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CHAPTER IV

ANALYSIS OF CONSUMER BEHAVIOUR

4:0 MEANING AND DEFINITION :

The term consumer behaviour or buyer behaviour refers to the process of making a decision at a market place about buying of goods and services. It is a process of interaction between buyer's thinking process and the marketing environment. It consists of mental and physical actions of consumer-buyers. It is affected by individual internal factors like need, motives, perceptions, attitudes as well as by the external factors or influences like family, social groups, sociological, psychological and antropological forces etc. Webster and Fredric¹defined consumer behaviour as follows -

> " Consumer behaviour is all psychological, social, physical behaviour of potential consumers as they become aware of, evaluate, purchase, consume and tell other people about product and service."

4:1 THE STUDY OF CONSUMER BEHAVIOUR:

Since 1960, there is a growth of consumerism and consumer legislations. Consumer behaviour affects and is affected by ' Marketing '. Hence in the field of marketing the studies assessing consumer behaviour are becoming more and more important.

^{1 &}quot;Marketing For Marketing Mangers" Webster, Fredric F.; 1974, page 19.

The success or failure of marketing depends upon individual or group reactions of the buyers in the form of their buying patterns. The studies therefore are expected to answer the questions like -Who takes the buying decision ? Who influences the buying decisions ? Who makes the actual purchases? When purchases are made ? Where ? How much the buyers buy at a time ? etc.

The present study is based on the consumers¹ survey conducted in the year 1986-87, in the selected 13 villages, of Malavan taluka, to understand the behaviour and problems faced by the rural consumers.

4:2 SAMPLE DESIGN :

Out of the estimated 1943 rural families in the selected 12 villages, 99 families and out of 1513 estimated families in the selected 11 wards of Malavan (Urban), 80 families were selected for the study. While selecting these families ' stratified random sampling ' technique was applied. Ultimately, 179 families were selected for the analysis.

For the purpose of analysis, respondents were classified on the basis of their main occupation of the family, and on the basis of the size of family income. Table No.4:2:1 shows that about 45 % respondents from the rural areas were from "Agricultural class" where as 60 % (About) of the respondents from the urban areas were from the 3 main occupations.

namely, servicemen, fishermen and labourers. Table Ho. 4:2:2 show income-wise classification of the respondents. Further , it shows that about 78 % of the rural respondents and about 60 % of the urban respondents were from income group I i.e. having income upto Rs. 6400/- which means this much population comes <u>under_poverty_line</u>.

TAPLE NO. 4:2:1

OCCUPATIONAL	CLASSIFICATION	OF	TIL
Ţ	JE SPOIDE NTS		

Sr No		Occupation	.]	Rural	Urban		
			No.oî Resp	Percentage	No.oí Resp.	Percentage	
	3	Agriculture Labourers Fishing Artisans Other Service	45 20 17 08 05 04	45.45 20.20 17.17 8.68 5.05 4.04	09 16 16 11 12 16	11.25 20.00 20,00 13.75 15.00 20.00	
	1	Total	99	100.00	80	100.00	

Explanation :

Agriculture	: Includes agriculture & horticulture
Labourers	: Includes manual workers ,normally paid on daily basis.
Fishing	: Includes fish catching, selling processing etc.
Artizens	: Includes carpeinters, potters, hairdressers, tailers etc.
Other	: Includes news reporters, milkmens, cartmen etc.
Service	: Includes teachers, clerical services etc.mainly salaried respondents.

TABLE NO. 4:2:2

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INCOME WISE CLASSIFICATION OF RURAL AND UNDAN RESPONDENTS

		T			-T	1
	Percentage	77.77 48 60.00	23.75	16, 25	100	
Urban	Respondents	48	61	13		 # # # # # # # # # # # # # # # # #
	л Ден Д	77.77	20.20	2.02	100	
Rural		27	0 N		66	# + - - - - - - - - - - - - -
Income Group		Up to Rs. 6,40	Rs.6,401/- to Rs. 20,000	Rs.20,001 and Above	Total	
Sr. No.		Ч	ល	ო		

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4:3 CONSUMER BEHAVIOUR :

4:3:0 BUYING DECISION :-

It was reported by about 70 % rural families and about 81 % urban families that the decisions to buy 'kirana' were taken by house-wives.^Only 5 % rural families reported that the decisions were taken by all family members jointly. It was observed that the process of joint decisions was totally absent in urban respondents. The children's role in the process of buying 'Kirana' goods was found very insignificant.Table No. 4:3:0:3 provides the related data. Further the relationship between the house-wives' leadership and family occupation can be studied from the table No. 4:3:0:4.

