

## A STUDY ON RURAL CONSUMER BEHAVIOUR TOWARDS SELECTED CONSUMER DURABLE GOODS

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### **Abstract:**

*In India, rural market has gained importance in India, as its in general development of the economy has brought about considerable expansion in the buying intensity of the rural networks. Descriptive research is adopted for the study and simple random sampling carried out for the study. The major objective of the study is to study the rural consumer awareness, availability, affordability and accessibility of durable goods in rural market. The outcome of the study is Rural consumers are ready to invest their money in the durable goods due to the impulse of changing lifestyle of the society. Availability of additional income induces to purchase luxurious goods. Rural consumers are able to realise the need of the product, good awareness about the product and getting information from various sources about the products.*

**Keywords:** *Awareness, Availability, Affordability, Accessibility, Brand awareness, Brand Loyalty.*

### **Introduction**

Indian economy has a history of overarching economic policies right from the independence to the dramatic economic reforms of 1991. During the five year plans initiated in the 1950's the economic reforms of India somewhat followed the democratic socialist principle with more emphasis on the growth of the public and rural sector, central planning, business regulation and intervention of the state in the finance and labour market.

### **Rural Market in India**

An enormous extent of India's population lives in village. In ongoing years, rural market has gained importance in India, as its in general development of the economy has brought about considerable expansion in the buying intensity of the rural networks. Because of the green revolution, the rural areas are consuming a huge amount of consumer goods. Furthermore, rural marketing is getting significance as a result of the immersion of the urban markets. Therefore, the marketers are searching

for broadening their goods classifications to the rural market. Because of increasing literacy level and media expansion, individuals are getting aware of their ways of life and about their privileges to carry on with a superior life. Rural India with its traditional perception has developed throughout the long term, regarding income, yet in addition as far as thinking. For a long while now, the lure of rural India has been the subject of animated discussion in corporate suites.

742 million Indians constituting 138 million households reside in 6,38,365 villages (Census, 2011). The size of rural market itself speaks of its potential. The current marketing environment and economic scenario have brought the corporate under contemporary roofs of modern India, which is challenging the current standards of segmenting, targeting and reaching the customers. The rural middle class is growing at 12 per cent, close to the urban middle class which is growing at 13 percent.

The rural revolution is driven by rising purchasing power, changing consumption patterns, increased access to information and communication technology, improving infrastructure and increased government initiatives to boost the rural economy.

The size of rural market itself speaks of its undue potential. The current marketing environment and economic scenario have brought the corporate under contemporary roofs of modern India, which is challenging the current standards of segmenting, targeting and reaching the customers. In the present digital world, everything including tradition, culture, habits of the people, technology etc, are on their way of globalization. This fast pace of globalization is minimizing the distance among customers and now with the help of advanced technology, it has become possible for advertisers to reach all segments of a market. Along with advanced technology, in rural areas the marketers further need to address other factors as well to effectively influence customers mind with aggressive promotion strategies.

