i.e., Income of customers has no effect on attitude towards patronage).

Table 4.47
ANOVA Test: Income of Customers and Attitude towards Patronage

<table>
<thead>
<tr>
<th>Factor : Attitude towards Patronage</th>
<th>Income</th>
<th>Mean</th>
<th>Source of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continuous support</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Upto 1 Lakh</td>
<td>2.80</td>
<td>Between Groups</td>
<td>5.689</td>
<td>3</td>
<td>1.896</td>
<td>1.255</td>
<td>0.289</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>2.83</td>
<td>Within Groups</td>
<td>598.301</td>
<td>396</td>
<td>1.511</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>2.49</td>
<td>Total</td>
<td>603.99</td>
<td>399</td>
<td>1.661</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>2.73</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.76</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Willing to wait</td>
<td>Upto 1 Lakh</td>
<td>2.8</td>
<td>Between Groups</td>
<td>21.017</td>
<td>3</td>
<td>7.006</td>
<td>4.217</td>
<td>0.006*</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>3.27</td>
<td>Within Groups</td>
<td>657.86</td>
<td>396</td>
<td>1.661</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>3.08</td>
<td>Total</td>
<td>678.877</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>2.68</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.02</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Factor : Attitude towards Patronage</td>
<td>Income</td>
<td>Mean</td>
<td>Source of variation</td>
<td>Sum of Squares</td>
<td>df</td>
<td>Mean Square</td>
<td>F</td>
<td>Sig.</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>--------</td>
<td>------</td>
<td>---------------------</td>
<td>----------------</td>
<td>----</td>
<td>-------------</td>
<td>---</td>
<td>------</td>
</tr>
<tr>
<td>Willing to argue</td>
<td>Upto 1 Lakh</td>
<td>3.09</td>
<td>Between Groups</td>
<td>13.109</td>
<td>3</td>
<td>4.37</td>
<td>2.437</td>
<td>0.064***</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>2.89</td>
<td>Within Groups</td>
<td>710.081</td>
<td>396</td>
<td>1.793</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>3.03</td>
<td>Total</td>
<td>723.19</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>3.54</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Willing to come back</td>
<td>Upto 1 Lakh</td>
<td>3.23</td>
<td>Between Groups</td>
<td>1.408</td>
<td>3</td>
<td>0.469</td>
<td>0.245</td>
<td>0.865</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>3.26</td>
<td>Within Groups</td>
<td>759.969</td>
<td>396</td>
<td>1.919</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>3.28</td>
<td>Total</td>
<td>761.378</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>3.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.23</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reluctant to criticize</td>
<td>Upto 1 Lakh</td>
<td>3.67</td>
<td>Between Groups</td>
<td>15.411</td>
<td>3</td>
<td>5.137</td>
<td>3.024</td>
<td>0.03**</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>3.32</td>
<td>Within Groups</td>
<td>672.767</td>
<td>396</td>
<td>1.699</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>3.15</td>
<td>Total</td>
<td>688.178</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>3.49</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.43</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Willing to recommend</td>
<td>Upto 1 Lakh</td>
<td>3.33</td>
<td>Between Groups</td>
<td>5.574</td>
<td>3</td>
<td>1.858</td>
<td>1.263</td>
<td>0.287</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>3.43</td>
<td>Within Groups</td>
<td>582.424</td>
<td>396</td>
<td>1.471</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>3.2</td>
<td>Total</td>
<td>587.998</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>3.65</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.38</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Factor : Attitude towards Patronage</td>
<td>Income</td>
<td>Mean</td>
<td>Source of variation</td>
<td>Sum of Squares</td>
<td>df</td>
<td>Mean Square</td>
<td>F</td>
<td>Sig.</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>----------</td>
<td>------</td>
<td>---------------------</td>
<td>----------------</td>
<td>----</td>
<td>-------------</td>
<td>-------</td>
<td>------</td>
</tr>
<tr>
<td>First Preference</td>
<td>Upto 1 Lakh</td>
<td>3.77</td>
<td>Between Groups</td>
<td>8.119</td>
<td>3</td>
<td>2.706</td>
<td>1.962</td>
<td>0.119</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>3.75</td>
<td>Within Groups</td>
<td>546.271</td>
<td>396</td>
<td>1.379</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>4.09</td>
<td>Total</td>
<td>554.39</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>4.08</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.85</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overall</td>
<td>Upto 1 Lakh</td>
<td>3.24</td>
<td>Between Groups</td>
<td>.399</td>
<td>3</td>
<td>.133</td>
<td>.437</td>
<td>.727</td>
</tr>
<tr>
<td></td>
<td>1-2 Lakhs</td>
<td>3.25</td>
<td>Within Groups</td>
<td>120.646</td>
<td>396</td>
<td>.305</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>2-3 Lakhs</td>
<td>3.19</td>
<td>Total</td>
<td>121.045</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Above 3 Lakhs</td>
<td>3.32</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.24</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.
** Significant at 5% level of significance.
*** Significant at 10% level of significance.

It can be observed from the above table that Income of customers has no significant impact on the level of agreement on various factors of image except for the factors ‘Willing to wait, Willing to Argue and Reluctant to criticize. The small values of F and very high values of p (>0.05) for all the other factors verify that the respective null hypotheses are accepted and it can be concluded that there is no significant difference in the mean level of agreement of customers in different income groups on various factors of attitude towards patronage (i.e., Income of customers has no effect on attitude towards patronage).
For the factors ‘Willing to wait’, the value of $F_{(3,396)} = 4.217$ and p-value 0.006 signifies the null hypothesis is rejected and as it is marginally significant at 5% level of significance. So, it is concluded that there is significant difference in the level of agreement of customers with different income of customers.

Also for the factors ‘Willing to wait, Willing to Argue and Reluctant to criticize, the corresponding F values are large enough and p-values are small (p<0.05) to reject the respective null hypotheses. There is significant difference in the level of agreement of customers in different Income groups with respect to these factors.

**ANOVA TEST: OCCUPATION AND SATISFACTION**

**Null Hypothesis**

There is no significant difference in the mean level of agreement of the FMG customers of different occupations on various factors of satisfaction (i.e., Occupation has no effect on satisfaction).
<table>
<thead>
<tr>
<th>Factor : Loyalty</th>
<th>Occupation</th>
<th>Mean</th>
<th>Source of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Price of the Products</td>
<td>Employee</td>
<td>2.54</td>
<td>Between Groups</td>
<td>16.763</td>
<td>4</td>
<td>4.191</td>
<td>2.354</td>
<td>0.053**</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>2.12</td>
<td>Within Groups</td>
<td>703.235</td>
<td>395</td>
<td>1.78</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.56</td>
<td>Total</td>
<td>719.998</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>2.07</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>2.20</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.38</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Quality</td>
<td>Employee</td>
<td>2.42</td>
<td>Between Groups</td>
<td>5.423</td>
<td>4</td>
<td>1.356</td>
<td>0.757</td>
<td>0.554</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>2.23</td>
<td>Within Groups</td>
<td>707.874</td>
<td>395</td>
<td>1.792</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.49</td>
<td>Total</td>
<td>713.297</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>2.14</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>2.26</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.35</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Approach of the staff</td>
<td>Employee</td>
<td>2.84</td>
<td>Between Groups</td>
<td>25.968</td>
<td>4</td>
<td>6.492</td>
<td>3.827</td>
<td>0.005*</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>3.07</td>
<td>Within Groups</td>
<td>669.992</td>
<td>395</td>
<td>1.696</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>3.02</td>
<td>Total</td>
<td>695.96</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>2.59</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>3.69</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.99</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Location of the shop</td>
<td>Employee</td>
<td>2.99</td>
<td>Between Groups</td>
<td>6.745</td>
<td>4</td>
<td>1.686</td>
<td>1.283</td>
<td>0.276</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>3.06</td>
<td>Within Groups</td>
<td>519.352</td>
<td>395</td>
<td>1.315</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>3.07</td>
<td>Total</td>
<td>526.098</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>2.79</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>3.40</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Advertisement</td>
<td>Employee</td>
<td>2.81</td>
<td>Between Groups</td>
<td>5.686</td>
<td>4</td>
<td>1.422</td>
<td>0.781</td>
<td>0.538</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>2.91</td>
<td>Within Groups</td>
<td>719.191</td>
<td>395</td>
<td>1.821</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.93</td>
<td>Total</td>
<td>724.877</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>3.10</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>2.57</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.86</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Availability of variety of goods</td>
<td>Employee</td>
<td>2.47</td>
<td>Between Groups</td>
<td>5.868</td>
<td>4</td>
<td>1.467</td>
<td>1.044</td>
<td>0.384</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>2.39</td>
<td>Within Groups</td>
<td>555.07</td>
<td>395</td>
<td>1.405</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.42</td>
<td>Total</td>
<td>560.938</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>2.59</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>2.06</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.41</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Factor : Loyalty</td>
<td>Occupation</td>
<td>Mean</td>
<td>Source of variation</td>
<td>Sum of Squares</td>
<td>df</td>
<td>Mean Square</td>
<td>F</td>
<td>Sig.</td>
</tr>
<tr>
<td>---------------------------------</td>
<td>------------</td>
<td>------</td>
<td>---------------------</td>
<td>----------------</td>
<td>----</td>
<td>-------------</td>
<td>--------</td>
<td>------</td>
</tr>
<tr>
<td>Customer relationship of the company</td>
<td>Employee</td>
<td>2.50</td>
<td>Between Groups</td>
<td>10.652</td>
<td>4</td>
<td>2.663</td>
<td>1.249</td>
<td>0.29</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>2.79</td>
<td>Within Groups</td>
<td>842.025</td>
<td>395</td>
<td>2.132</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.69</td>
<td>Total</td>
<td>852.678</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>2.86</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>3.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.68</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reliability</td>
<td>Employee</td>
<td>3.39</td>
<td>Between Groups</td>
<td>24.269</td>
<td>4</td>
<td>6.067</td>
<td>4.345</td>
<td>0.002*</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>3.29</td>
<td>Within Groups</td>
<td>551.529</td>
<td>395</td>
<td>1.396</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>3.80</td>
<td>Total</td>
<td>575.797</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>3.55</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>4.06</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.52</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Relationship with the salesmen</td>
<td>Employee</td>
<td>3.39</td>
<td>Between Groups</td>
<td>3.684</td>
<td>4</td>
<td>0.921</td>
<td>0.644</td>
<td>0.632</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>3.56</td>
<td>Within Groups</td>
<td>565.213</td>
<td>395</td>
<td>1.431</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>3.43</td>
<td>Total</td>
<td>568.897</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>3.24</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>3.60</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.45</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Information providing by the company</td>
<td>Employee</td>
<td>2.73</td>
<td>Between Groups</td>
<td>8.085</td>
<td>4</td>
<td>2.021</td>
<td>0.856</td>
<td>0.49</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>2.88</td>
<td>Within Groups</td>
<td>932.413</td>
<td>395</td>
<td>2.361</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.77</td>
<td>Total</td>
<td>940.498</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>2.90</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>2.34</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.75</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Different brands</td>
<td>Employee</td>
<td>2.90</td>
<td>Between Groups</td>
<td>2.793</td>
<td>4</td>
<td>0.698</td>
<td>0.469</td>
<td>0.759</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>2.98</td>
<td>Within Groups</td>
<td>587.997</td>
<td>395</td>
<td>1.489</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.98</td>
<td>Total</td>
<td>590.79</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>3.17</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>2.80</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.95</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overall</td>
<td>Employee</td>
<td>2.79</td>
<td>Between Groups</td>
<td>.557</td>
<td>4</td>
<td>.139</td>
<td>.506</td>
<td>.731</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>2.80</td>
<td>Within Groups</td>
<td>108.741</td>
<td>395</td>
<td>.275</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.88</td>
<td>Total</td>
<td>109.298</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>2.82</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>2.79</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.81</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.
* Significant at 10% level of significance.
It can be observed from the above table that occupation has no significant impact on the level of agreement on various factors of satisfaction except for the three factors ‘Price of the Products, Approach of the staff, and reliability. The small values of F and very high values of p (>0.05) for all the other factors verify that the respective null hypotheses are accepted and it can be concluded that there is no significant difference in the mean level of agreement of customers in with occupation on various factors of satisfaction (i.e., educational occupation has no effect on satisfaction).

For the factors ‘Price of the Products, the value of $F_{(4,395)} = 2.354$ and p-value 0.053 signifies the null hypothesis is rejected and as it is marginally significant at 5% level of significance. So, it is concluded that there is significant difference in the level of agreement of customers with different Occupations. The agricultural customers have very low level of agreement (2.07) than the other occupation groups.

Also for the factors Approach of the staff, and reliability the corresponding F values are large enough and p-values are small (p<0.05) to reject the respective null hypotheses. There is significant difference in the level of agreement of customers with different occupations with respect to these factors.
ANOVA TEST: OCCUPATION AND AWARENESS

Null Hypothesis

There is no significant difference the mean level of agreement of the FMG customers of different occupations on various factors of awareness (i.e., Occupation has no effect on awareness).