TABLE NO. 4:3:0:3

Decision ^M aking Party	Ru	ral	Urban		
Arty	No.of Resp.	Percentage	No.of Resp.	Percentage	
H _{ouse-wife} Chief Earner	69 22	69,69 22,22	65 13	81.25 16.25	
Jointly Childre n	05 03	05 .06 03 .0 3	- 02	2.50	
Total	99	-100	80	100	

TABLE SHOWING THE PARTY TAKING THE BUYING DECISION (KIRANA)

TABLH NO. 4:3:0:4

TABLE SHOWING THE RELATIONSHIP BETWEEN THE HOUSE AWIFE'S LEADERSHIP AND FAMILY OCCUPATION

	Perc.	ŵ	75	75	90° 90	91.65
	് ന് പ്	08	12	12	C H	11
URBAN	Total Resp. Wife's Leade.	60	16	16	Ţ	12
1	Derc	64.64	75	82.23	62.50	60° nn
RURAL	Wife's leadership	- 56	JL	15	02 O2	Û3
	Total Resp.	45	ଝ	17	08 O	8
Occupation		Agriculture	Labour	FL sh1ng	Artisqus	Other
Sr.No.			റാ	ო	4	Q

73

75.00

12

16

50.00

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8. 8

Service

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Other

Total

81.25

8

80

69.69

69

66

Laaaassaaadhaaraaaasaaaaadhaassaaaadhaassaaaadhaassaaaaadhaassaaaaadhaassaadhaassaadhaassaadha

4:5:1 BUYING PLACE :

The study of buying place of the respondents shows that about 53 % respondents from rural areas and about 98 % respondents from urban areas buy their 'Kirana' locally, mainly from private traders. Similarly only about 5 % respondents from rural areas and about 3 % respondents from urban areas reported that they buy their requirements from 'Bazar'. This can be seen from the table No. 4:3:1:5 . Table No. 4:3:1:6 and table No. 4:3:1:7 show further analysis of the respondents by occupation and income who have preferred local buying. Fishing community shows preference for local buying.

TABLE NO. 4:3:1:5

Respondents	Total	Buying from			
		Local Traders	Malavan	Bazars	
Rural	99 (Irn%)	52 (52.52%)	4 3 (43.43%)	(4 (4.03%)	
Urban	80 (100%)	78 (97.50%)	-	02 (2.50%)	

TABLE SHOWING THE BUYING PLACE THAT PREFERRED BY RESPONDENTS

TABLE NO. 4:3:1:6

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TABLE SHOWING THE OCCUPATIONAL CLASSIFICATION OF RESPONDENTS WID BUY LOCALLY

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Sr.No.	Sr.No. Occupation]]	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
		rotal Res	3 E E	Percent.	Re	Local B u yers	
Ы	Agriculture	45	51	46.67	6 <u>,</u>	60	TOO
ରା	Labour	8	OL	50,00	16	16	100
က	F1 sh1ng	17	11	64.70	16	16	100
41	Artisens	05	03	60.00	Ц	10	0 6°0 6
ນ	Other	ତ୍ୟୁ	0 3	60,00	12	12	100
v	Serv1 ce	49	02	50,00	16	T2	93 . 75
		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		1 1 1 1 1 1
	Total	66	52	Ω	80	78	97.58

TABLE NO. 4:3:1:7

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TABLE SHOWING INCOME - CLASSIFICATION OF THE THE RESPONDENTS WHO BY LOCALLY

	0				
	Ъе	ð	100.00	92•30	97.50
URBAN	Loca1 Buyers	47	19	15	78
		48	19	EI	80
	enta	53. 24	55 . 00	J	52,52
RURA L	Local Buyers		ΤΙ	ł	52
	Toral Resp.	77	23	05	66
Income Group		Up to Rs.6,400	Rs. 6,401 to Rs. 20,000	Above Rs. 20 \$001	Total
Sr. No.		н	0	ñ	