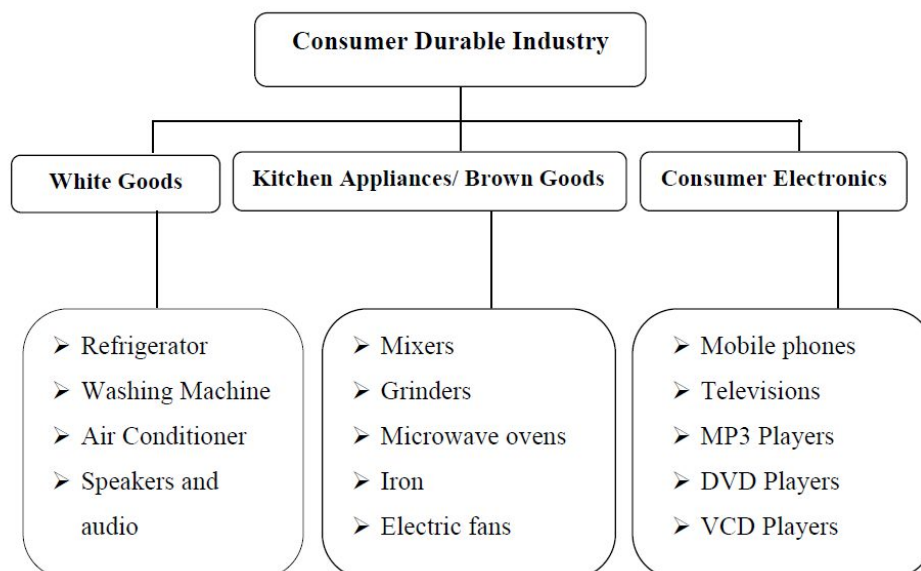
### **Rural Consumers in India**

A diverse and varied profile of customers in India is a striking feature of Indian market. Each of these diverse sections of rural India is embedded in its customs and traditions, which in turn have a deep impact on the psyche of the people. Every aspect of their lives from birth, to education, to marriage, to livelihood is influenced by the deeply imbedded traditions. Rural marketers have been able to understand and often utilize these diversities and traditions. Even the level of infrastructure provided in different regions varies a lot. The demand for products

depends upon the varied lifestyle and livelihood of the people. Therefore any

marketer who wants to establish it in India cannot follow a uniform marketing. Strategy throughout India. Indian rural customers are largely affected by illiteracy and poverty. Illiteracy leads to an inability to identify brand differences and read the basic text on packages. Poverty and dependence on vagaries of monsoon result into a low and unpredictable purchasing power.

Consumer durables involve any type of product purchased by consumers that is manufactured for long-term use. As opposed to many goods that are intended for consumption in short term, consumer durables are intended to endure regular usage for several years or longer before their replacement is required. Just about each and every household contains at least a few items that may be actually considered to be of consumer durable nature. Some examples of durables are appliances, home and office furnishings, lawn and garden equipment, consumer electronics, toy makers, small tool manufacturers, sporting goods, photographic equipment, and jewelry. A durable good or a hard good is a good which does not quickly wear out, or more specifically, it yields services or utility over time rather than being completely used up when used once. Most goods are therefore durable goods to a certain degree as perfectly durable goods never wear out. As an example, a rubber band is not very durable as durable goods are typically characterized by long inter purchase times-the time between two successive purchases. Consumer durable goods are broadly classified into three categories namely white goods, brown goods and consumer electronics.



Source: Rural India Calling 2010

### Literature Review

**V Kaleeswari (2017)** in their studies made an attempt to study rural consumer buying behaviour and brand consciousness regarding durable goods in Nammakkal by thoroughly studying the relationship existing between price, brand and other such related sources of information that which is necessary for making decision. Researcher highlighted that rural consumers are more brand consciousness as well as price and discount offers. Marketer needs to understand the rural consumer and modify marketing strategies according to them and aspiration of the target market leads to great advantage over his competitors and occupies a place in rural consumer mind.

**Anjum Ara M.K Ahmed (2017)** through their research studies on consumer behaviour of rural areas reported with specific reference to hair oil. The main objective of the study conducted was to ascertain the major factors affecting the purchase decision for using the hair oil. Researchers also reveal that fragrance attains highest rank followed by attractive packaging, quantity of the packs and also price. Majority of the respondents opined that affordability of product receives more importance during the purchasing hair oil as compared to brand loyalty or availability of the product.

**VenkataJanardhan Rao and Srivalli (2017)** had made an attempt through their research titled as purchasing behavior of rural consumer in villages of Telangana. Study results shows that there is significant relation between two villages to ascertain the purchase behaviour of consumers in terms of pricing, quality and word of mouth advertising.

**Vasantha Reena et al (2018)** in their research entitled as Urban and Rural consumer behaviour towards fast moving consumer goods in historical city of Mysore in Karnataka state. Researcher also arrives to conclusion by signifying that advertisement plays a vital role in influencing the buying behaviour specifically for the goods with better quality that leads to make life easier for both the rural and urban consumer. Also creating brand name will eliminate the imitating products in rural area.