Table 4.49
ANOVA TEST: Occupation and Awareness

<table>
<thead>
<tr>
<th>Factor : Awareness Satisfaction</th>
<th>Occupation</th>
<th>Mean</th>
<th>Source of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Categories of the FMGs</td>
<td>Employee</td>
<td>2.13</td>
<td>Between Groups</td>
<td>10.849</td>
<td>4</td>
<td>2.712</td>
<td>2.285</td>
<td>0.060**</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>2.04</td>
<td>Within Groups</td>
<td>468.901</td>
<td>395</td>
<td>1.187</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.31</td>
<td>Total</td>
<td>479.75</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>2.34</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>1.71</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.13</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Availability of different goods</td>
<td>Employee</td>
<td>2.19</td>
<td>Between Groups</td>
<td>2.313</td>
<td>4</td>
<td>0.578</td>
<td>0.374</td>
<td>0.828</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>2.10</td>
<td>Within Groups</td>
<td>611.365</td>
<td>395</td>
<td>1.548</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.29</td>
<td>Total</td>
<td>613.677</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>2.28</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>2.06</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.18</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Concessions/ discount / offers</td>
<td>Employee</td>
<td>2.44</td>
<td>Between Groups</td>
<td>22.535</td>
<td>4</td>
<td>5.634</td>
<td>4.312</td>
<td>0.002*</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>2.64</td>
<td>Within Groups</td>
<td>516.043</td>
<td>395</td>
<td>1.306</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.62</td>
<td>Total</td>
<td>538.577</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>2.34</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>3.29</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.59</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Name of the Company</td>
<td>Employee</td>
<td>2.63</td>
<td>Between Groups</td>
<td>3.91</td>
<td>4</td>
<td>0.977</td>
<td>0.514</td>
<td>0.725</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>2.51</td>
<td>Within Groups</td>
<td>750.568</td>
<td>395</td>
<td>1.9</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.71</td>
<td>Total</td>
<td>754.478</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>2.83</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>2.49</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.62</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Price changes</td>
<td>Employee</td>
<td>2.81</td>
<td>Between Groups</td>
<td>10.682</td>
<td>4</td>
<td>2.67</td>
<td>1.872</td>
<td>0.114</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>2.86</td>
<td>Within Groups</td>
<td>563.318</td>
<td>395</td>
<td>1.426</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.67</td>
<td>Total</td>
<td>574</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>3.28</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>2.54</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.80</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Factor : Awareness Satisfaction</td>
<td>Occupation</td>
<td>Mean</td>
<td>Source of variation</td>
<td>Sum of Squares</td>
<td>df</td>
<td>Mean Square</td>
<td>F</td>
<td>Sig.</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>------------</td>
<td>------</td>
<td>---------------------</td>
<td>----------------</td>
<td>----</td>
<td>-------------</td>
<td>---------</td>
<td>------</td>
</tr>
<tr>
<td>Trend of the FMG sector</td>
<td>Employee</td>
<td>3.06</td>
<td>Between Groups</td>
<td>45.37</td>
<td>4</td>
<td>11.342</td>
<td>7.214</td>
<td>0.000*</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>3.01</td>
<td>Within Groups</td>
<td>621.068</td>
<td>395</td>
<td>1.572</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.86</td>
<td>Total</td>
<td>666.437</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>3.66</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>2.06</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.96</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overall</td>
<td>Employee</td>
<td>2.80</td>
<td>Between Groups</td>
<td>1.940</td>
<td>4</td>
<td>.485</td>
<td>2.005</td>
<td>.093**</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>2.76</td>
<td>Within Groups</td>
<td>95.516</td>
<td>395</td>
<td>.242</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.86</td>
<td>Total</td>
<td>97.456</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>2.93</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>2.63</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.80</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.
* Significant at 10% level of significance.

It can be observed from the above table that occupation has no significant impact on the level of agreement on various factors of awareness except for the factors such as ‘Categories of the FMGs’, ‘Concessions / discount / offers’ and ‘Trend of the FMG sector’. The small values of F and very high values of p (>0.05) for all the other factors verify that the respective null hypotheses are accepted and it can be concluded that there is no significant difference in the mean level of agreement of customers of different occupations on various factors of awareness (i.e., educational Occupation has no effect on awareness).

For the factor ‘categories of the FMGs,’ the value of $F_{(4,395)} = 2.285$ and p-value 0.060 signifies the null hypothesis is rejected and as it is marginally significant at 5% level of significance. So, it is concluded that there is significant difference in the level of agreement of customers with different occupations. The household customers have very low level of agreement (1.71) than the other occupation groups.
Also for the factors ‘Concessions / discount / offers’ and ‘trend of the FMG sector’, the F values are large enough and p-values are small (p<0.05) to reject the respective null hypotheses. There is significant difference in the level of agreement of customers with different occupations with respect to these factors.

ANOVA TEST: OCCUPATION AND ATTITUDE TOWARDS PRICE

Null Hypothesis

There is no significant difference in the mean level of agreement of the FMG customers of different occupations on various factors of attitude towards price (i.e., Occupation has no effect on attitude towards price).
### Table 4.50
ANOVA Test: Occupation and Attitude towards Price

<table>
<thead>
<tr>
<th>Factor : Attitude towards Price</th>
<th>Occupation</th>
<th>Mean</th>
<th>Source of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Immateriality of price</td>
<td>Employee</td>
<td>2.37</td>
<td>Between Groups</td>
<td>6.685</td>
<td>4</td>
<td>1.671</td>
<td>0.967</td>
<td>0.425</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>2.35</td>
<td>Within Groups</td>
<td>682.412</td>
<td>395</td>
<td>1.728</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.55</td>
<td>Total</td>
<td>689.098</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>2.76</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>2.63</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.45</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lesser Price</td>
<td>Employee</td>
<td>2.74</td>
<td>Between Groups</td>
<td>12.714</td>
<td>4</td>
<td>3.179</td>
<td>1.408</td>
<td>0.231</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>2.31</td>
<td>Within Groups</td>
<td>891.996</td>
<td>395</td>
<td>2.258</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.67</td>
<td>Total</td>
<td>904.71</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>2.79</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>2.63</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.62</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Expectation on reduction of price</td>
<td>Employee</td>
<td>2.87</td>
<td>Between Groups</td>
<td>8.353</td>
<td>4</td>
<td>2.088</td>
<td>1.414</td>
<td>0.229</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>3.00</td>
<td>Within Groups</td>
<td>583.544</td>
<td>395</td>
<td>1.477</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.85</td>
<td>Total</td>
<td>591.898</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>2.97</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>3.37</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.95</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Willing to bear price even in increase of price</td>
<td>Employee</td>
<td>3.11</td>
<td>Between Groups</td>
<td>9.431</td>
<td>4</td>
<td>2.358</td>
<td>1.67</td>
<td>0.156</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>3.12</td>
<td>Within Groups</td>
<td>557.766</td>
<td>395</td>
<td>1.412</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>3.44</td>
<td>Total</td>
<td>567.197</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>3.52</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>3.23</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.22</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comparative effort</td>
<td>Employee</td>
<td>3.34</td>
<td>Between Groups</td>
<td>1.6</td>
<td>4</td>
<td>0.4</td>
<td>0.264</td>
<td>0.901</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>3.39</td>
<td>Within Groups</td>
<td>598.198</td>
<td>395</td>
<td>1.514</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>3.45</td>
<td>Total</td>
<td>599.798</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>3.41</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>3.54</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.40</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
It can be observed from the above table that the occupation has no significant impact on the level of agreement on various factors of attitude towards price except overall attitude’. The small values of F and very high values of p (>0.05) for all the other factors verify that the respective null hypotheses are accepted and it can be concluded that there is no significant difference in the mean level of agreement of customers with occupation on various factors of attitude towards price (i.e., educational occupation has no effect on attitude towards price).

In respect of the overall attitude towards price, F values are large enough and p-values are small (p<0.05) to reject the respective null hypotheses. There is significant difference in the level of agreement of customers with different occupations with respect to overall attitude.

ANOVA TEST: OCCUPATION AND ATTITUDE TOWARDS PRODUCT

Null Hypothesis

There is no significant difference in the mean level of agreement of the FMG customers of different Occupations on various factors of attitude towards product (i.e., Occupation has no effect on attitude towards product).
Table 4.51
ANOVA TEST: Occupation and Attitude towards Product

<table>
<thead>
<tr>
<th>Factor : Attitude towards Product</th>
<th>Occupation</th>
<th>Source of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nature of products</td>
<td>Employee</td>
<td>Between Groups</td>
<td>40.316</td>
<td>4</td>
<td>10.079</td>
<td>7.6</td>
<td>0.000*</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>Within Groups</td>
<td>523.881</td>
<td>395</td>
<td>1.326</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>Total</td>
<td>564.198</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td></td>
<td>3.79</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td></td>
<td>4.23</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>3.40</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health care nature</td>
<td>Employee</td>
<td>Between Groups</td>
<td>5.68</td>
<td>4</td>
<td>1.42</td>
<td>0.896</td>
<td>0.466</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>Within Groups</td>
<td>625.83</td>
<td>395</td>
<td>1.584</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>Total</td>
<td>631.51</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td></td>
<td>3.59</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td></td>
<td>3.77</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>3.47</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Availability of Substitutes</td>
<td>Employee</td>
<td>Between Groups</td>
<td>11.918</td>
<td>4</td>
<td>2.98</td>
<td>2.094</td>
<td>0.081***</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>Within Groups</td>
<td>561.992</td>
<td>395</td>
<td>1.423</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>Total</td>
<td>573.91</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td></td>
<td>3.45</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td></td>
<td>3.69</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>3.49</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Possibility for improvement of products</td>
<td>Employee</td>
<td>Between Groups</td>
<td>17.937</td>
<td>4</td>
<td>4.484</td>
<td>3.009</td>
<td>0.018**</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>Within Groups</td>
<td>588.64</td>
<td>395</td>
<td>1.49</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>Total</td>
<td>606.578</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td></td>
<td>3.90</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td></td>
<td>3.03</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>3.41</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overall</td>
<td>Employee</td>
<td>Between Groups</td>
<td>6.906</td>
<td>4</td>
<td>1.727</td>
<td>2.975</td>
<td>.019**</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>Within Groups</td>
<td>229.279</td>
<td>395</td>
<td>.580</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>Total</td>
<td>236.185</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td></td>
<td>3.68</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td></td>
<td>3.68</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>3.44</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.
** Significant at 5% level of significance.
*** Significant at 10% level of significance.
It can be observed from the above table that the occupation has no significant impact on the level of agreement on various factors of attitude towards product except for the factors such as ‘Nature of products’, ‘Availability of Substitutes’ ‘Possibility for improvement of products’ and ‘overall attitude. The small values of F and very high values of p (>0.05) for all the other factors verify that the respective null hypotheses are accepted and it can be concluded that there is no significant difference in the mean level of agreement of customers in occupation on various factors of attitude towards product (i.e., Occupation has no effect attitude towards product).

For the factor ‘Nature of products’, the value of $F_{(4,395)} = 7.6$ and p-value 0.000 signifies the null hypothesis is rejected and as it is marginally significant at 5% level of significance. So, it is concluded that there is significant difference in the level of agreement of customers with different occupations. The employee-customers have very low level of agreement (3.16) than the other occupation groups.

Also for the other factors i.e., Availability of Substitutes’ ‘Possibility for improvement of products’ and ‘overall attitude’, the F values are large enough and p-values are small (p<0.05) to reject the respective null hypotheses. There is significant difference in the level of agreement of customers with different occupations with respect to these factors.
ANOVA TEST: OCCUPATION AND ATTITUDE TOWARDS PATRONAGE

Null Hypothesis

There is no significant difference in the mean level of agreement of the FMG customers of the different occupations on various factors of attitude towards patronage (i.e., Occupation has no effect on attitude towards patronage).

Table 4.52
ANOVA Test: Occupation and Attitude towards Patronage

<table>
<thead>
<tr>
<th>Factor : Attitude towards Patronage</th>
<th>Occupation</th>
<th>Mean</th>
<th>Source of variation</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continuous support</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Employee</td>
<td>2.61</td>
<td>Between Groups</td>
<td>22.519</td>
<td>4</td>
<td>5.63</td>
<td>3.824</td>
<td>0.005*</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>2.63</td>
<td>Within Groups</td>
<td>581.471</td>
<td>395</td>
<td>1.472</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.79</td>
<td>Total</td>
<td>603.99</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>3.45</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>3.09</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>2.76</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Willing to wait</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Employee</td>
<td>3.06</td>
<td>Between Groups</td>
<td>3.472</td>
<td>4</td>
<td>0.868</td>
<td>0.508</td>
<td>0.73</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>2.99</td>
<td>Within Groups</td>
<td>675.406</td>
<td>395</td>
<td>1.71</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>2.87</td>
<td>Total</td>
<td>678.878</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>3.21</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>3.09</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.02</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Willing to argue</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Employee</td>
<td>3.11</td>
<td>Between Groups</td>
<td>3.047</td>
<td>4</td>
<td>0.762</td>
<td>0.418</td>
<td>0.796</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>2.98</td>
<td>Within Groups</td>
<td>720.143</td>
<td>395</td>
<td>1.823</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>3.00</td>
<td>Total</td>
<td>723.19</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>2.86</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>3.20</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.05</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Factor: Attitude towards Patronage</td>
<td>Occupation</td>
<td>Mean</td>
<td>Source of variation</td>
<td>Sum of Squares</td>
<td>df</td>
<td>Mean Square</td>
<td>F</td>
<td>Sig.</td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>------------</td>
<td>------</td>
<td>---------------------</td>
<td>----------------</td>
<td>----</td>
<td>-------------</td>
<td>----</td>
<td>------</td>
</tr>
<tr>
<td>Willing to come back</td>
<td>Employee</td>
<td>3.29</td>
<td>Between Groups</td>
<td>19.286</td>
<td>4</td>
<td>4.822</td>
<td>2.566</td>
<td>0.038**</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>3.08</td>
<td>Within Groups</td>
<td>742.091</td>
<td>395</td>
<td>1.879</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>3.40</td>
<td>Total</td>
<td>761.378</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>3.59</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>2.69</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.23</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reluctant to criticize</td>
<td>Employee</td>
<td>3.49</td>
<td>Between Groups</td>
<td>17.731</td>
<td>4</td>
<td>4.433</td>
<td>2.612</td>
<td>0.035**</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>3.24</td>
<td>Within Groups</td>
<td>670.446</td>
<td>395</td>
<td>1.879</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>3.30</td>
<td>Total</td>
<td>688.178</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>4.07</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>3.51</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.43</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Willing to recommend</td>
<td>Employee</td>
<td>3.09</td>
<td>Between Groups</td>
<td>24.267</td>
<td>4</td>
<td>6.067</td>
<td>4.251</td>
<td>0.002*</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>3.68</td>
<td>Within Groups</td>
<td>563.73</td>
<td>395</td>
<td>1.427</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>3.52</td>
<td>Total</td>
<td>587.998</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>3.31</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>3.51</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.38</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>First Preference</td>
<td>Employee</td>
<td>3.60</td>
<td>Between Groups</td>
<td>17.703</td>
<td>4</td>
<td>4.426</td>
<td>3.257</td>
<td>0.012**</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>4.10</td>
<td>Within Groups</td>
<td>536.687</td>
<td>395</td>
<td>1.359</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>3.98</td>
<td>Total</td>
<td>554.39</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>3.97</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>3.80</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.85</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overall</td>
<td>Employee</td>
<td>3.18</td>
<td>Between Groups</td>
<td>2.494</td>
<td>4</td>
<td>.623</td>
<td>2.077</td>
<td>.083***</td>
</tr>
<tr>
<td></td>
<td>Business</td>
<td>3.24</td>
<td>Within Groups</td>
<td>118.551</td>
<td>395</td>
<td>.300</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Professional</td>
<td>3.27</td>
<td>Total</td>
<td>121.045</td>
<td>399</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Agriculture</td>
<td>3.49</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household</td>
<td>3.27</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>3.24</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.
** Significant at 5% level of significance.
*** Significant at 10% level of significance.