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4:3:2 SIZE OF PURCHASES :

An. attempt was made to know whether the respondents buy their ' Kirana 'or otherwise and if so who buy daily. Table No. 4:3:2:8 shows that about 54 % respondents from rural areas and about 30 % respondents from urban areas buy their requirements daily. Further analysis of the respondents who buy their requirements daily (Table No. 4:3:2:8:A) shows that about 43 % of the rural respondents who buy daily were from agriculturists or horticulturists and about 30 % of the respondents were from 'labour' community. Similarly about 39 % of the urban respondents who buy daily were from ' fishing' community and 32 % of the respondents were from labour community. Income wise analysis of the respondents shows that about 92% of from rural areas and about 96 % respondents the respondents from urban areas were from income group I i.e.below Rs. 6,400/which is our poverty line . (Refer table No. 4:3:2:8:B). This table shows that the daily buying is not concerned with either occupational character or rural -urban character of the respondents but this is concerned with the size of the family income and nature of the family income.

TABLE NO. 4:3:2:8

TABLE SHOWING VOLUME OF BUYING OF RURAL AND URBAN RESPONDENTS

Sr.No.		Rural		Urban		
	of	No.Of Resp	Perce.	No of Resp.	Perce.	
1	Daily Req	• 53	53.53%	24	30 %	
2	Weekly Req.	38	38.38%	36	4 5 %	
3	Monthly Req.	08	8.09 %	19	23.75%	
4	Annual Req.	-		Ol	1.25%	
1	Total	99	100 %	80	100 %	

TABLE NO. 4:3:2:8:B

TABLE SHOWING INCOME CLASSIFICATION OF THE RESPONDENTS WHO BUY THERE REQUIREMENTS DAILY

Sr. No.	Income Group in Rs.	Rural			Urban	
10.	TH NS.	Total Resp.	Percentage	Total Resp.	Percentage	
1	Up to 6,400	49	92.45	23	94.83	
2	6,401 to 20,000	04	7. 65	Ol	4.17	
3	Above 20,001	-	-	-	-	
	Total	53	100	24	100	

TABLE NO. 4:3:2:8: A

OCCUPATIONAL CLASSIFICATION OF THE RESPONDENTS MID BUY THEIR REQUIREMENT DAILY.

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Sr. No.	Sr.No. OCcupation	Ru:	al	Urban	r.	
		Total Resp.	Percentage	Total Resp.	Percentage	1
r-t	Agr1 culture	53	43.39	25	16,16	1
രു	Labour	16	30.18	08	32,32	
က	FI shing	08	15 . 09	60	. 39.40	
4	Ar t1scins	05	9 . 43	10	4 , 04	
ស	Service	ΓO	1.91	1	ı	
Q	Other	1	} \$	05	8,08	
		 		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		1
	Total	53	100	24	100	
						F



4:3:3 SHOP LOYALTY :

While judging the shop loyalty of the rural and urban respondents, it was found that about 51 % of the rural respondents and about 74 % of the urban respondents buy their requirements from a particular retailer only. (Table No. 4:3:3:9). It means that they were loyal to a particular shop . Further analysis of the loyal respondents show that in the rural areas the percentage of loyal respondents was higher (75 %) among the service occupation and the percentage was found lowest (25 %) among the artitisans. In the urban areas, however, the percentage of loyalty was found over 67 % among the all occupationrespondents. (See table NO.4:3:3:10). While income wise analysis of the loyal respondents has been shown in the table No. 4:3:3:11. The table shows that the percentage of loyal respondents was low amongst the respondents from the first income group i.e. below Rs.6,400/- per year . The study of the motive behind the shop loyalty shows that the patronage motive was the dominent factor behind the shop loyalty. (Refer table 4:3:3:12).

Glass of Resp.	Total Resp.	Loyal Resp.	Non-loyal Resp.
Rure 1	99	55	49
	(100%)	(50 .5 9 %,	(49.50%)
Urban	80	59	21
	(100%)	(73.73%)	(26,27%)

TABLE SHOWING THE SHOP LOYALTY AMONG THE RURAL AND URBAN RESPONDENTS

Figures in the parenthesis denote the the percentage to the total column.