**L. Sampath and K. Rajender (2018)** reported in their research on rural urban consumer purchase behavior towards DTH. Researcher concludes that there is no significant difference in behavior of rural and urban consumer regarding the preference of purchasing set-top box. Study also shows that some of the factors like quality of channel, service and uninterrupted telecast are actually considered by the consumers significantly. Results of the study are based significantly on the occasion

of purchase of set-top box by rural consumer which is 16.4% followed by urban respondents which contributes to 12.4%. Hence, it can be ascertained that rural consumer purchasing goods during festival season is very high very compared during off seasons. Besides marketer should also focus on different strategies for rural consumer and also need to offer sales promotion schemes for rural consumer.

**Magorzata Bartosik Purgat (2018)** aimed in their research that social networking site as a channel for delivering information about durable goods which have a huge impact on purchase decision. Researchers also found that information obtained from social networking site influence young consumers especially right from its first moment of truth to zero moments of truth. Information regarding durable goods obtained through social networking sites will certainly generate impact on purchase decision.

**Elias Thahiso Mashao and Nita Sukdeo (2018)** explored in their research study major factors influencing consumer purchasing behavior of durable products. Factors analysed for the study were product quality, product features, cost of the product, brand reputation, advertisement and previous experience was also considered for the study. Researchers found that 32% of the respondents gave priority to quality before buying durable goods. Consumers have also given first priority on enhanced features for television, Price on Refrigerator and quality on stove during purchasing of durable goods.

**Parbadiya (2019)** in the study deal with reason for purchasing the durable goods by rural consumer thus considering the mode of payment made by them. Researcher also found that majority of the respondents are using refrigerator for preserving their food and they felt that off late refrigerator is becoming a major necessity in this busy schedule of day to day life. Rural consumers are very much pricing sensitive also when compared with rural consumers. So marketers do set financial assistance to rural consumer to buy refrigerator. This will in later stages leads to expansion of rural market and reach the rural consumer by supporting financially.

**C Kanimozhi et al., (2019)** observed in their research studies on the rural consumer behavior towards selected fast moving consumer goods. There are various consideration constituted for the study purpose which includes advertisements, availability of the product, offer, discounts taken for the study. The study is restricted to sample size of 100 respondents situated in rural area. For the purpose of the study percentage analysis and chi square test used to test the hypothesis. The study was undertaken mainly based on descriptive research. There is a significant relationship between the level of awareness and FMCG product. a few respondents had been

utilizing just explicit marked products and overlooked move to different brands. Rural consumer is changing his utilization propensities to go for whatever he might prefer to evolving condition.

**N Md. Faiyaz Ahmed and A Khaleur Rahman (2020)** aimed in their research study to analyse the significant factors that which influence purchase decision towards buying of durable goods in Kodyur village Researcher also found out that rural consumer prefers high valued durable goods and it was also ascertained that consumer collects more information during purchasing any kind of durable goods in rural area. Quality gains more attention to purchase durable goods and quality also positively impacts on purchasing decision.

**Rupalitalukdar (2020)** highlighted in their research consumer behavior towards selected durable goods. descriptive research has carried out for research. The financial elements impacting on the normal consumption made by the family units are monthly income of the family, area of the family and control of the head of the family. In this manner, rising wages of the individuals, both in the rural and urban territories, have a significant direction of the customer sturdy products in Assam. The investigation infers that both business factors just as non commercial elements assume a significant part in directing buyer conduct.

**Linganna (2020)** aimed in their research studies consumer behavior towards durable goods. The study is measured consumer behavior by considering the independent variable monetary benefits, quality, after sales service, brand and technology. Researcher reveals that Samsung is all the more remarkable brands in Home appliances. Purchasers who are brand cognizant, they are by and large don't switch over the brand for the any kind of budgetary or the limited time conspire. Promotion assumes a significant function for choosing home appliances. TV emerges as a significant method of media for notice. On account of organizations broad and convincing commercial missions and all customers incline toward branded goods for their successive use, this might be sign of expanding education and improving correspondence advancements.

### **Objectives of the Study**

1. To study the brand loyalty of durable goods among rural consumers.
2. To study the rural consumer awareness, availability, affordability and accessibility of durable goods in rural market.

### **Hypothesis of the Study**

H1: There is no significant difference of opinion among respondents using different brands of durables regarding their brand loyalty.

H2: There is no significant influence of various factors like accessibility, availability, affordability, awareness, brand awareness, brand loyalty on buying behaviour of rural consumer.