It can be observed from the above table that occupation has no significant impact on the level of agreement on various factors of attitude.
towards patronage except for the factors such as ‘sentimental touch, Willing to come back’ Reluctant to criticize Willing to recommend and First Preference. The small values of F and very high values of p (>0.05) for all the other factors verify that the respective null hypotheses are accepted and it can be concluded that there is no significant difference in the mean level of agreement of customers in with occupation on various factors of attitude towards patronage (i.e., Occupation has no effect on attitude towards patronage).

**t-Test**

In this section, the t distribution is used to test the hypotheses of the study.

**t-Test: Test for difference in level of agreement of male and female customers of the FMGs on various factors of Satisfaction**

**Null Hypothesis**

There is no significant difference in the mean level of agreement of male and female customers of the FMGs on various factors of satisfaction (i.e., gender has no effect on satisfaction).
Table 4.53

**t-Test: Test for difference in level of agreement in respect of satisfaction of male and female customers**

<table>
<thead>
<tr>
<th>Factor: Satisfaction</th>
<th>Mean</th>
<th>t-test for Equality of Means</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Price of the Products</td>
<td>2.36</td>
<td>2.41</td>
</tr>
<tr>
<td>Quality</td>
<td>2.36</td>
<td>2.33</td>
</tr>
<tr>
<td>Approach of the staff</td>
<td>3.04</td>
<td>2.88</td>
</tr>
<tr>
<td>Location of The shop</td>
<td>3.09</td>
<td>2.95</td>
</tr>
<tr>
<td>Advertisement</td>
<td>2.91</td>
<td>2.75</td>
</tr>
<tr>
<td>Availability of variety of goods</td>
<td>2.37</td>
<td>2.49</td>
</tr>
<tr>
<td>Customer relationship of the company</td>
<td>2.64</td>
<td>2.76</td>
</tr>
<tr>
<td>Reliability</td>
<td>3.42</td>
<td>3.74</td>
</tr>
<tr>
<td>Relationship with the company</td>
<td>3.43</td>
<td>3.49</td>
</tr>
<tr>
<td>Information providing by the company</td>
<td>2.74</td>
<td>2.77</td>
</tr>
<tr>
<td>Different brands</td>
<td>2.97</td>
<td>2.90</td>
</tr>
<tr>
<td>Overall</td>
<td>2.80</td>
<td>2.83</td>
</tr>
</tbody>
</table>

* Significant at 5% level of significance.

The above table depicts the average level of agreement of male and female customers on various satisfaction factors and test for significant differences among male and female customers. It can be observed from the above table that the factor ‘reliability’ has the highest mean level of agreement’
(3.52), followed by ‘Information providing by the company’ (3.45) and ‘Location of the shop’ (3.05).

However, while looking at the overall level of agreement of all the factors of satisfaction, the mean is only 2.81, which has a literal meaning of ‘below neutral’. Generally speaking, the customers of the FMGs do not have adequate satisfaction.

Also it can be observed from the above table that gender has no significant impact on the level of agreement on various factors of satisfaction except the factor ‘reliability’. The small values of t and very high values of p (>0.05) for all the factors except ‘reliability’ verify that the respective null hypotheses are not rejected and it can be concluded that there is no significant difference in the mean level of agreement of male and female customers of the FMGs on various factors of satisfaction (i.e., gender has no effect on satisfaction).

For the factor ‘reliability’, the value of t -2.511 and p-value 0.012 signifies the null hypothesis is rejected at 5% level of significance and it is concluded that there is a significant difference in the level of agreement of male and female customers on this factor. The female customers (3.74) are more reliability than the male customers (3.42). It is suggested that the FMG companies should take appropriate steps to retain the existing female customers.
Null Hypothesis

There is no significant difference in the mean level of satisfaction of male and female customers of the FMGs on various factors of awareness (i.e., gender has no effect on awareness).

### Table 4.54

t-Test: Test for difference in level of agreement in respect of awareness of male and female customers

<table>
<thead>
<tr>
<th>Factor : Awareness</th>
<th>Mean</th>
<th>t-test for Equality of Means</th>
<th>Sig. (2-tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Total</td>
</tr>
<tr>
<td>Categories of the FMGs</td>
<td>2.16</td>
<td>2.06</td>
<td>2.13</td>
</tr>
<tr>
<td>Availability of different goods</td>
<td>2.15</td>
<td>2.25</td>
<td>2.18</td>
</tr>
<tr>
<td>Concessions /discount offers</td>
<td>2.60</td>
<td>2.58</td>
<td>2.59</td>
</tr>
<tr>
<td>Name of the FMG company</td>
<td>2.55</td>
<td>2.76</td>
<td>2.62</td>
</tr>
<tr>
<td>Price changes</td>
<td>2.75</td>
<td>2.91</td>
<td>2.80</td>
</tr>
<tr>
<td>Trend of the FMG sector</td>
<td>3.04</td>
<td>2.81</td>
<td>2.96</td>
</tr>
<tr>
<td>Overall</td>
<td>2.80</td>
<td>2.80</td>
<td>2.80</td>
</tr>
</tbody>
</table>

* Significant at 5% level of significance.

It can be observed from the above table that gender has no significant impact on the level of agreement on various factors of awareness. The small values of t and very high values of p (>0.05) for all the factors except ‘trend of the FMG sector’ verify that the respective null hypotheses are not rejected and it can be concluded that there is no significant difference in the mean level of agreement of male and female customers of the FMGs on various factors of awareness (i.e., gender has no effect on awareness).
However, the variable ‘trend of the FMG sector’ is marginally significant at 10% level of significance. The t value of 1.666 and p-value of 0.048 (one-tailed test) signifies the mean difference of male customers are significantly higher than female customers at 5% level of significance. Male customers have higher level of awareness (3.04) than the female customers (2.81) on the factor ‘trend of the FMG sector’.

**Null Hypothesis**

There is no significant difference in the mean level of agreement of male and female customers of the FMGs on various factors of attitude towards price (i.e., gender has no effect on attitude towards price).

**Table 4.55**

**t-Test: Test for difference in level of agreement in respect of attitude towards price of male and female customers**

<table>
<thead>
<tr>
<th>Factors : attitude towards price.</th>
<th>Mean</th>
<th>t-test for Equality of Means</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Immateriality of price</td>
<td>2.42</td>
<td>2.52</td>
</tr>
<tr>
<td>Lesser Price</td>
<td>2.54</td>
<td>2.76</td>
</tr>
<tr>
<td>Expectation on reduction of price</td>
<td>3.05</td>
<td>2.74</td>
</tr>
<tr>
<td>Willing to bear increase of price</td>
<td>3.15</td>
<td>3.38</td>
</tr>
<tr>
<td>Comparative effort</td>
<td>3.36</td>
<td>3.48</td>
</tr>
<tr>
<td>Overall</td>
<td>2.99</td>
<td>3.09</td>
</tr>
</tbody>
</table>

* Significant at 5% level of significance.
It can be observed from the above table that gender has no significant impact on the level of agreement on various factors of attitude towards price. The small values of t and very high values of p (>0.05) for all the factors verify that the respective null hypotheses are not rejected and it can be concluded that there is no significant difference in the mean level of agreement of male and female customers of the FMGs on various factors of attitude towards price (i.e., gender has no effect on attitude towards price).

**Null Hypothesis**

There is no significant difference in the mean level of agreement of male and female customers of the FMGs on various factors of attitude towards product (i.e., gender has no effect on attitude towards product).

**Table 4.56**

**t-Test: Test for difference in level of agreement in respect of attitude towards product of male and female customers**

<table>
<thead>
<tr>
<th>Factor : Attitude towards product</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
<th>Mean Difference</th>
<th>t</th>
<th>df</th>
<th>Sig. (2-tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nature of products</td>
<td>3.40</td>
<td>3.41</td>
<td>3.40</td>
<td>-0.008</td>
<td>-0.061</td>
<td>398</td>
<td>0.952</td>
</tr>
<tr>
<td>Health care nature</td>
<td>3.48</td>
<td>3.43</td>
<td>3.47</td>
<td>0.051</td>
<td>0.377</td>
<td>398</td>
<td>0.706</td>
</tr>
<tr>
<td>Availability of Substitutes</td>
<td>3.49</td>
<td>3.48</td>
<td>3.49</td>
<td>0.001</td>
<td>0.004</td>
<td>398</td>
<td>0.996</td>
</tr>
<tr>
<td>Possibility for improvement of products</td>
<td>3.37</td>
<td>3.48</td>
<td>3.41</td>
<td>-0.103</td>
<td>-0.781</td>
<td>398</td>
<td>0.435</td>
</tr>
<tr>
<td>OVERALL</td>
<td>3.44</td>
<td>3.45</td>
<td>3.44</td>
<td>-0.015</td>
<td>-.180</td>
<td>398</td>
<td>0.857</td>
</tr>
</tbody>
</table>

* Significant at 5% level of significance.
It can be observed from the above table that gender has no significant impact on the level of agreement on various factors of attitude towards product. The small values of t and very high values of p (>0.05) for all the factors verify that the respective null hypotheses are not rejected and it can be concluded that there is no significant difference in the mean level of agreement of male and female customers of the FMGs on various factors of attitude towards product (i.e., gender has no effect on attitude towards product). The differences in agreement are highly not significant.

**Null Hypothesis**

There is no significant difference in the mean level of agreement of male and female customers of the FMGs on various factors of attitude towards patronage (i.e., gender has no effect on attitude towards patronage).

**Table 4.57**

**t-Test: Test for difference in level of agreement in respect of attitude towards patronage of male and female customers**

<table>
<thead>
<tr>
<th>Factors: attitude towards patronage</th>
<th>Mean</th>
<th>t-test for Equality of Means</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Continuous support</td>
<td>3.40</td>
<td>3.41</td>
</tr>
<tr>
<td>Willing to wait</td>
<td>3.48</td>
<td>3.43</td>
</tr>
<tr>
<td>Willing to argue</td>
<td>3.49</td>
<td>3.48</td>
</tr>
<tr>
<td>Willing to come back</td>
<td>3.37</td>
<td>3.48</td>
</tr>
<tr>
<td>Reluctant to criticize</td>
<td>2.71</td>
<td>2.85</td>
</tr>
<tr>
<td>Willing to recommend</td>
<td>3.05</td>
<td>2.95</td>
</tr>
<tr>
<td>First Preference</td>
<td>3.06</td>
<td>3.02</td>
</tr>
<tr>
<td>OVERALL</td>
<td>3.26</td>
<td>3.21</td>
</tr>
</tbody>
</table>

* Significant at 5% level of significance.
It can be observed from the above table that gender has no significant impact on the level of agreement on various factors of attitude towards patronage. The small values of t and very high values of p (>0.05) for all the factors except protection of the customer friendliness verify that the respective null hypotheses are not rejected and it can be concluded that there is no significant difference in the mean level of agreement of male and female customers of the FMGs on various factors of attitude towards patronage (i.e., gender has no effect on attitude towards patronage).

**t- TEST: Test for difference in level of agreement of married and unmarried customers of the FMGs on various factors of attitude towards image**

**Null Hypothesis**

There is no significant difference in the mean level of agreement of married and unmarried customers of the FMGs on various factors of attitude towards image (i.e., marital status has no effect on attitude towards image).
Table 4.58

t- Test: Test for difference in level of agreement in respect of attitude towards image of married and unmarried customers

<table>
<thead>
<tr>
<th>Factors : attitude towards image</th>
<th>Mean</th>
<th>t-test for Equality of Means</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Married</td>
<td>Unmarried</td>
</tr>
<tr>
<td>Maintenance of friendliness</td>
<td>2.35</td>
<td>2.43</td>
</tr>
<tr>
<td>Close Relationship</td>
<td>2.38</td>
<td>2.31</td>
</tr>
<tr>
<td>Sentimental touch</td>
<td>3.12</td>
<td>2.77</td>
</tr>
<tr>
<td>Competitiveness</td>
<td>3.00</td>
<td>3.14</td>
</tr>
<tr>
<td>Service motive</td>
<td>2.89</td>
<td>2.80</td>
</tr>
<tr>
<td>Emphasis on Quality</td>
<td>2.38</td>
<td>2.47</td>
</tr>
<tr>
<td>Overall</td>
<td>2.82</td>
<td>2.80</td>
</tr>
</tbody>
</table>

* Significant and 5% level of significance.

It can be observed from the above table that marital status has no significant impact on the level of agreement on various factors of attitude towards image except two factor ‘sentimental touch’. The small values of t and very high values of p (>0.05) for all the other factors verify that the respective null hypotheses are not rejected and it can be concluded that there is no significant difference in the mean level of agreement of married and unmarried customers of the FMGs on various factors of attitude towards image (i.e., marital status has no effect on attitude towards image).