TABLE NO. 4:3:3:10

OCCUPATIONAL CLASSIFICATION 'OF LOYAL RESPONDENTS

Sr. No.	Occupation		Ru	ral	Ur	ban	
10.		Total Resp.	Loyal Resp.	Percentage	Total Resp.	Loyal Resp.	Percentage
1	Agriculture	46	22	48,48	09	06	66,66
2	Labour	20	12	60.00	16	13	81,25
З	Fishing	17	09	52.00	16	11	68.75
4	Artizen	08	02	25.00	11	08	72,72
5	Other	05	02	40.00	12	08	66 , C6
6	Service	04	03	75.00	16	13	81,25
	Total	99`	50	50.50	, 80	59	73.73

TABLE NO 4:3;3;11

INCOME CLASSIFICATION OF LOYAL RESPONDENTS

Sr.No.	Income Group		Rural			Urban	
		Total Resp.	Loyal Resp.	Percentage	Toral Resp.	Loyal Resp.	Percentage
н	Up to Rs.6,400/-	77	33	42,85	48	31	64.58
II	Rs.6,401 to Rs.20,000	ଝ	15	75.00	19	IS	74.94
III	Above Rs. 20,001	02	02	100.00	er T	EI I	100.00
	Total	66	50	50.50	8	•	73.75
					, , , ,		7 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1

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TABLE NO. 4:3:3:12

TABLE SHOWING THE MOTIVES BEHIND THE SHOP LOYALTY

1	Loyal Resp.	Patrona ge	Conventence	Facilities	Economy	Economy Multiple Motives
	50 (100%)	13 (22%)	10 (20%)	11 (22%)	02 (04%)	0 4 (08%)
	59 (100)	19 (32,20)	15 (25•42%)	05 (8.47%)	12 (20,33%)	U8 (13.58≸)

4:3:4 QUALITY PREFERENCE :

For the purpose of the study of 'quality preference' the consumer goods were classified into three categories viz. high quality , medium quality and low quality.¹ In this regard about 88 % of respondents from rural areas and about 74% respondents from urban areas have shown their preference for medium quality goods , where-as 6 % respondents from rural areas and about 15 % respondents from urban areas have showed there preference for low priced i.e. substandard or low quality goods . The data in this regard has been culled in the table No. 4:3:4:13. Further, income wise analysis of the respondents prefering low quality goods shows that all these respondents belonged to first income group i.e. below Rs. 6,400/- (Refer table No. 4:3:4:14).

> 1 For the purpose of quality preference the consumer goods were classified into three categories on the basis of price range of the goods, available in the particular shop. High priced goods were considered as ' high quality' goods, medium priced goods as medium quality goods and low priced goods as low priced or substandared goods.

TABLE NO. 4:3:4:13

QUALITY PREFERENCE OF THE RESPONDENTS IN THE RURAL AND URBAN MARKETS

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Sr.No.	Quality Preference	Ru	Rura 1	Urban	
		No.Of Resp. Percentage No. Of	Percentage	No. Of Resp.	Percentage
ы	liigh Quality	90	6. ଏଟ	12	15 . 00
N	Medium Quality	82	87.87	20	73.75
ო	Low Quality	8	6 . 06	. Ø	11.25
	Total	66	001		JOO

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TABLE NO. 4:3:4:14

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INCOME CLASSIFICATION OF THE RESPONDENTS WHO PREFERRED LOW QUALITY GOODS

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Sr.	Sr Income group	,	Rurel			c	
		1-1 • 1	and the second se	Percentage	Total Resp.	Resp.Pref. Low Quality	Percentage
r-l		77	, OQ	62*2	48	, ôc	18 . 75
<u></u>	Rs. 6,401 to Rs. 20,000	ଝ	1	1	6T	1	I
က	Rs-20,00 1 and Above	05	1	I	13	3	I
	Total	66		6.06	80	60	11,25

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4:3:5 TERMS OF BUYING :

Terms of buying include various aspects of buying agreements like price, quality, quantity, terms of payment etc. The researcher has made an attempt to know whether the respondents prefer to buy goods on cash terms ,credit terms or both.It was found that about 50% of the respondents from villages have made payments in cash <u>where as</u> the percentage for urban areas was only 31 %. About 66 % of the urban respondents have prefered buying on cash and credit terms. (Table No. 4:3:5:15)It appears from the figures that the trend of buying on ' credit terms' especially in urban areas was found higher due to the nature of occupations in the urban areas.

