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Protective Buying Behavior Of Rural Consumers—A Study With Special Reference To Villages Of Kangeyam Taluk

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Abstract

Indian rural market is one of the largest markets in the world; approximately 73%of Indian population is living in rural India. Manufacturers and traders are highly interested in expand their market to rural areas rather than urban areas, they believe that rural market is more profitable segment than urban market because rural peoples are brand loyal and poor literacy level when compared with urban. This study makes an attempt to measure the protective buying behaviour of rural peoples with the help of ten appropriate variables. A sample survey of 100 peoples was selected from villages of Kangeyam taluk. Simple percentage analysis and chi-square test are used as statistical tool to analyze the data and concluded that rural consumers are moderately aware and adopt rational buying process.

Keywords: rural consumers, Protective buying behaviour, tirupur district, sample survey, Chi-square test

Introduction

Consumers are the end users of the product. The activities of consumer while purchasing a product is generally known as buying process, it has series of activities namely decision related to choosing a brand, decision related to selection of shop, selection of mode of purchase and so on. Protective buying behavior is the list of rational activities of buyer at the time of purchasing goods in the shop. List of precautions to be taken before every purchase, knowledge about variety of product, knowledge about price of the substitute product, quantitative and qualitative aspects of product are the determinants of protective buying

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behavior. It implies that his behavior of purchase should be rational at every time of purchase, before completion of purchase consumer should check maximum retail price, expiry date and manufacturing date of product, guarantee and warrantee of product, ingredients and standardization mark(ISI, Agmark etc.,) at every purchase. This enables them to avoid consumption of defective, adulterated and duplicate products.

Statement of problem

In recent years, due to technological development and smart phone facilities, most of the peoples have accessing internet and other advanced technological facilities to update their knowledge. They have select the brand, variety, price of product and available shop and everything through smart phone and make an order in online but they are lack in the knowledge about rational buying, while comparing with urban people rural peoples are facing problems like non availability of variety of goods, non availability of shops, monopoly situation and other geographical difficulties. This study makes an attempt to find protective buying behavior of rural peoples with selected villages of kangeyam Taluk

Objectives of study

- To study about demographic characteristics of rural peoples
- To study about protective buying behavior of rural peoples
- To study about the relationship between rural peoples demographic characteristics with their protective buying behavior

Research methodology

Research methodology is described as adoption of appropriate data collection methods and selection suitable statistical tools for data analysis. It includes sample design, data, method of data collection and statistical tools.

Sample design

A sample of 100 respondents was selected for the study from villages of kangeyam taluk, Quota sampling has adopted and two respondents were selected from selected villages.

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Data

Both primary data and secondary data are used for the study. Primary data was collected through structured questionnaire and secondary data collected through previous journals, government official websites, books and periodicals

Method of data collection

Data collected through schedule through enumerator's method. Structured questionnaire has handed over to well trained enumerators, they are directly met the respondents and collect their responses

Statistical tools used for the study

Simple percentage analysis and chi square test were used for the study

Simple percentage analysis

Simple percentage analysis is most commonly used statistical tool to present the data in simplified manner. It helps to understand the results very clear

Percentage = (number of responses/total response)*100

Chi-square test

It is a non parametric test used to reveal the results of relationship between expected frequencies with observed frequencies. This test is used to measure the relationship between demographic character of rural peoples and their protective buying behaviour

$$\chi 2 = \Sigma \{(o-E)^2/E\}$$

o = observed frequency

E = expected frequency

Limitation of study

- Study has limitations of sample survey
- Study only reveals the results of rural respondents behaviour, it will not reveals the behaviour of urban consumers
- Study has showed the result of KANGEYAM TALUK only

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Review of literature

Muralidhar Ananda Lokhande(2014)[1], in his research related to consumer Awareness –A case study of Jalna city, he had taken Jalana city a district head quarters of Maharashtra as area of study, a sample of 90 respondents were selected for the study on random sampling basis, he had found out the following points, Education creates rational mind among consumers while making purchase decision, Income is also an important factor for increasing or decreasing consumption level ,Occupation affects the consumption pattern of public, choices and purchasing power is also influenced by occupation, Timely availability of finance has also a great impact of purchasing decision, in his findings about consumer awareness revealed that 55.56% of the respondents were unaware about consumer protection act, consumer redressal machineries etc so the researcher suggested that consumer education should be imparted right from high school level, Every consumer should be careful while purchasing goods, otherwise he is responsible for loss suffered by him as per sale of goods act, Only 35% of the respondents had demanded for purchased receipt while making their purchase and read out the conditions on it, remaining respondents were no awareness about legal importance of purchase receipt ,Only 35% of respondents were return the defective or damaged goods to the supplier, others are neglect to return the goods, and accept it as damaged one The respondents were also suffered by inferior goods, look—alike goods, adulterated goods and high priced goods ,Only 33% of respondents were made complaint against their exploitation the others were not ready to complaint or fight against exploitation.