For the factors ‘sentimental touch’, the value of ‘t’ (2.568) and low p-value (.011) signifies the corresponding null hypotheses is rejected at 5% level.
of significance and it is concluded that there is significant difference in the level of agreement of married and unmarried customers on this factor.

SATISFACTION VS. MARITAL STATUS

Null Hypothesis

There is no significant difference in the mean level of agreement of married and unmarried customers of the FMGs on various factors of attitude towards trust (i.e., marital status has no effect on attitude towards trust).

Table 4.59

<table>
<thead>
<tr>
<th>Factors : attitude towards trust</th>
<th>Mean</th>
<th>t-test for Equality of Means</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Married</td>
<td>Unmarried</td>
</tr>
<tr>
<td>Trustworthy policies and Practices</td>
<td>2.18</td>
<td>2.03</td>
</tr>
<tr>
<td>Faith on quality</td>
<td>2.14</td>
<td>2.25</td>
</tr>
<tr>
<td>Faith on the advertisements</td>
<td>2.70</td>
<td>2.41</td>
</tr>
<tr>
<td>Overall</td>
<td>2.78</td>
<td>2.82</td>
</tr>
</tbody>
</table>

* Significant and 5% level of significance.

It can be observed from the above table that marital status has no significant impact on the level of agreement on various factors of attitude towards trust except the factor ‘faith on the advertisements’. The small values of t and very high values of p (>0.05) for all the other factors verify that the respective null hypotheses are not rejected and it can be concluded that there is no significant difference in the mean level of agreement of married and
unmarried customers of the FMGs on various factors of attitude towards trust (i.e., marital status has no effect on attitude towards trust).

For the factor ‘faith on the advertisements’ the value of t (2.568) and low p-value signifies the corresponding null hypotheses is rejected at 5% level of significance and anyone can conclude that there is significant difference in the level of agreement of married and unmarried customers on the factor.

**TRUST VS. MARITAL STATUS**

**Null Hypothesis**

There is no significant difference in the mean level of agreement of married and unmarried customers of the FMGs on various factors of attitude towards price (i.e., marital status has no effect on attitude towards price).

**Table 4.60**

**t- Test: Test for difference in level of agreement in respect of attitude towards price of married and unmarried customers**

<table>
<thead>
<tr>
<th>Factors : attitude towards price</th>
<th>Mean</th>
<th>t-test for Equality of Means</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Married</td>
<td>Unmarried</td>
</tr>
<tr>
<td>Immateriality of price</td>
<td>2.33</td>
<td>2.66</td>
</tr>
<tr>
<td>Lesser Price</td>
<td>2.35</td>
<td>3.07</td>
</tr>
<tr>
<td>Expectation on reduction of price</td>
<td>3.01</td>
<td>2.84</td>
</tr>
<tr>
<td>Willing to bear increase of price</td>
<td>3.16</td>
<td>3.32</td>
</tr>
<tr>
<td>Comparative effort</td>
<td>3.28</td>
<td>3.60</td>
</tr>
<tr>
<td>Overall</td>
<td>2.93</td>
<td>3.17</td>
</tr>
</tbody>
</table>

* Significant and 1% level of significance.
** Significant and 5% level of significance.
It can be observed from the above table that marital status has no significant impact on the level of agreement on various factors of attitude towards price except the factors ‘Immateriality of price’, ‘Lesser Price’ and ‘overall attitude’ The small values of t and very high values of p (>0.05) for all the other factors verify that the respective null hypotheses are not rejected and it can be concluded that there is no significant difference in the mean level of agreement of married and unmarried customers of the FMGs on various factors of attitude towards price (i.e., marital status has no effect on attitude towards price).

For the factors ‘Immateriality of price’, ‘Lesser Price’ and ‘overall attitude’ the value of t and low p-value signifies the corresponding null hypotheses is rejected at 5% level of significance and it can be concluded that there is significant difference in the level of agreement of married and unmarried customers on these factors.

**RELATIONSHIP AND ATTITUDE TOWARDS PRODUCT**

**Null Hypothesis**

There is no significant difference in the mean level of agreement of married and unmarried customers of the FMGs on various factors of attitude towards product (i.e., marital status has no effect on attitude towards product).
Table 4.61

*t- Test: Test for difference in level of agreement in respect of attitude towards product of married and unmarried customers

<table>
<thead>
<tr>
<th>Factors : attitude towards product</th>
<th>Mean</th>
<th>t-test for Equality of Means</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Married</td>
<td>Unmarried</td>
</tr>
<tr>
<td>Nature of products</td>
<td>3.46</td>
<td>3.30</td>
</tr>
<tr>
<td>Health care nature</td>
<td>3.49</td>
<td>3.43</td>
</tr>
<tr>
<td>Availability of Substitutes</td>
<td>3.40</td>
<td>3.63</td>
</tr>
<tr>
<td>Possibility for improvement of products</td>
<td>3.33</td>
<td>3.55</td>
</tr>
<tr>
<td>Overall</td>
<td>3.42</td>
<td>3.47</td>
</tr>
</tbody>
</table>

* Significant and 10% level of significance.

It can be observed from the above table that marital status has no significant impact on the level of agreement on various factors of attitude towards product except the factors ‘Availability of Substitutes’ and ‘Possibility for improvement of products’. The small values of t and very high values of p (>0.05) for all the other factors verify that the respective null hypotheses are not rejected and it can be concluded that there is no significant difference in the mean level of agreement of married and unmarried customers of the FMGs on various factors of attitude towards product (i.e., marital status has no effect on attitude towards product).

For the factors ‘Availability of Substitutes’ and ‘Possibility for improvement of products’ the value of t and low p-value signifies the corresponding null hypotheses is rejected at 5% level of significance and it is concluded that there is significant difference in the level of agreement of married and unmarried customers on these factors.
MARITAL STATUS AND ATTITUDE TOWARDS PATRONAGE

Null Hypothesis

There is no significant difference in the mean level of agreement of married and unmarried customers of the FMGs on various factors of attitude towards patronage (i.e., marital status has no effect on attitude towards patronage).

Table 4.62

\textit{t- Test: Test for difference in level of agreement in respect of attitude towards patronage of married and unmarried customers}

<table>
<thead>
<tr>
<th>Factors : attitude towards patronage</th>
<th>Mean</th>
<th>\textit{t-test for Equality of Means}</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Married</td>
<td>Unmarried</td>
</tr>
<tr>
<td>Continuous support</td>
<td>2.67</td>
<td>2.91</td>
</tr>
<tr>
<td>Willing to wait</td>
<td>2.91</td>
<td>3.20</td>
</tr>
<tr>
<td>Willing to argue</td>
<td>3.03</td>
<td>3.07</td>
</tr>
<tr>
<td>Willing to come back</td>
<td>3.13</td>
<td>3.41</td>
</tr>
<tr>
<td>Reluctant to criticize</td>
<td>3.29</td>
<td>3.67</td>
</tr>
<tr>
<td>Willing to recommend</td>
<td>3.32</td>
<td>3.47</td>
</tr>
<tr>
<td>First Preference</td>
<td>3.90</td>
<td>3.75</td>
</tr>
<tr>
<td>Overall</td>
<td>3.18</td>
<td>3.35</td>
</tr>
</tbody>
</table>

* Significant and 1% level of significance.
** Significant and 5% level of significance.
*** Significant and 10% level of significance.
It can be observed from the above table that marital status has no significant impact on the level of agreement on various factors of attitude towards patronage except the factors ‘Continuous support’, ‘Willing to wait’, ‘Willing to come back’ ‘Reluctant to criticize’, and ‘overall attitude’.

The small values of t and very high values of p (>0.05) for all the other factors verify that the respective null hypotheses are not rejected and it can be concluded that there is no significant difference in the mean level of agreement of married and unmarried customers of the FMGs on various factors of attitude towards patronage (i.e., marital status has no effect on attitude towards patronage).

For the factors ‘Continuous support’, ‘Willing to wait’, ‘Willing to come back’ ‘Reluctant to criticize’, and ‘overall attitude’ the values of t and low p-value signify the corresponding null hypotheses is rejected at 5% level of significance and it is concluded that there is significant difference in the level of agreement of married and unmarried customers on these factors.
RANKING OF VARIABLES

Gender vs. Ranking

Null Hypothesis

There is no difference in the rankings of male and female customers on attractiveness towards of the FMGs.

Table 4.63
Mann Whitney U Test for difference in rankings of male and female on attractiveness towards the FMGs

<table>
<thead>
<tr>
<th>Attractiveness: Sub dimensions</th>
<th>Sum of Ranks</th>
<th>Mean Rank</th>
<th>Mann-Whitney U Test</th>
<th>Asymp. Sig. (1-tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Packing</td>
<td>211618.0</td>
<td>141602.0</td>
<td>421.55</td>
<td>418.94</td>
</tr>
<tr>
<td>Availability of small quantities</td>
<td>209513.5</td>
<td>143706.5</td>
<td>417.36</td>
<td>425.17</td>
</tr>
<tr>
<td>Small gifts</td>
<td>211309.0</td>
<td>141911.0</td>
<td>420.93</td>
<td>419.86</td>
</tr>
<tr>
<td>Advertisement</td>
<td>210871.5</td>
<td>142348.5</td>
<td>420.06</td>
<td>421.15</td>
</tr>
<tr>
<td>Different varieties</td>
<td>212332.0</td>
<td>140888.0</td>
<td>422.97</td>
<td>416.83</td>
</tr>
</tbody>
</table>

* Significant and 1% level of significance.
** Significant and 5% level of significance.

It is clear from the above table that the Z values are very low and p-values are very high for all the sub dimensions of ‘attractiveness’. This verifies that the null hypotheses are not rejected and it is concluded that there is no difference in the rankings of male and female customers on various sub dimensions of the attractive factors of the FMGs.
**Null Hypothesis**

There is no difference in the rankings of male and female customers on disappointment towards the FMGs.

**Table 4.64**

**Mann Whitney U Test for difference in rankings of male and female on disappointment factors**

<table>
<thead>
<tr>
<th>Disappoointment : Sub-dimensions</th>
<th>Mean Rank</th>
<th>Sum of Ranks</th>
<th>Mean Rank</th>
<th>Mann-Whitney U Test</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Sale of old stocks</td>
<td>1.34</td>
<td>209783.0</td>
<td>143437.0</td>
<td></td>
</tr>
<tr>
<td>MRP rate</td>
<td>1.85</td>
<td>211621.5</td>
<td>141598.5</td>
<td></td>
</tr>
<tr>
<td>Levying VAT</td>
<td>2.95</td>
<td>214072.0</td>
<td>139148.0</td>
<td></td>
</tr>
<tr>
<td>Poor quality</td>
<td>3.86</td>
<td>208456.0</td>
<td>144764.0</td>
<td></td>
</tr>
</tbody>
</table>

* Significant and 1% level of significance.

** Significant and 5% level of significance

It is clear from the above table that the Z values are very low and p-values are very high for all the sub dimensions of ‘discouraging factor’. This verifies that the null hypotheses are not rejected and it is concluded that there is no difference in the rankings of male and female customers on various sub dimensions of discouraging factors.
Null Hypothesis

There is no difference in the rankings of male and female customers on various sub dimensions of expectation factors.

Table 4.65

Mann Whitney U Test for difference in rankings of male and female on Expectation towards the FMGs

<table>
<thead>
<tr>
<th>Expectation Factor</th>
<th>Mean Rank</th>
<th>Sum of Ranks</th>
<th>Mean Rank</th>
<th>Mann-Whitney U Test</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Male</td>
<td>Female</td>
<td>Male</td>
</tr>
<tr>
<td>Improved quality</td>
<td>1.25</td>
<td>200343.0</td>
<td>152877.0</td>
<td>399.09</td>
</tr>
<tr>
<td>Frequent offers.</td>
<td>3.04</td>
<td>203009.0</td>
<td>150211.0</td>
<td>404.40</td>
</tr>
<tr>
<td>Freshness of the product</td>
<td>3.19</td>
<td>221441.0</td>
<td>131779.0</td>
<td>441.12</td>
</tr>
<tr>
<td>Price reduction</td>
<td>4.38</td>
<td>218104.5</td>
<td>135115.5</td>
<td>434.47</td>
</tr>
<tr>
<td>Concessions for repeated buying</td>
<td>5.93</td>
<td>209209.5</td>
<td>144010.5</td>
<td>416.75</td>
</tr>
<tr>
<td>Replacement of damaged goods</td>
<td>3.46</td>
<td>204560.0</td>
<td>148660.0</td>
<td>407.49</td>
</tr>
<tr>
<td>Transparent details</td>
<td>7.19</td>
<td>200869.0</td>
<td>152351.0</td>
<td>400.14</td>
</tr>
<tr>
<td>New varieties</td>
<td>7.66</td>
<td>221082.0</td>
<td>132138.0</td>
<td>440.40</td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.
** Significant at 5% level of significance.

It can be observed from the above table that the z-value of -.642 and p-value of 0.261 for the factor ‘Concessions for repeated buying’ verify that the null hypothesis corresponding to this factor is not rejected. However, for all the other factors the high z-values and low p-values verify that the respective null hypotheses are rejected and it is concluded that there is a significant difference in the rankings of male and female customers. The male customers have given better ranking than the female customers for the factors increased
quality, offers for free gifts, concessions for repeated buying and replacement of damaged goods whereas female customers have given better ranking than male customers for the factors freshness of products, price reduction, and transparent details.

**Marital status vs. Ranking**

**Null Hypothesis**

There is no difference in the rankings of married and unmarried customers on various sub dimensions of attractiveness of the FMGs.