### **Methods of Data Collection**

**Type of Research:** Descriptive research

**Sampling technique:** The sampling technique adopted for this study is simple random sampling technique.

**Primary data:** Primary data refers to those data which were collected first hand by the investigator. In this research work, field survey method was used to collect the primary data through a well designed questionnaire.

**Secondary data:** The secondary data provided the researcher with the information regarding the active ities, scope and opinion of other researchers and experts in the initial stages. It provided useful and necessary information supplementing the qualitative aspects of research findings. For this purpose, the secondary data was collected from all associated sources that include:

- ❖ Books on Research Methodology, Rural Marketing, Agriculture and Rural Marketing management, Brand Management Consumer Behavior.
- ❖ Research journals, magazines, periodicals published on the area of study.
- ❖ Internet web sources.

### **Statistical Tools Used**

Descriptive Analysis/ Percentage Analysis:

**Multiple Regression:** It is used to find the relationship between the accessibility, brand loyalty, affordability, brand awareness, availability of products in rural area and buying behaviour in study area.

<b>Particulars</b>		<b>Frequency</b>	<b>Percentage</b>
<b>Gender</b>	Male	216	56.3
	Female	168	43.8
<b>Age</b>	Less than 25	141	36.7
	26 to 35	68	17.7
	36 to 45	54	14.1
	46 to 55	62	16.1
	More than 55	59	15.4
<b>Qualification</b>	No Schooling	48	12.5
	School level	83	21.6
	PUC/Diploma	38	9.9
	Graduate	158	41.1
	Post Graduate	33	8.6
<b>Marital status</b>	Married	249	64.8
	Unmarried	135	35.2
<b>Occupation</b>	Student	94	24.5
	Agriculture	81	21.1
	Self employed	36	9.4
	Housewife	78	20.3
	Govt. employee	72	18.8
	Private employee	23	6.0
<b>Annual income</b>	Less than 50000	83	21.6
	50,000 to 1,50000	111	28.9
	1,50,001 to 2,50000	104	27.1
	More than 2,50000	86	22.4
<b>Type of the family</b>	Joint Family	87	22.7
	Nuclear Family	297	77.3
<b>Size of the family</b>	Upto 2 Members	107	27.9
	3 to 5 Members	156	40.6
	More than 6 members	121	31.5



**Gender:** From the above table out of 384 respondents, 216 (56.3%) are males while remaining 43.8% are females.

**Age:** It is evaluated from the table majority of the respondents are aged below 25 years. Of all respondents, 36.7% are younger than 25 years, 17.7% are aged between 26-35 years, 16.1% are aged between 46-55 years, 15.4% are older than 55 years and 14.1% are aged between 35-46 years.

**Educational Qualification:** Majority of respondents involved in the study are graduates. Of all the respondents, 41.1% are graduates, 21.6% of respondents have had school level education, 12.5% respondents have had no schooling at all, 9.9% respondents have completed PUC/Diploma, 8.6% of the respondents are post graduates and remaining 6.3% have had professional education.

**Marital Status:** Majority of respondents considered for the study are married. Of all the respondents, 64.8% constitutes 249 respondents were married and are while remaining 35.2% constitutes 135 respondents were not.

**Occupation:** Of all the respondents, 24.5% constitutes 94 respondents were students, 21.1% were constitutes 81 respondents were farmers, 20.3% constitutes 78 respondents were housewives, 18.8% constitutes 72 respondents were government employees, 9.4% constitutes 36 respondents were self-employed and 6% constitutes 23 respondents were privately employed.

**Annual Income:** Majority of respondents considered in the study have an annual income ranging from Rs 50,000 to Rs. 1,50,000. Of all the respondents, 28.9% respondents have income between Rs. 50,000-1,50,000, 27.1% respondents have income between 1,50,000-2,50,000, 22.1% respondents have income greater than Rs. 2,50,000 and 21.6% respondents have income below Rs. 50,000.

**Type of the family:** It can also be observed that, majority of respondents in the study come from nuclear families. Of all the respondents, 77.3% respondents are from nuclear families while 22.7% are from joint families.