The respondents buying on the cash terms were further analysed: on the basis of their occupations and income groups. Table No. 4:3:5:16 and 4:3:5:17 provide the necessary data. Artizens from villages and 'service class' of respondents from urban areas have prefered buying on cash terms. Income wise analysis shows that respondents from income group III i.e. having income over Rs.20,001 have prefered buying on cash terms. (Table No. 4:3:5:17.)

TABLE NO. 4:3:5:15

TABLE SHOWING THE TERMS OF PAYMENT OF RURAL AND UNBAN BUYERS

Sr.No.	Terms		Rural	Urban	
			rcentage	No.of Resp.	Percentage
г	Credit Only		2°03	02	2.50
CJ	Cash only	49	49,49	25	31.25
, N	Cash and Credit	1t 48	48 . 48	53	66 . 25
			:		
	Total	66	100,00	80.	80, 100,00

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TABLE NO. 4:3:5:16

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OCCUPATIONAL CLASSIFICATION OF THE RESPONDENTS BUYING ON CASH TERMS ONLY.

	Percentage	22, 22	43,75	18,75	27.27	50.00	25.00	31,25	
		- 02	07	03	03	06	, 40	55	E B D 1 1 1 1 1 1
Ū,	Total Resp.	60	16	16	11	12	16	80	[]]]] ?
	Percentage	48,86	40 ₿00	52,95	75.00	40.00	50.00	49.49	
Rural	Bu ca	L	08	60	06	02	05	49	F 1 F 1 F 1 F 1 F 1 F 1 F 1 F 1 F 1 F 1
	Total Resp.	45	ଝ	17	08	05	\$	66	1 1 1 2 8 9
0ccupat1on		Agri culture	Labour	F1 shing	Artizens	Other	Se <u>r</u> v1ce	Total	
Sr.		Ч	ເນ	ო	4	ស	Q		

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TABLE NO. 4:3:5:13

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INCOME WISE CLASSIFICATION OF THE RESPONDENTS IN RUNAL AND UNBAN MARKETS BUYING ON CASH TERMS

Sr.	Income group		Rura1.			Urban	
• 0		Total Resp.	Resp. Buying for cash	Percentage	Total Resp.	Resp.Buying Percentage for cash	Percentage
	Up to Rs.6,400/-	77	77 40	51,94	48	12	25.00
സ	Rs.6,401 to Rs.20,000	50	02	35•00	19	05	26,31
ო	Above Rs. 20,001	05	02	100.00	13	08	61,53
	Total		49	49.49	80	25	31, 25
	11 12 12 12 12 12 12 12 12 12 12 12 12 1	11					

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4:3:6 BARCAINING TENDENCY :

The term bargaining refers to the process of negotiations between a customer and a seller. This tendency is almost common in the human being. It may be due to common belief that the profit motivated traders always try to exploit the buyers or consumers and hence there is always a scope for reduction in the stated price, or availablity of better quality goods at the same price , or improvement in the terms of sale offered by the retailers . The attempt to study the tendency among the rural and urban customers in Malavan taluka showed that about 80 % respondents both from urban and rural markets in Malavan taluka reported about bargaining. (Refer Table No. 4:3:6:18). All the respondents have reported that the bargaining has resulted in the favourable changes " in the terms of trade" initially offered by the retailers. Further income wise analysis of the respondents shows that the tendency is common among all income groups both in the rural and urban markets.