### Table 4.66

**Mann Whitney U Test for difference in rankings of marital status of the customers on attractiveness**

<table>
<thead>
<tr>
<th>Attractiveness: Sub dimensions</th>
<th>Sum of Ranks Married</th>
<th>Un-married</th>
<th>Mean Rank Married</th>
<th>Un-married</th>
<th>Mann-Whitney U Test</th>
<th>Asymp. Sig. (1-tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Packing</td>
<td>264818.0</td>
<td>88402.0</td>
<td>417.04</td>
<td>431.23</td>
<td>62888.0</td>
<td>-.968</td>
</tr>
<tr>
<td>Availability of small quantities</td>
<td>267451.5</td>
<td>85768.5</td>
<td>421.18</td>
<td>418.38</td>
<td>64653.5</td>
<td>-.170</td>
</tr>
<tr>
<td>Small gifts</td>
<td>266782.5</td>
<td>86437.5</td>
<td>420.13</td>
<td>421.65</td>
<td>64852.5</td>
<td>-.089</td>
</tr>
<tr>
<td>Advertisement</td>
<td>266270.5</td>
<td>86949.5</td>
<td>419.32</td>
<td>424.14</td>
<td>64340.5</td>
<td>-.292</td>
</tr>
<tr>
<td>Different varieties</td>
<td>269202.0</td>
<td>84018.0</td>
<td>423.94</td>
<td>409.84</td>
<td>62903.0</td>
<td>-.856</td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.
** Significant at 5% level of significance.

It is clear from the above table that the Z values are very low and p-values are very high for all the sub dimensions of ‘attractiveness’. This verifies that the null hypotheses are not rejected and it is concluded that there is no
difference in the rankings of married and unmarried customers on the attractiveness of the FMGs.

**Null Hypothesis**

There is no difference in the rankings of married and unmarried customers on various sub dimensions of disappointment towards the FMGs.

**Table 4.67**

Mann Whitney U Test for difference in rankings of marital status of the customers on disappointment towards the FMGs

<table>
<thead>
<tr>
<th>Disappointment: Sub dimensions</th>
<th>Sum of Ranks</th>
<th>Mean Rank</th>
<th>Mann-Whitney U Test</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Married</td>
<td>Un-married</td>
<td>Married</td>
</tr>
<tr>
<td>Sale of old stocks</td>
<td>263777.5</td>
<td>89442.5</td>
<td>415.40</td>
</tr>
<tr>
<td>MRP rate</td>
<td>272286.5</td>
<td>80933.5</td>
<td>428.80</td>
</tr>
<tr>
<td>Levying VAT</td>
<td>262626.5</td>
<td>90593.5</td>
<td>413.59</td>
</tr>
<tr>
<td>Poor quality</td>
<td>269930.0</td>
<td>83290.0</td>
<td>425.09</td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.
** Significant at 5% level of significance.

It is clear from the above table that the Z values are low and p-values are very high for the factors less rate of return and lengthy period of insurance. This verifies that the corresponding null hypotheses are not rejected and it is concluded that there is no difference in the rankings of married and unmarried customers on these sub dimensions. However, the factor lengthy period of insurance is marginally significant (P = 0.053).
For the other factors MRP rate ($z=-1.959, p=.025$) and documentation ($z=1.845, p=.033$), there is a significant difference in the rankings given by married and unmarried customers. Married customers have given better ranking for the factor Levying VAT, and unmarried customers have given better ranking for MRP rate than married customers.

**Null Hypothesis**

There is no difference in the rankings of married and unmarried customers on various factors of Expectation factors.

**Table 4.68**

Mann Whitney U Test for difference in rankings of marital status of the customers on Expectation towards the FMGs

<table>
<thead>
<tr>
<th>Expectation : Sub dimensions</th>
<th>Sum of Ranks</th>
<th>Mean Rank</th>
<th>Mann-Whitney U Test</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Married</td>
<td>Un-married</td>
<td>Married</td>
</tr>
<tr>
<td>Improved quality</td>
<td>277981.5</td>
<td>75238.5</td>
<td>437.77</td>
</tr>
<tr>
<td>Frequent Offers.</td>
<td>252937.0</td>
<td>100283.0</td>
<td>398.33</td>
</tr>
<tr>
<td>Freshness of the product</td>
<td>275847.0</td>
<td>77373.0</td>
<td>434.40</td>
</tr>
<tr>
<td>Price reduction</td>
<td>257945.0</td>
<td>95275.0</td>
<td>406.21</td>
</tr>
<tr>
<td>Concessions for repeated buying</td>
<td>243974.5</td>
<td>109245.5</td>
<td>384.21</td>
</tr>
<tr>
<td>Replacement of damaged goods</td>
<td>278620.5</td>
<td>74599.5</td>
<td>438.77</td>
</tr>
<tr>
<td>Transparent details</td>
<td>259758.5</td>
<td>93461.5</td>
<td>409.07</td>
</tr>
<tr>
<td>New varieties</td>
<td>275609.5</td>
<td>77610.5</td>
<td>434.03</td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.
** Significant at 5% level of significance.
It can be observed from the above table that the high z-values and very low p-values for all the sub dimensions verify that the null hypotheses are rejected and it is concluded that there is a significant difference in the rankings of married and unmarried customers. The married customers have given better ranking than the unmarried customers for the factors Frequent Offers, Price reduction, Concessions for repeated buying and Transparent details. The unmarried customers have given better ranking than married customers for the Improved quality, Freshness of the product, Replacement of damaged goods and New varieties.

**Area of residence vs. Ranking**

**Null Hypothesis**

There is no difference in the rankings of customers residing in village and town on attractiveness towards the FMGS.

**Table 4.69**

**Mann Whitney U Test for difference in rankings of area of residence of the customers on Attractiveness towards the FMGs**

<table>
<thead>
<tr>
<th>Attractiveness: Sub dimensions</th>
<th>Sum of Ranks Village</th>
<th>Town</th>
<th>Mean Rank Village</th>
<th>Town</th>
<th>Mann-Whitney U Test U</th>
<th>Z</th>
<th>Asymp. Sig. (1-tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Packing</td>
<td>209718.5</td>
<td>143501.5</td>
<td>416.11</td>
<td>427.09</td>
<td>82458.5</td>
<td>-.854</td>
<td>.196</td>
</tr>
<tr>
<td>Availability of small quantities</td>
<td>216093.5</td>
<td>137126.5</td>
<td>428.76</td>
<td>408.11</td>
<td>80510.5</td>
<td>-1.432</td>
<td>.076</td>
</tr>
<tr>
<td>Small gifts</td>
<td>209852.5</td>
<td>143167.5</td>
<td>416.37</td>
<td>426.69</td>
<td>82592.5</td>
<td>-.690</td>
<td>.245</td>
</tr>
<tr>
<td>Advertisement</td>
<td>213421.5</td>
<td>139798.5</td>
<td>423.46</td>
<td>416.07</td>
<td>83182.5</td>
<td>-.511</td>
<td>.305</td>
</tr>
<tr>
<td>Different varieties</td>
<td>212410.0</td>
<td>140810.0</td>
<td>421.45</td>
<td>419.08</td>
<td>84194.0</td>
<td>-.164</td>
<td>.435</td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.
** Significant at 5% level of significance.
It is clear from the above table that the Z values are very low and p-values are very high for all the sub dimensions of ‘attractiveness’. This verifies that the null hypotheses are not rejected and it is concluded that there is no difference in the rankings of customers residing in village and town on various sub dimensions of the attractiveness.

**Null Hypothesis**

There is no difference in the rankings of customers residing in village and town on disappointment towards the FMGs.

**Table 4.70**

Mann Whitney U Test for difference in rankings of residence of the customers on disappointment towards the FMGs

<table>
<thead>
<tr>
<th>Disappointing Factors</th>
<th>Sum of Ranks Village</th>
<th>Sum of Ranks Town</th>
<th>Mean Rank Village</th>
<th>Mean Rank Town</th>
<th>U</th>
<th>Z</th>
<th>Asym. Sig. (1-tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sale of old stocks</td>
<td>215796.0</td>
<td>137424.0</td>
<td>428.17</td>
<td>409.00</td>
<td>80808.0</td>
<td>-1.364</td>
<td>.086</td>
</tr>
<tr>
<td>MRP rate</td>
<td>213092.5</td>
<td>140127.5</td>
<td>422.80</td>
<td>417.05</td>
<td>83511.5</td>
<td>-.378</td>
<td>.353</td>
</tr>
<tr>
<td>Levying VAT</td>
<td>208173.5</td>
<td>145046.5</td>
<td>413.04</td>
<td>431.69</td>
<td>80913.5</td>
<td>-1.384</td>
<td>.083</td>
</tr>
<tr>
<td>Poor quality</td>
<td>213192.0</td>
<td>140028.0</td>
<td>423.00</td>
<td>416.75</td>
<td>83412.0</td>
<td>-.614</td>
<td>.270</td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.
** Significant at 5% level of significance.

It is clear from the above table that the Z values are very low and p-values are very high for all the sub dimensions of the disappointment towards the FMGs. This verifies that the null hypotheses are not rejected and it is concluded that there is no difference in the rankings of married and unmarried
customers on various sub dimensions of the of disappointment towards eh FMGs.

**Null Hypothesis**

There is no difference in the rankings of customers residing in village and town on expectation towards the FMGs.

**Table 4.71**

Mann Whitney U Test for difference in rankings of residence of the customers on expectation towards the FMGs

<table>
<thead>
<tr>
<th>Expectation: Sub dimensions</th>
<th>Sum of Ranks Village</th>
<th>Sum of Ranks Town</th>
<th>Mean Rank Village</th>
<th>Mean Rank Town</th>
<th>U</th>
<th>Z</th>
<th>Asymp. Sig. (1-tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improved quality</td>
<td>211943.5</td>
<td>141276.5</td>
<td>420.5</td>
<td>420.5</td>
<td>84660.5</td>
<td>-.005</td>
<td>.498</td>
</tr>
<tr>
<td>Frequent Offers.</td>
<td>195673.5</td>
<td>157546.5</td>
<td>388.2</td>
<td>468.9</td>
<td>68413.5</td>
<td>-5.812</td>
<td>.000*</td>
</tr>
<tr>
<td>Freshness of the product</td>
<td>222758.5</td>
<td>130461.5</td>
<td>442.0</td>
<td>388.3</td>
<td>73845.5</td>
<td>-3.398</td>
<td>.000*</td>
</tr>
<tr>
<td>Price reduction</td>
<td>199254.0</td>
<td>153966.0</td>
<td>395.3</td>
<td>458.2</td>
<td>71994.0</td>
<td>-4.206</td>
<td>.000*</td>
</tr>
<tr>
<td>Concessions for repeated buying</td>
<td>180486.5</td>
<td>172733.5</td>
<td>358.1</td>
<td>514.1</td>
<td>53226.5</td>
<td>-10.734</td>
<td>.000*</td>
</tr>
<tr>
<td>Replacement of damaged goods</td>
<td>228876.0</td>
<td>124344.0</td>
<td>454.1</td>
<td>370.1</td>
<td>67728.0</td>
<td>-5.568</td>
<td>.000*</td>
</tr>
<tr>
<td>Transparent details</td>
<td>206207.0</td>
<td>147013.0</td>
<td>409.1</td>
<td>437.5</td>
<td>78947.0</td>
<td>-2.365</td>
<td>.009*</td>
</tr>
<tr>
<td>New varieties</td>
<td>219281.0</td>
<td>133939.0</td>
<td>435.1</td>
<td>398.6</td>
<td>77323.0</td>
<td>-3.079</td>
<td>.001*</td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.
It can be observed from the above table that the low value of $z (-.005)$ and high p-value (.498) verify that the null hypothesis in respect of is not rejected. However, the high $z$-values and very low p-values for all the other factors verify that the null hypotheses are rejected and it is concluded that there is a significant difference in the rankings of residents of village and town customers.

The village customers have given better ranking than the town customers for the factors Frequent Offers, Price reduction, Concessions for repeated buying and Transparent details. The town customers have given better ranking than village customers for the factors Freshness of the product, Replacement of damaged goods and new varieties.
Type of family vs. Ranking

Null Hypothesis

There is no difference in the rankings of customers residing in nuclear and joint families on various factors of Attractive factors.

Table 4.72

Mann Whitney U Test for difference in rankings of Type of family of the customers on attractiveness towards the FMGs

<table>
<thead>
<tr>
<th>Attractiveness: Sub dimensions</th>
<th>Sum of Ranks</th>
<th>Mean Rank</th>
<th>Mann-Whitney U Test</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Joint</td>
<td>Nuclear</td>
<td>Joint</td>
</tr>
<tr>
<td>Packing</td>
<td>177109.00</td>
<td>176111.00</td>
<td>421.69</td>
</tr>
<tr>
<td>Availability of small quantities</td>
<td>178027.00</td>
<td>175193.00</td>
<td>423.87</td>
</tr>
<tr>
<td>Small gifts</td>
<td>176247.50</td>
<td>176972.50</td>
<td>419.64</td>
</tr>
<tr>
<td>Advertisement</td>
<td>177338.00</td>
<td>175882.00</td>
<td>422.23</td>
</tr>
<tr>
<td>Different varieties</td>
<td>174545.00</td>
<td>178675.00</td>
<td>415.58</td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.

It is clear from the above table that the Z values are very low and p-values are very high for all the sub dimensions of ‘attractiveness’. This verifies that the null hypotheses are not rejected and it is concluded that there is no difference in the rankings of customers residing in joint and nuclear families on various sub dimensions of the attractiveness towards the FMGs.
**Null Hypothesis**

There is no difference in the rankings of customers residing in nuclear and joint families on various factors of disappointment towards the FMGs.

**Table 4.73**

**Mann Whitney U Test for difference in rankings of Type of family of customers on disappointment towards the FMGs**

<table>
<thead>
<tr>
<th>Dis-appointment: Sub dimensions</th>
<th>Sum of Ranks</th>
<th>Mean Rank</th>
<th>Mann-Whitney U Test</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Joint</td>
<td>Nuclear</td>
<td>Joint</td>
</tr>
<tr>
<td>Sale of old stocks</td>
<td>182910.0</td>
<td>170310.0</td>
<td>435.50</td>
</tr>
<tr>
<td>MRP rate</td>
<td>168557.5</td>
<td>184662.5</td>
<td>401.33</td>
</tr>
<tr>
<td>Levying VAT</td>
<td>178054.0</td>
<td>175166.0</td>
<td>423.94</td>
</tr>
<tr>
<td>Poor quality</td>
<td>177660.0</td>
<td>175560.0</td>
<td>423.00</td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.