**Member of Family:** Also, 31.5% constitute 121 respondents have more than 6 family members, 40.6% constitutes 156 respondents have 3-5 members and 27.9% constitutes 107 respondents have up to 2 members in their family.

Model Summary									
M o d e l	R S q u a r e	A d j u s t e d R S q u a r e	S t d. E r r o r o f t h e e s t i m a t e	Change Statistics					D u r b i n W a t s o n
				R S q u a r e C h a n g e	F C h a n g e			S i g n i f i c a n t C h a n g e	
1	.6 4 6	.64 0	1. 5 0 4 3 4	.6 4 6	1 1 4. 5 1 3			. 0 0 0	2. 1 5 1
. Predictors: (Constant), awareness, Accessibility, Brand Loyalty, Affordability, Availability, Brand Awareness									
. Dependent variable: Buying behaviour									

From the above table, it can be interpreted that Brand loyalty, Brand awareness, availability of products will cover to the extent of 64.6% while buying the durables in rural area. There is significant relationship between the accessibility, brand loyalty, affordability, brand awareness, availability of products in rural area and buying behaviour in study area.

### Coefficient table

Coefficients						
Model		Un-standardised Coefficients		Standardised Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.509	.727		.701	.484
	Brand Awareness	.049	.029	.063	1.677	.094
	Brand Loyalty	-.028	.022	-.039	-1.257	.210
	Availability	.575	.030	.627	19.274	.000
	Affordability	.228	.029	.245	7.728	.000
	Accessibility	.234	.030	.248	7.712	.000
	Awareness	-.112	.027	-.156	-4.086	.000
	a. Dependent variable: Buying behaviour					

From the above table it can be interpreted that availability of the products in the rural market plays a vital role in deciding the durables in rural area. As Beta value shows that 0.575 which higher which depicts that the consumer prefers availability of the products while buying the durables over others parameters like accessibility, Brand awareness, brand loyalty and affordability.

### Findings

**Gender:** Out of the 384 respondents 216 (56.3%) are males.

**Age:** Study shows that 36.7% are comes under the age younger than 25.

**Qualification:** Researcher found that 41.1% graduated were involved in the study.

**Marital status:** From the study 64.8% were fall in the married category.

**Occupation:** Most of the respondents were students (24.5%) in my study.

**Annual Income:** I have been found that highest percentage (28.9%) of annual income falls between 50,000 to 1, 00,000.

**Type of family:** Researcher observed that 77.3% respondents come from nuclear families.

**Size of the family:** From the study 40.6% have 3 to 5 members in family.

### **Suggestions**

- ❖ Low income groups saving pattern to empower them to purchase certain costly durable goods like Television, Refrigerator and Washing machine. It helps them to attain equivalent status with high income groups and middle income groups in rural areas. And they should also avail credit facilities.
- ❖ They should develop the propensity for checking the goods and guaranteeing the right flexibly with no imperfection in regard of the entirety of the parts of the goods.
- ❖ They must give preference to well known Indian brands than foreign brand since the foreign products have been found to be inconvenient taking into account the issues of post purchase servicing faced by them.
- ❖ Rural consumers are more conscious towards price of the goods. Company should cautious about set the price for durable goods. Credit facilities offers to the buyers through retail outlet with low interest to receive attention of lower income group people.
- ❖ During the purchase of durable goods consumers must gather information from different source and educate towards a product before buying durable goods.

### **Conclusion**

On assessing various aspects of rural consumer behaviour, Rural consumers are ready to invest their money in the durable goods due to the impulse of changing lifestyle of the society. Availability of additional income induces to purchase luxurious goods. Rural consumers are able to realise the need of the product, good awareness about the product and getting information from various sources about the products. They are particular about purchasing from retail outlets where they can purchase durable products. Availability of durable goods in rural market is more influential factors to get the goods from nearby place. Increasing the awareness and upgrade themselves with changing society. Through experience they study various characteristics of the product and judge the quality of product. They are able to collect more information about the durable products through Internet. The rural

consumer behaviour prefers the product making decision about purchasing and expressing their level of satisfaction. The rural consumers can refer the brand and stick on to the same brand if they are satisfied or they may shift their brands if they are dissatisfied with the utility and comfort of the product as well as availability of the product in the rural market.

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