TABLE NO. 4:3:6:18

INCOME WISE CLASSIFICATION OF THE RESPONDENTS WHO WERE USED TO, BARGAINING

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Sr. No.	Income Group		Rural		Urban	an	
		Total Regp.	Respondents Percentage Total Bargaining Resp.	Percentage	Total Resp.	Respondents Perce Bargaining ntage	Perce. ntage
Ч	Up to Rs. 6,400/-	77	67	L0 - 78	48	44	91•66
N	Rs.6,401 to Rs.20,000	50	18	00 ° 06	19	17	89.47
ເງ	Above Rs. 20,001	02	05	100,00	ម្ព	60	69• 23
	Total	6	87	87.87	80	20	87.50

4:3:7 PREFERENCE FOR READY MADE GARMENTS :

The study of knwing the preference for the ready made ' garments , showed that about 24 % of the rural respondents and about 15 % of urban respondents were buying ready made garments , especially for their children only. Income wise analysis of the respondents (Table No. 4:3:7:19) shows that ready made garments found more favour amongst the respondents from income group II (i.e. having income between Rs.6,401 to Rs.20,000/-). Most of the respondents i.e. about 76 % of rural respondents and about 85 % of urban respondents reported that they prefered ' stitching ' rather than buying ready made garments _ because of poor quality of stitching, _ unsuitable sizes, unreliable quality of cloth and some times unreliable prices etc. of ready made garments.

4:3:7:19 TABLE NO.

INCOME WISE CLASSIFICATION OF THE RESPONDENTS HAVING PREFERENCE FOR READY-MADE GARMENTS (PRE.)

Sr. No.	Income Group		Rural			Urban	
		Total Resp.	Pre.for modern goods	Ретсе	Total Resp.	Total Pref.for Resp. modern goods	Per
	1 Up to Rs. 6,400/-	27	61	24.67	48	20	15 - 58
ຎ	Rs.6,401 to Rs. 20,000/-	50	8	25 . nn	6T	8	21.05
ຕຸ	Above Rs. 20,001	05	1	1	ព	TO	7.69
			t i			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
	89 17 17 17 17 17 17 17 17 17 17 17 17 17	11 11 11 11 11 11 11 11 11 11 11 11 11	F S S S S S S S S S S S S S S S S S S S		t		

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4:3:8 CHANGING PREFERENCES :

Indian economy is passing through the stage of transformation i.e. from rural agricultural economy to the developing economy. Indian villages are changing economically and socially. The traditional life-styles are giving way to the 'modern life styles'. An attempt was made to know whether the villages in Malavan taluka are changing or not. In this respect about 60 % of rural respondents and about 91 % urban respondents have reported that they were using modern type of goods like oil paints, tooth pastes, plastic goods ,fountain pens,porcelain pottery etc. in preference to the traditional type of goods like holder pens, clay pottery, water colours,dantwan etc. table No. 41318:20 shows 'the respondents who have shifted towards the modern type of goods.

TABLE	NO.	4:3:8:20	

Sr. No.	Income Group	Rur	al		Urban		
	,	Total Resp.	Shift in Preference	Perct	Total Resp.	Shift in <u>fref</u>	Perc.
1	Up to Rs.6,400/	77	42	54,54	48	43	89,58
2	Rs.6,401 to Rs.20,000/	20	15	7 5.00	19	18	94.73
3	Above Rs. 20,001	02	02	100.00	13	12	92.30
	Total	99	59	59,59	80	73	91.25

<u>INCOME VISE CLASSIFICATION OF RESPONDENTS</u> PREFERING MODERN TYPE OF GOODS

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4:5:9 BRAND AWARENESS :

'Branding ' is a process of giving attractive trade name to a product. This is done to make it for the consumer to remember the oroduct Qud to identify easy it easily. In the present age of mass production , increasing competition and advertising, branding is becoming unavoidable. Brand name helps the consumer in the process of selection of right type of goods according to his requirements .Hence an attempt was made to know whether the respondents in the rural and urban areas of Malavan taluka were aware of the process branding or not. In this regard about 88 % respondents of from rural areas and about 89 % respondents from urban areas stated that they were aware of brand names of certain goods of daily requirements. Table No. 4:3:9:21 shows the income wise classification of the respondents who were aware of brand names. The table shows that the percentage of such respondents was higher among the higher income groups.

TABLE NO. 4:3:9:21

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INCOME WISE CLASSIFICATION OF THE RESPONDENTS WID SHOWED BRAND AWARENESS.