It is clear from the above table that the Z values are very low and p-values (> 0.05) are very high for the two sub dimensions such as levying VAT and poor quality. This verifies that the null hypotheses are not rejected and it is concluded that there is no difference in the rankings of customers in joint and nuclear families of these two sub dimensions.

However, the high z-values and low p-values (< 0.05) for the sub dimensions viz., sale of old goods and MRP rate confirm that the corresponding hypotheses are rejected and it is concluded that there is a significant difference in the rankings of customers of nuclear families and joint families.
The customers living in nuclear families have given better ranking for the factor less rate of return and the customers living in joint families have given better ranking for the MRP rate. This implies that customers living in nuclear families feel that the MRP rate is high.

**Null Hypothesis**

There is no difference in the rankings of customers residing in nuclear and joint families on various factors of expectation towards the FMGs.

**Table 4.74**

*Mann Whitney U Test for difference in rankings of Type of family of customers on expectation towards the FMGs*

<table>
<thead>
<tr>
<th>Expectation: Sub dimensions</th>
<th>Sum of Ranks</th>
<th>Mean Rank</th>
<th>Mann-Whitney U Test</th>
<th>Asym p. Sig. (1-tailed)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Joint Nuclear</td>
<td>Joint Nuclear</td>
<td>U</td>
<td>Z</td>
</tr>
<tr>
<td>Improved quality</td>
<td>172609.0 180611.0</td>
<td>410.97 430.03</td>
<td>84199.0</td>
<td>-1.627</td>
</tr>
<tr>
<td>Frequent Offers.</td>
<td>193281.0 159939.0</td>
<td>460.19 380.81</td>
<td>71529.0</td>
<td>-5.839</td>
</tr>
<tr>
<td>Freshness of the product</td>
<td>158250.0 194970.0</td>
<td>376.79 464.21</td>
<td>69840.0</td>
<td>-5.646</td>
</tr>
<tr>
<td>Price reduction</td>
<td>154642.5 198577.5</td>
<td>368.20 472.80</td>
<td>66232.5</td>
<td>-7.140</td>
</tr>
<tr>
<td>Concessions for repeated buying</td>
<td>170463.0 182757.0</td>
<td>405.86 435.14</td>
<td>82053.0</td>
<td>-2.056</td>
</tr>
<tr>
<td>Replacement of damaged goods</td>
<td>198284.0 154936.0</td>
<td>472.10 368.90</td>
<td>66526.0</td>
<td>-6.978</td>
</tr>
<tr>
<td>Transparent details</td>
<td>195588.0 157632.0</td>
<td>465.69 375.31</td>
<td>69222.0</td>
<td>-7.680</td>
</tr>
<tr>
<td>New varieties</td>
<td>157972.5 195247.5</td>
<td>376.13 464.88</td>
<td>69562.5</td>
<td>-7.650</td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.
** Significant at 5% level of significance.
It can be observed from the above table that the high values of z and low p-values (<0.05) for all the factors verify that the null hypotheses in respect of all the factors are rejected except ‘Improved quality’. However, this factor is also marginally significant (p=.052). It is concluded that there is a significant difference in the rankings of customers living in joint and nuclear families with respect to all the expectations.

The customers of joint families have given better ranking than the nuclear family customers for the factors Improved quality, Freshness of the product, Price reduction, Concessions for repeated buying and New varieties. The nuclear family customers have given better ranking than joint customers for the factors Frequent Offers, Replacement of damaged goods and transparent details.
Kruskal-Wallis Test

Age vs. Ranking

Null Hypothesis

There is no difference in the rankings of customers in different age groups on attractiveness towards the FMGs.

**Table 4.75**

Kruskal-Wallis Test for difference in rankings of age group of the customers on attractiveness towards the FMGs

<table>
<thead>
<tr>
<th>Attractiveness: Sub dimensions</th>
<th>Mean Rank</th>
<th>Kruskal-Wallis Test</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>20–40</td>
<td>41-60</td>
</tr>
<tr>
<td>Packing</td>
<td>428.61</td>
<td>417.06</td>
</tr>
<tr>
<td>Availability of small quantities</td>
<td>407.32</td>
<td>426.73</td>
</tr>
<tr>
<td>Small gifts</td>
<td>418.75</td>
<td>424.73</td>
</tr>
<tr>
<td>Advertisement</td>
<td>426.94</td>
<td>409.33</td>
</tr>
<tr>
<td>Different varieties</td>
<td>424.94</td>
<td>424.82</td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.

Since all the factors have a small chi-square values and very high p-values (> 0.05), the null hypotheses are not rejected. Hence it may be concluded that age is not a factor in ranking the attractiveness towards the FMGs.
Null Hypothesis

There is no difference in the rankings of customers in different age groups on disappointment towards the FMGs.

Table 4.76
Kruskal-Wallis Test for difference in rankings of age group of the customers on disappointment towards the FMGs

<table>
<thead>
<tr>
<th>Disappointment: Sub dimensions</th>
<th>Mean Rank</th>
<th>Kruskal-Wallis Test</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>20–40</td>
<td>41-60</td>
</tr>
<tr>
<td>Sale of old stocks</td>
<td>398.65</td>
<td>437.87</td>
</tr>
<tr>
<td>MRP rate</td>
<td>446.25</td>
<td>413.32</td>
</tr>
<tr>
<td>Levying VAT</td>
<td>411.92</td>
<td>410.47</td>
</tr>
<tr>
<td>Poor quality</td>
<td>424.45</td>
<td>426.05</td>
</tr>
</tbody>
</table>

** Significant at 5% level of significance.

It is clear from the above table that the large chi-square values (6.042, 6.209) at 2 degrees of freedom with low p-values (< 0.05) verify that the corresponding null hypotheses are rejected and hence it is concluded that there is a significant difference in the ranking of customers in different age groups on the factors Sale of old stocks and Levying VAT.

The customers in the age group 20-40 years feel that the sale of old goods take place very often. The customers in the age group 41-60 years feel that the levying VAT is unnecessary one than the other two age groups. It can also be noted from the above table that the factor MRP rate is marginally significant among different age groups at 5% level of significance.
Null Hypothesis

There is no difference in the rankings of customers in different age groups on expectation towards the FMGs.

Table 4.77

Kruskal-Wallis Test for difference in rankings of age group of the customers on expectation towards the FMGs

<table>
<thead>
<tr>
<th>Expectation: Sub dimensions</th>
<th>Mean Rank</th>
<th>Kruskal-Wallis Test</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>20–40</td>
<td>41-60</td>
</tr>
<tr>
<td>Improved quality</td>
<td>390.37</td>
<td>421.56</td>
</tr>
<tr>
<td>Frequent Offers.</td>
<td>424.04</td>
<td>421.00</td>
</tr>
<tr>
<td>Freshness of the product</td>
<td>431.83</td>
<td>419.86</td>
</tr>
<tr>
<td>Price reduction</td>
<td>404.14</td>
<td>416.68</td>
</tr>
<tr>
<td>Concessions for repeated buying</td>
<td>414.83</td>
<td>416.73</td>
</tr>
<tr>
<td>Replacement of damaged goods</td>
<td>434.05</td>
<td>421.12</td>
</tr>
<tr>
<td>Transparent details</td>
<td>423.66</td>
<td>412.39</td>
</tr>
<tr>
<td>New varieties</td>
<td>415.34</td>
<td>430.39</td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.

It can be observed from the above table that only one factor Improved quality is significant (chi-square 16.452 and p < 0.01 at 2 degrees of freedom) among different age groups. This implies that the hypothesis of no difference in ranks among difference age groups on the factor Improved quality is rejected. Here also, the younger customers in the age group 20-40 years expect more improved quality, followed by the next group 41-60 years and 61 and above years. For all the other factors, the low chi-square values and high p-
values (>0.05) signifies that the corresponding null hypotheses are not rejected and it is concluded that age has no effect on the ranking of different factors of expectation. However, the factor ‘Price reduction’ is marginally significant at 10% level of significance and the younger customers (20-40 years) demand the reduction of price of the FMGs.

Kruskal-Wallis Test

Occupation vs. Ranking

Null Hypothesis

There is no difference in the rankings of customers in different occupations on various factors of Attractiveness towards the FMGs.

Table 4.78

Kruskal-Wallis Test for difference in rankings of occupation of the customers on attractiveness towards the FMGs

<table>
<thead>
<tr>
<th>Attractiveness: Sub dimensions</th>
<th>Employee</th>
<th>Business</th>
<th>Professional</th>
<th>Agriculture</th>
<th>Household</th>
<th>Others</th>
<th>Chi-Square</th>
<th>df</th>
<th>Asymp. Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Packing</td>
<td>412.75</td>
<td>436.08</td>
<td>412.38</td>
<td>426.47</td>
<td>431.57</td>
<td>416.02</td>
<td>2.211</td>
<td>5</td>
<td>.819</td>
</tr>
<tr>
<td>Availability of small quantities</td>
<td>417.29</td>
<td>405.16</td>
<td>434.17</td>
<td>440.05</td>
<td>390.02</td>
<td>427.64</td>
<td>4.634</td>
<td>5</td>
<td>.462</td>
</tr>
<tr>
<td>Small gifts</td>
<td>417.55</td>
<td>422.10</td>
<td>412.69</td>
<td>412.83</td>
<td>451.59</td>
<td>422.75</td>
<td>2.259</td>
<td>5</td>
<td>.812</td>
</tr>
<tr>
<td>Advertisement</td>
<td>417.49</td>
<td>422.22</td>
<td>438.46</td>
<td>409.08</td>
<td>417.51</td>
<td>411.55</td>
<td>1.904</td>
<td>5</td>
<td>.862</td>
</tr>
<tr>
<td>Different varieties</td>
<td>433.40</td>
<td>423.27</td>
<td>402.72</td>
<td>422.95</td>
<td>397.93</td>
<td>431.58</td>
<td>3.550</td>
<td>5</td>
<td>.616</td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.

Since all the factors have a small chi-square values and very high p-values (> 0.05), the null hypotheses are not rejected. Hence it may be
concluded that occupation is not an influencing factor in ranking the attractiveness towards the FMGs.

**Null Hypothesis**

There is no difference in the rankings of customers in different occupations on various factors of disappointment towards the FMGs.

**Table 4.79**

**Kruskal-Wallis Test for difference in rankings of occupation of the customers on disappointing factors**

<table>
<thead>
<tr>
<th>Disappointment: Sub dimensions</th>
<th>Mean Rank</th>
<th>Kruskal-Wallis Test</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee</td>
<td>Business</td>
</tr>
<tr>
<td>Sale of old stocks</td>
<td>398.17</td>
<td>394.63</td>
</tr>
<tr>
<td>MRP rate</td>
<td>453.97</td>
<td>421.11</td>
</tr>
<tr>
<td>Levying VAT</td>
<td>408.92</td>
<td>426.96</td>
</tr>
<tr>
<td>Poor quality</td>
<td>421.33</td>
<td>425.50</td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.

Since all the factors have small chi-square values and very high p-values (> 0.05), the null hypotheses are not rejected. Hence it may be concluded that occupation is not an influencing factor in ranking the attractiveness towards the FMGs. However, for the factors Sale of old stocks and MRP rate, the p-values (< 0.06) are marginally significant at 5% level of significance. This implies that rankings of customers of different occupation have given different rankings for these two sub dimensions. The household customers feel more
disappointment on the MRP rate and the employee category customers are more disappointed on sale of old stocks.

**Null Hypothesis**

There is no difference in the rankings of customers in different occupations on Expectation towards the FMGs.

**Table 4.80**

Kruskal-Wallis Test for difference in rankings of occupation of the customers on expectation towards the FMGs

<table>
<thead>
<tr>
<th>Factor: Expectation Factor</th>
<th>Mean Rank</th>
<th>Kruskal-Wallis Test</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee</td>
<td>Business</td>
</tr>
<tr>
<td>Improved quality</td>
<td>404.28</td>
<td>341.73</td>
</tr>
<tr>
<td>Frequent Offers.</td>
<td>452.04</td>
<td>472.04</td>
</tr>
<tr>
<td>Freshness of the product</td>
<td>466.15</td>
<td>540.02</td>
</tr>
<tr>
<td>Price reduction</td>
<td>514.88</td>
<td>342.43</td>
</tr>
<tr>
<td>Concessions for repeated buying</td>
<td>499.78</td>
<td>293.96</td>
</tr>
<tr>
<td>Replacement of damaged goods</td>
<td>327.94</td>
<td>475.27</td>
</tr>
<tr>
<td>Transparent details</td>
<td>451.08</td>
<td>341.50</td>
</tr>
<tr>
<td>New varieties</td>
<td>387.00</td>
<td>503.50</td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.

Since all the factors have large chi-square values and very low p-values (< 0.01), the null hypotheses are strongly rejected. Hence it may be concluded
that occupation plays a significant role in the ranking of the expectation towards the FMGs.

**Household Income vs. Ranking**

**Null Hypothesis**

There is no difference in the rankings of customers in different categories of household income on attractiveness towards the FMGs.

**Table 4.81**

Kruskal-Wallis Test for difference in rankings of Household Income of the customers on attractiveness towards the FMGs

<table>
<thead>
<tr>
<th>Attractiveness: Sub dimensions</th>
<th>Mean Rank</th>
<th>Kruskal-Wallis Test</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Upto 5 lakhs</td>
<td>5-10 lakhs</td>
</tr>
<tr>
<td>Packing</td>
<td>420.60</td>
<td>415.99</td>
</tr>
<tr>
<td>Availability of small quantities</td>
<td>432.20</td>
<td>421.83</td>
</tr>
<tr>
<td>Small gifts</td>
<td>410.03</td>
<td>420.06</td>
</tr>
<tr>
<td>Advertisement</td>
<td>407.10</td>
<td>424.40</td>
</tr>
<tr>
<td>Different varieties</td>
<td>438.96</td>
<td>417.98</td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.