Sr. No.	Sr.No. Income Gropp		Rural			Urban	
	35 77 79 19 17 17 17 17 17 17 17 17 17 17 17 17 17	Total Resp.	ndents ng ness	Percentage	Total Resp.	Percentage Resp. Showing Percentage	Percentage
Ч	Up to Rs.6,400/=	77	1	48°ÚU	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	42	87.50
ุณ	Rs.6,401′to Rs. 20,000	02	19	00 ° 36 .	19	17	85.47
n	Above Rs. 20,001	8	05	100,0Ò	13	12	92,30
	Total	66 6	87	87.87	80	71	88.75
11 11 11				1	11 1 1 1 1		

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4:3:10 ROLL OF RETAILERS IN THE PROCESS OF SELECTION OF GOODS:

Retailers play very vital role not only in the process of 'Effective Distribution' of goods and services but also in the process of selection of goods and services by consumers. As we know retailer is the last link between the producers and consumers. Hence they are expected to advice the buyers as to the availability of goods, quality of goods, prices, new products, suitability of products etc. In fact they are the source of market information to the buyers in the villages. The respondents in the rural and urban areas were asked to comment upon 'this type' of service from the retailers. About 29 % respondents from rural areas and and about 27 % respondents from urban areas reported that they have received the market information from their retailers.

4:3:11 BUYERS' OPINION ABOUT QUALITY , WFIGHT, MEASURES ETC:

The enquiries were made to know whether respondents in the Malavan taluka were satisfied about quality, quantity, price etc of goods they purchased . Table No.4:3:11:22 shows the frequency of dissatisfaction experienced by the rural and urban buyers. About 94 % of urban respondents and about 95 % of rural respondents reported that they felt unsatisfied about quality and price of goods they purchased from their retailers some times or other. While only 5 % respondents from villages and 7 % respondents from urban areas were found satisfied about their purchases.

About weights and measures, mejority of the respondents i.e. about 94 % rural respondents and about 91 % urban respondents reported that they felt unsatisfied about weights and measures some times, where as less than 6 % respondents from rural areas and about 9 % respondents from urban areas reported that they never felt unsatisfied about weights and measures of the goods they purchased. (Refer table Nos. 4:3:11:22 & 4:3:11:23).

TABLE NO. 4:3:11:22

FREQUENCY OF DISSATISFACTION ABOUT QUALITY & PRICES

Sr. No.	Frequency	Ru	ral	Urb	an
INO •	.3	N _O .Of Resp.	Percentage	No.Of Resp.	Percentage
1	Often	03	3.03	01	1.25
2	0 _{ccassional}	87	87,87	60.	75.00
З	Very rarely	04	4.04	13	16.25
4	Never	0 5 .	5.06	^ 6	7. 50
	Total	99	100.00	80	100
 ====		£	======================	======	=======================



TABLE NO. 4:3:11:23

TABLE SHOWING THE FREQUENCY OF DISSATISFACTION ABOUT WEIGHTS AND MEASURES

Sr. No.	Sr. No. Frequency	İtura l		Urban	8 3 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
		No.Of Respondents Percentage No.of Resp. Percentage	s Percentage	Percentage No.of Resp. Percent	Percentage
	often	03 03	3.03	ТО	1.25
	Occassional	82	84.85	59	73.75
റ	Very Rarely	9 0	6.06	6	8.75
	Total	 	i i	C 8	
			F 14 F 14		

4:4 RURAL AND URBAN BUYERS BEHAVIOUR A COMPARISON :

The study of consumers' behaviour in the rural and urban markets in Malavan taluka revealed that there was no significant difference between the rural buyer behaviour and urban buyer behaviour in the taluka. Rural buyers were found aware of changes that are taking place in the urban markets in our country. They were found receiving market information through radios, T.Vs, news papers etc. They were quite aware of branding process and were able to few brand names such as Sunlight, 501 soap, Hamam, Red Lable Tea, Topaz blades, Philip bulbs etc. They were found trying new types of goods such as porcelain pottery, oil paints, tooth pastes etc.

However following difference were also $\frac{1}{2}$ observed in the behaviour of rural and urban customers.

- The quantity of a single purchase was very small of rural buyers than urban buyers.
- 2) Rural customers were found less cautious about weights, prices, etc than urban buyers.
- 3) Credit facilities were easily available to urban customers than rural customers. Hence eash-buying was found more in rural areas than in urban areas.
- 4) Urban customers were more cautious about quality than rural customers.