Since all the factors have a small chi-square values and very high p-values (> 0.05), the null hypotheses are not rejected. Hence it may be concluded that occupation is not a factor in ranking the attractiveness towards the FMGs.
Null Hypothesis

There is no difference in the rankings of customers in different categories of household income on various factors of disappointment towards the FMGs.

Table 4.82
Kruskal-Wallis Test for difference in rankings of Household Income of the customers on disappointment

<table>
<thead>
<tr>
<th>Disappointment: Sub dimensions</th>
<th>Mean Rank</th>
<th>Kruskal-Wallis Test</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Upto 5 lakhs</td>
<td>5-10 lakhs</td>
</tr>
<tr>
<td>Sale of old stocks</td>
<td>417.32</td>
<td>431.24</td>
</tr>
<tr>
<td>MRP rate</td>
<td>422.50</td>
<td>411.52</td>
</tr>
<tr>
<td>Levying VAT</td>
<td>405.73</td>
<td>428.72</td>
</tr>
<tr>
<td>Poor quality</td>
<td>436.00</td>
<td>412.69</td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.

Since all the factors have small chi-square values and very high p-values (> 0.05), the null hypotheses are not rejected. Hence it may be concluded that occupation is not an influencing factor in ranking the attractiveness towards the FMGs. However, for the factors Sale of old stocks and MRP rate, the p-values (< 0.06) are marginally significant at 5% level of significance. This implies that rankings of customers of different occupations have given different rankings for these two factors. The household customers feel more disappointment on the Sale of old stocks and the employee category customers are more discouraged on the MRP rate of the FMGs.
Null Hypothesis

There is no difference in the rankings of customers in different categories of household income on expectation towards the FMGs.

Table 4.83

Kruskal-Wallis Test for difference in rankings of Household Income of the customers on expectation towards the FMGs

<table>
<thead>
<tr>
<th>Factor: Expectation Factor</th>
<th>Upto 5 lakhs</th>
<th>5-10 lakhs</th>
<th>Above 10 lakhs</th>
<th>Chi-Square</th>
<th>df</th>
<th>Asymp. Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improved quality</td>
<td>347.22</td>
<td>427.73</td>
<td>457.94</td>
<td>44.743</td>
<td>2</td>
<td>.000*</td>
</tr>
<tr>
<td>Frequent Offers.</td>
<td>553.80</td>
<td>383.60</td>
<td>391.79</td>
<td>97.817</td>
<td>2</td>
<td>.000*</td>
</tr>
<tr>
<td>Freshness of the product</td>
<td>453.89</td>
<td>449.34</td>
<td>350.14</td>
<td>35.438</td>
<td>2</td>
<td>.000*</td>
</tr>
<tr>
<td>Price reduction</td>
<td>378.96</td>
<td>455.92</td>
<td>389.77</td>
<td>23.426</td>
<td>2</td>
<td>.000*</td>
</tr>
<tr>
<td>Concessions for repeated buying</td>
<td>416.88</td>
<td>402.62</td>
<td>452.60</td>
<td>9.290</td>
<td>2</td>
<td>.000*</td>
</tr>
<tr>
<td>Replacement of damaged goods</td>
<td>443.44</td>
<td>404.50</td>
<td>431.57</td>
<td>4.951</td>
<td>2</td>
<td>.000*</td>
</tr>
<tr>
<td>Transparent details</td>
<td>468.75</td>
<td>441.78</td>
<td>352.66</td>
<td>60.011</td>
<td>2</td>
<td>.000*</td>
</tr>
<tr>
<td>New varieties</td>
<td>369.92</td>
<td>401.60</td>
<td>485.98</td>
<td>58.899</td>
<td>2</td>
<td>.000*</td>
</tr>
</tbody>
</table>

* Significant at 1% level of significance.

Since all the factors have large chi-square values and very low p-values (< 0.01), the null hypotheses are strongly rejected. Hence it may be concluded that occupation plays a significant role in the ranking of the expectation towards the FMGs.
RANKING OF FACTORS

This section contains Ranks given by customers on various factors – Attractiveness, Disappointment and Expectation of the customers towards the FMGs.

Table 4.84
Ranking of Attractive Factors

<table>
<thead>
<tr>
<th>Attractive Factors</th>
<th>N</th>
<th>Weighted Mean</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Packing</td>
<td>840</td>
<td>1.35</td>
<td>1</td>
</tr>
<tr>
<td>Availability of small quantities</td>
<td>840</td>
<td>2.05</td>
<td>2</td>
</tr>
<tr>
<td>Small gifts</td>
<td>840</td>
<td>3.13</td>
<td>3</td>
</tr>
<tr>
<td>Advertisement</td>
<td>840</td>
<td>4.00</td>
<td>4</td>
</tr>
<tr>
<td>Different varieties</td>
<td>840</td>
<td>4.45</td>
<td>5</td>
</tr>
</tbody>
</table>

Source: Computed from primary data.

From the above table it can be noted that the customers have given higher preference (Rank 1) to the factor ‘packing’, followed by ‘Availability of small quantities’ (Rank-2) and Small gifts (Rank-3). The customers have given least preference to the factor ‘Different varieties’ (Rank-5) among the five sub dimensions of ‘attractiveness’. This implies that the customers feel that the packing of the FMGs gives attraction to them. The FMG companies have to keep it in mind.
<table>
<thead>
<tr>
<th>Disappointment</th>
<th>N</th>
<th>Weighted Mean</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Valid</td>
<td>Missing</td>
<td></td>
</tr>
<tr>
<td>Sale of old stocks</td>
<td>840</td>
<td>0</td>
<td>1.34</td>
</tr>
<tr>
<td>MRP rate</td>
<td>840</td>
<td>0</td>
<td>1.85</td>
</tr>
<tr>
<td>Levying VAT</td>
<td>840</td>
<td>0</td>
<td>2.95</td>
</tr>
<tr>
<td>Poor quality</td>
<td>840</td>
<td>0</td>
<td>3.86</td>
</tr>
</tbody>
</table>

Source: Computed from primary data.

It can be seen from the above table that the customers are more discouraging on the factor ‘Sale of old stocks’ (Rank-1) followed by ‘MRP rate and Levying VAT ’ (Rank-2 and 3 respectively). At the same time, the customers are not very much bothered about ‘poor quality’ (Rank-4).
Table 4.86

Ranking of Expectation

<table>
<thead>
<tr>
<th>Expectation factor</th>
<th>N</th>
<th>Weighted Mean</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Valid</td>
<td>Missing</td>
<td></td>
</tr>
<tr>
<td>Improved quality</td>
<td>840</td>
<td>0</td>
<td>1.25</td>
</tr>
<tr>
<td>Frequent Offers.</td>
<td>840</td>
<td>0</td>
<td>3.04</td>
</tr>
<tr>
<td>Freshness of the product</td>
<td>840</td>
<td>0</td>
<td>3.19</td>
</tr>
<tr>
<td>Price reduction</td>
<td>840</td>
<td>0</td>
<td>3.46</td>
</tr>
<tr>
<td>Concessions for repeated buying</td>
<td>840</td>
<td>0</td>
<td>4.38</td>
</tr>
<tr>
<td>Replacement of damaged goods</td>
<td>840</td>
<td>0</td>
<td>5.93</td>
</tr>
<tr>
<td>Transparent details</td>
<td>840</td>
<td>0</td>
<td>7.19</td>
</tr>
<tr>
<td>New varieties</td>
<td>840</td>
<td>0</td>
<td>7.66</td>
</tr>
</tbody>
</table>

Source: Computed from primary data.

It can be noted from the above table that the expectation of customers are very high on the factor ‘Improved quality (Rank-1) followed by Frequent Offers, Freshness of the product, Price reduction, Concessions for repeated buying and so on. The customers have given the last rank to the new varieties. This implies that the existing varieties give satisfaction to them.

MODEL FITTING

Structural Equation Modelling through AMOS is used to fit a model for the dependent variable LOS (Satisfaction) on independent variables of Attitude towards Image, Trust, patronage and price. The following hypotheses were set:
Null hypotheses

- The regression coefficient of attitude towards image in the model is zero, i.e., Image has no significant effect on Satisfaction.
- The regression coefficient of Trust in the model is zero, i.e., Trust has no significant effect on Satisfaction.
- The regression coefficient of Relationship in the model is zero, i.e., Relationship has no significant effect on Satisfaction.
- The regression coefficient of Loyalty in the model is zero, i.e., price has no significant effect on Satisfaction.

The following table depicts the summary statistics of all the variables taken for study. It can be seen from the table that the variable patronage has the highest mean value (3.44), followed by Image (3.24), Trust (3.02), (2.81) and Satisfaction (2.80). The variable patronage has the maximum variability (0.769) followed by Trust (0.605).

<table>
<thead>
<tr>
<th></th>
<th>Mean</th>
<th>Std. Deviation</th>
<th>N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Satisfaction</td>
<td>2.7988</td>
<td>.49422</td>
<td>400</td>
</tr>
<tr>
<td>price</td>
<td>2.8133</td>
<td>.52338</td>
<td>400</td>
</tr>
<tr>
<td>Trust</td>
<td>3.0219</td>
<td>.60505</td>
<td>400</td>
</tr>
<tr>
<td>Patronage</td>
<td>3.4400</td>
<td>.76938</td>
<td>400</td>
</tr>
<tr>
<td>Image</td>
<td>3.2436</td>
<td>.55079</td>
<td>400</td>
</tr>
</tbody>
</table>

Source: Results generated through SPSS.
The following model was used to develop an equation for Satisfaction on the independent variables Loyalty, Trust, Relationship and Image

**Diagram 4.9**

**Model Fitting**

The following table depicts the minimum, maximum, skewness and kurtosis of all the variables taken for study. It can be seen from the table that the variables Image, patronage, Trust and price have the negative skewness which mean that the customers tend to be on the lower side of the agreement/satisfaction level, whereas the variable image has the positive skewness of 0.185. This means that although are not very much satisfaction with various aspects of the FMG customers, they tend to be satisfied with the FMGs. The critical ratios for all the variables (<1.96) confirm the skewness and kurtosis values are not significant.
Table 4.88

Descriptive Statistics

<table>
<thead>
<tr>
<th>Variable</th>
<th>min</th>
<th>max</th>
<th>skew</th>
<th>c.r.</th>
<th>kurtosis</th>
<th>c.r.</th>
</tr>
</thead>
<tbody>
<tr>
<td>price</td>
<td>1.714</td>
<td>4.571</td>
<td>-.062</td>
<td>-.509</td>
<td>-.256</td>
<td>-1.044</td>
</tr>
<tr>
<td>Trust</td>
<td>1.500</td>
<td>5.000</td>
<td>-.415</td>
<td>-3.389</td>
<td>-.457</td>
<td>-1.865</td>
</tr>
<tr>
<td>Patronage</td>
<td>1.444</td>
<td>4.556</td>
<td>-.076</td>
<td>-.620</td>
<td>-.462</td>
<td>-1.885</td>
</tr>
<tr>
<td>Image</td>
<td>1.583</td>
<td>4.333</td>
<td>.185</td>
<td>1.511</td>
<td>-.218</td>
<td>-.890</td>
</tr>
<tr>
<td>LOS</td>
<td>1.125</td>
<td>4.250</td>
<td>-.156</td>
<td>-1.271</td>
<td>.131</td>
<td>.536</td>
</tr>
</tbody>
</table>

Source: Results generated through SPSS.

Assuming normality in very large samples, each of the critical values shown in the table above is an observation on a standard normally distributed random variable. Even with a very large sample, however, the table is of limited use. All it does is to quantify the departure from normality in the sample and provide a rough test of whether the departure is statistically significant. Unfortunately, this is not enough. In order to make use of this information we also need to know how robust our chosen estimation method is against the departure from normality. A departure from normality that is big enough to be significant could still be small enough to be harmless. Small numbers in the p1 column are to be expected. Small numbers in the p2 column, on the other hand, indicate observations that are improbably far from the centroid under the hypothesis of normality. For our data, none of the probabilities in the p2 column is very small, so there is no evidence that any of the most unusual observations should be treated as outliers under the assumption of normality.
Table 4.89

Values of Normality

<table>
<thead>
<tr>
<th>Observation number</th>
<th>Mahalanobis d-squared</th>
<th>p1</th>
<th>p2</th>
</tr>
</thead>
<tbody>
<tr>
<td>210</td>
<td>17.291</td>
<td>.004</td>
<td>.797</td>
</tr>
<tr>
<td>109</td>
<td>17.167</td>
<td>.004</td>
<td>.500</td>
</tr>
<tr>
<td>220</td>
<td>16.273</td>
<td>.006</td>
<td>.442</td>
</tr>
<tr>
<td>73</td>
<td>15.822</td>
<td>.007</td>
<td>.341</td>
</tr>
<tr>
<td>234</td>
<td>15.051</td>
<td>.010</td>
<td>.383</td>
</tr>
<tr>
<td>379</td>
<td>15.020</td>
<td>.010</td>
<td>.232</td>
</tr>
<tr>
<td>26</td>
<td>13.753</td>
<td>.017</td>
<td>.537</td>
</tr>
<tr>
<td>245</td>
<td>12.787</td>
<td>.025</td>
<td>.799</td>
</tr>
<tr>
<td>236</td>
<td>12.781</td>
<td>.026</td>
<td>.693</td>
</tr>
<tr>
<td>355</td>
<td>12.148</td>
<td>.033</td>
<td>.847</td>
</tr>
<tr>
<td>44</td>
<td>12.116</td>
<td>.033</td>
<td>.777</td>
</tr>
<tr>
<td>74</td>
<td>11.780</td>
<td>.038</td>
<td>.832</td>
</tr>
<tr>
<td>108</td>
<td>11.487</td>
<td>.043</td>
<td>.871</td>
</tr>
<tr>
<td>206</td>
<td>11.476</td>
<td>.043</td>
<td>.811</td>
</tr>
<tr>
<td>145</td>
<td>11.135</td>
<td>.049</td>
<td>.881</td>
</tr>
<tr>
<td>213</td>
<td>11.058</td>
<td>.050</td>
<td>.855</td>
</tr>
<tr>
<td>188</td>
<td>10.974</td>
<td>.052</td>
<td>.831</td>
</tr>
<tr>
<td>223</td>
<td>10.952</td>
<td>.052</td>
<td>.776</td>
</tr>
<tr>
<td>211</td>
<td>10.900</td>
<td>.053</td>
<td>.731</td>
</tr>
<tr>
<td>100</td>
<td>10.845</td>
<td>.055</td>
<td>.686</td>
</tr>
<tr>
<td>150</td>
<td>10.768</td>
<td>.056</td>
<td>.656</td>
</tr>
<tr>
<td>99</td>
<td>10.623</td>
<td>.059</td>
<td>.675</td>
</tr>
<tr>
<td>170</td>
<td>10.401</td>
<td>.065</td>
<td>.747</td>
</tr>
<tr>
<td>185</td>
<td>10.090</td>
<td>.073</td>
<td>.860</td>
</tr>
<tr>
<td>354</td>
<td>9.861</td>
<td>.079</td>
<td>.913</td>
</tr>
<tr>
<td>195</td>
<td>9.819</td>
<td>.081</td>
<td>.894</td>
</tr>
<tr>
<td>146</td>
<td>9.765</td>
<td>.082</td>
<td>.879</td>
</tr>
<tr>
<td>244</td>
<td>9.654</td>
<td>.086</td>
<td>.889</td>
</tr>
<tr>
<td>54</td>
<td>9.560</td>
<td>.089</td>
<td>.893</td>
</tr>
<tr>
<td>302</td>
<td>9.326</td>
<td>.097</td>
<td>.944</td>
</tr>
<tr>
<td>55</td>
<td>9.268</td>
<td>.099</td>
<td>.939</td>
</tr>
<tr>
<td>129</td>
<td>9.182</td>
<td>.102</td>
<td>.942</td>
</tr>
<tr>
<td>Observation number</td>
<td>Mahalanobis d-squared</td>
<td>p1</td>
<td>p2</td>
</tr>
<tr>
<td>--------------------</td>
<td>-----------------------</td>
<td>------</td>
<td>------</td>
</tr>
<tr>
<td>300</td>
<td>9.167</td>
<td>.103</td>
<td>.924</td>
</tr>
<tr>
<td>366</td>
<td>9.166</td>
<td>.103</td>
<td>.896</td>
</tr>
<tr>
<td>207</td>
<td>9.165</td>
<td>.103</td>
<td>.861</td>
</tr>
<tr>
<td>349</td>
<td>9.114</td>
<td>.105</td>
<td>.850</td>
</tr>
<tr>
<td>216</td>
<td>9.001</td>
<td>.109</td>
<td>.875</td>
</tr>
<tr>
<td>20</td>
<td>8.990</td>
<td>.109</td>
<td>.843</td>
</tr>
<tr>
<td>265</td>
<td>8.851</td>
<td>.115</td>
<td>.884</td>
</tr>
<tr>
<td>6</td>
<td>8.819</td>
<td>.117</td>
<td>.867</td>
</tr>
<tr>
<td>235</td>
<td>8.818</td>
<td>.117</td>
<td>.829</td>
</tr>
<tr>
<td>25</td>
<td>8.796</td>
<td>.117</td>
<td>.801</td>
</tr>
<tr>
<td>7</td>
<td>8.773</td>
<td>.118</td>
<td>.773</td>
</tr>
<tr>
<td>254</td>
<td>8.739</td>
<td>.120</td>
<td>.751</td>
</tr>
<tr>
<td>110</td>
<td>8.675</td>
<td>.123</td>
<td>.756</td>
</tr>
<tr>
<td>298</td>
<td>8.418</td>
<td>.135</td>
<td>.891</td>
</tr>
<tr>
<td>4</td>
<td>8.385</td>
<td>.136</td>
<td>.880</td>
</tr>
<tr>
<td>180</td>
<td>8.267</td>
<td>.142</td>
<td>.912</td>
</tr>
<tr>
<td>65</td>
<td>8.264</td>
<td>.142</td>
<td>.887</td>
</tr>
<tr>
<td>208</td>
<td>8.232</td>
<td>.144</td>
<td>.876</td>
</tr>
<tr>
<td>190</td>
<td>8.130</td>
<td>.149</td>
<td>.903</td>
</tr>
<tr>
<td>23</td>
<td>8.111</td>
<td>.150</td>
<td>.887</td>
</tr>
<tr>
<td>214</td>
<td>8.032</td>
<td>.154</td>
<td>.903</td>
</tr>
<tr>
<td>274</td>
<td>7.894</td>
<td>.162</td>
<td>.941</td>
</tr>
<tr>
<td>9</td>
<td>7.871</td>
<td>.163</td>
<td>.932</td>
</tr>
<tr>
<td>325</td>
<td>7.759</td>
<td>.170</td>
<td>.955</td>
</tr>
<tr>
<td>400</td>
<td>7.754</td>
<td>.170</td>
<td>.942</td>
</tr>
<tr>
<td>71</td>
<td>7.744</td>
<td>.171</td>
<td>.928</td>
</tr>
<tr>
<td>13</td>
<td>7.742</td>
<td>.171</td>
<td>.908</td>
</tr>
<tr>
<td>276</td>
<td>7.660</td>
<td>.176</td>
<td>.926</td>
</tr>
<tr>
<td>321</td>
<td>7.647</td>
<td>.177</td>
<td>.912</td>
</tr>
<tr>
<td>24</td>
<td>7.619</td>
<td>.179</td>
<td>.904</td>
</tr>
<tr>
<td>50</td>
<td>7.456</td>
<td>.189</td>
<td>.955</td>
</tr>
<tr>
<td>164</td>
<td>7.449</td>
<td>.189</td>
<td>.943</td>
</tr>
<tr>
<td>272</td>
<td>7.425</td>
<td>.191</td>
<td>.937</td>
</tr>
<tr>
<td>311</td>
<td>7.411</td>
<td>.192</td>
<td>.925</td>
</tr>
<tr>
<td>14</td>
<td>7.319</td>
<td>.198</td>
<td>.947</td>
</tr>
<tr>
<td>Observation number</td>
<td>Mahalanobis d-squared</td>
<td>p1</td>
<td>p2</td>
</tr>
<tr>
<td>--------------------</td>
<td>-----------------------</td>
<td>-----</td>
<td>-----</td>
</tr>
<tr>
<td>45</td>
<td>7.315</td>
<td>.198</td>
<td>.933</td>
</tr>
<tr>
<td>147</td>
<td>7.288</td>
<td>.200</td>
<td>.927</td>
</tr>
<tr>
<td>28</td>
<td>7.269</td>
<td>.201</td>
<td>.918</td>
</tr>
<tr>
<td>67</td>
<td>7.237</td>
<td>.204</td>
<td>.915</td>
</tr>
<tr>
<td>151</td>
<td>7.202</td>
<td>.206</td>
<td>.913</td>
</tr>
<tr>
<td>93</td>
<td>7.200</td>
<td>.206</td>
<td>.893</td>
</tr>
<tr>
<td>121</td>
<td>7.181</td>
<td>.208</td>
<td>.880</td>
</tr>
<tr>
<td>30</td>
<td>7.172</td>
<td>.208</td>
<td>.860</td>
</tr>
<tr>
<td>353</td>
<td>7.166</td>
<td>.209</td>
<td>.835</td>
</tr>
<tr>
<td>264</td>
<td>7.031</td>
<td>.218</td>
<td>.907</td>
</tr>
<tr>
<td>251</td>
<td>7.024</td>
<td>.219</td>
<td>.889</td>
</tr>
<tr>
<td>240</td>
<td>6.993</td>
<td>.221</td>
<td>.886</td>
</tr>
<tr>
<td>117</td>
<td>6.980</td>
<td>.222</td>
<td>.870</td>
</tr>
<tr>
<td>221</td>
<td>6.968</td>
<td>.223</td>
<td>.853</td>
</tr>
<tr>
<td>224</td>
<td>6.910</td>
<td>.227</td>
<td>.871</td>
</tr>
<tr>
<td>304</td>
<td>6.905</td>
<td>.228</td>
<td>.848</td>
</tr>
<tr>
<td>388</td>
<td>6.897</td>
<td>.228</td>
<td>.825</td>
</tr>
<tr>
<td>131</td>
<td>6.883</td>
<td>.230</td>
<td>.807</td>
</tr>
<tr>
<td>295</td>
<td>6.878</td>
<td>.230</td>
<td>.777</td>
</tr>
<tr>
<td>358</td>
<td>6.874</td>
<td>.230</td>
<td>.744</td>
</tr>
<tr>
<td>383</td>
<td>6.840</td>
<td>.233</td>
<td>.745</td>
</tr>
<tr>
<td>87</td>
<td>6.774</td>
<td>.238</td>
<td>.783</td>
</tr>
<tr>
<td>393</td>
<td>6.750</td>
<td>.240</td>
<td>.774</td>
</tr>
<tr>
<td>90</td>
<td>6.722</td>
<td>.242</td>
<td>.770</td>
</tr>
<tr>
<td>66</td>
<td>6.689</td>
<td>.245</td>
<td>.772</td>
</tr>
<tr>
<td>390</td>
<td>6.684</td>
<td>.245</td>
<td>.740</td>
</tr>
<tr>
<td>19</td>
<td>6.653</td>
<td>.248</td>
<td>.740</td>
</tr>
<tr>
<td>88</td>
<td>6.646</td>
<td>.248</td>
<td>.710</td>
</tr>
<tr>
<td>172</td>
<td>6.640</td>
<td>.249</td>
<td>.676</td>
</tr>
<tr>
<td>395</td>
<td>6.624</td>
<td>.250</td>
<td>.656</td>
</tr>
<tr>
<td>309</td>
<td>6.600</td>
<td>.252</td>
<td>.647</td>
</tr>
<tr>
<td>280</td>
<td>6.578</td>
<td>.254</td>
<td>.635</td>
</tr>
<tr>
<td>76</td>
<td>6.531</td>
<td>.258</td>
<td>.660</td>
</tr>
</tbody>
</table>

Source: Results generated through SPSS.
Number of distinct sample moments: 20

Number of distinct parameters to be estimated: 14

Degrees of freedom (20 - 14): 6

The following table depicts AMOS output for the significance of the model fitted. It can be seen from the output that value of chi-square is 174.732 at 6 degrees of freedom has a probability value of <0.001. The high value of chi-square and very low value of $p$ indicates that the model is highly significant in explaining the variation in Satisfaction by the independent variables taken for study.

<table>
<thead>
<tr>
<th>AMOS Output: Significance of model</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Computation of degrees of freedom (Default model)</strong></td>
</tr>
<tr>
<td>Number of distinct sample moments:</td>
</tr>
<tr>
<td>Number of distinct parameters to be estimated:</td>
</tr>
<tr>
<td>Degrees of freedom (20 - 14):</td>
</tr>
<tr>
<td><strong>Result (Default model)</strong></td>
</tr>
<tr>
<td>Minimum was achieved</td>
</tr>
<tr>
<td>Chi-square = 174.732</td>
</tr>
<tr>
<td>Degrees of freedom = 6</td>
</tr>
<tr>
<td>Probability level = 0.000</td>
</tr>
</tbody>
</table>

Source: Results generated through SPSS.

The following table and figure show the unstandardized and standardized coefficients of the independent variables taken for study.
Table 4.90

Coefficient – Standardized

<table>
<thead>
<tr>
<th></th>
<th>Coefficient</th>
<th>S.E.</th>
<th>C.R.</th>
<th>P</th>
<th>Coefficient (Standardized)</th>
</tr>
</thead>
<tbody>
<tr>
<td>LOS &lt;--- price</td>
<td>.056</td>
<td>.044</td>
<td>1.266</td>
<td>.206</td>
<td>.059</td>
</tr>
<tr>
<td>LOS &lt;--- Trust</td>
<td>.295</td>
<td>.038</td>
<td>7.768</td>
<td>&lt;.001</td>
<td>.360</td>
</tr>
<tr>
<td>LOS &lt;--- Patronage</td>
<td>-.051</td>
<td>.030</td>
<td>-1.706</td>
<td>.088</td>
<td>-.079</td>
</tr>
<tr>
<td>LOS &lt;--- Image</td>
<td>.035</td>
<td>.042</td>
<td>.851</td>
<td>.395</td>
<td>.039</td>
</tr>
<tr>
<td>LOS &lt;--- Intercept</td>
<td>1.812</td>
<td>.240</td>
<td>7.545</td>
<td>&lt;.001</td>
<td></td>
</tr>
</tbody>
</table>

Source: Results generated through SPSS.

It can be seen from the above table that the variable Trust has the unstandardized coefficient of 0.295 with critical ratio 1.266 and p-value of <0.001 signifies the null hypothesis with respect to the variable Trust is rejected at 1% level of significance. Also the patronage with a coefficient of −0.051 with critical value −1.7061 and p-value of 0.088 signifies the null hypothesis with respect to the variable patronage is rejected at 10% level of significance. Hence it may be concluded that the variable Trust has a significant positive effect on Satisfaction and the variable patronage has a significant negative impact on satisfaction. The other two variables price and image with respective coefficients 0.056 and 0.035 do not have any significant impact on Satisfaction (p >0.10) and their corresponding null hypotheses are not rejected.

The fitted model for Satisfaction is:

Satisfaction = 1.812 + 0.056 price + 0.295 Trust − 0.051 patronage + 0.035 Image
The standardized coefficients signify the order of impact of the independent variables. The high value of 0.36 for the Trust indicates that it has the major influence on Satisfaction, followed by patronage (-0.079).

**Diagram 4.10**  
**Model Fitting**

It can also be noted from the above table that the coefficient of the intercept (1.812) is also significant (p<0.001) at 1% level of significance. This indicates that apart from the variables taken for the study, some other intangible variables may also have severe impact on the satisfaction of the customers of the FMGs.