Dr.Partap singh and Joginder Grewal(2013)[2],in research paper consumer protection in India: some issues trends, they observed that the rural consumers have been purchased sub standard product, hazardous product, they generally depends on weekly markets to purchase essential things are often cheated due to lack of choice.

[1] Muralidhar Ananda Lokhande(2014), consumer Awareness –A case study of Jalna city, Indian journal of marketing, p. No 23

[2] Dr.Partap singh and joginder Grewal(2013),consumer protection in india:some issues&trends,international journal of latest trends in engineering and technology ,Vol 2,Issue 1

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The manufacturer and trader easily exploit the rural consumers due to lack of competition among the sellers. Rural consumers also purchased lack of safety and quality control products, unfair warrantees and guarantees and unreasonable pricing products. Consumer movements are more strengthened in urban areas compared with rural areas, to overcome this difficulties, the researcher suggested that gram sabha can be utilized as a forum to educate the consumers about their rights and obligations and increase their knowledge about fake and spurious products ,On account of globalization and liberalization the rural areas are consuming large quantity of industrial and urban manufacture products, so the awareness about consumer protection act, consumer redressal forums are to be educated to the rural consumers.

Partakson romun chiru,(2017)[3], in his research work on consumer behaviour in rural markets; a study on buying behaviour of rural consumers in Manipur, researcher was interested to measure rural consumers buying behaviour, selected churachandpur district of Manipur as area of study, a sample of 120 respondents were selected from 24 villages, 5 respondents from each villageis selected under convenience sampling method. The study limited to analyse about buying behaviour of essential commodities,consumer awareness and consumer rights in rural market. Primary and secondary data were used for the study. Statistical tools like simple percentage analysis and correlation are used to measure the relationship between variables used for the study. The study found that 60% of respondents prefer to buy goods on weekly basis,there was no alternative means of purchasing essential commodities in rural market, 78.44% of them not aware about protective buying behaviour, 89.13% of them making inquiry about product in the market but 100% of them not made an enquiry about price of alternative products. Low protective behaviour has measured in the study

Dr.Sathyanarayana S and Dr.B.H.Suresh,(2017), [4]in their article about emerging dimension of buying behaviour in rural Karnataka: An Empirical approach with special reference to FMCG, they made an attempt to study the dynamic buying behaviour of rural consumers. With the help of structured questionnaire, they made a study on 1600 respondents from 200 villages of Karnataka. Simple percentage analysis and chi-square test are used as

[3] Partakson Romun Chiru ,(2017), consumer behaviour in rural market: a study on buying behaviour of rural consumers in Manipur, international journal of contemporary research and review, vol 8, issue 7, page no: SC 20206-20254

[4] Dr.Sathyanarayana S and Dr.B.H.Suresh,(2017),Emerging dimension of buying behaviour in rural Karnataka: An Empirical approach with special reference to FMCG, IOSR journal of business and management, volume 19, issue 8, version IV.

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statistical tool for the study. Results of the study exhibits that rural Karnataka faced logistical problems and infrastructure facilities and low awareness of branded products among rural peoples lead them to purchase spurious products this is because most of respondents seeking opinion from retailer for purchasing FMCG. Study also found that occupation of respondent has direct impact on their buying behaviour but they are not influenced by the special gifts and offers of retailer. They experienced high pricing, sale of old stock and non availability of particular brand in rural markets. Extensive use of local languages and emotional surplus are key factors used by the firms in rural areas.

Mridanish Jha,(2013), [5]in their research about A study on rural consumer buying behaviour in Bihar, they have an intention to measure different type of buying behaviour of rural consumers, they found that rural peoples of Bihar are having low literacy, ancient in character and fear of change are their characteristics. Researcher has chosen six factors as independent variables namely culture, product packaging, price, family size, age and advertising, they have chosen buying behaviour as dependent variable, data were collected from 300 respondents and the results of survey revealed that family size is the most influencing factor of buying decision and price is the least influencing factor, other factors product packaging, culture, age and advertisement are ranked second, third, fourth and fifth factors respectively. Study concluded that customer satisfaction is the key factor for building a profitable and sustainable relationship with customer

Data Analysis and Interpretation

Table 1: Frequency table for demographic variables

Demographic variables	Frequency	Number	Percentage
Gender of respondent	Male	57	57.0
	Female	43	43.0
	Total	100	100.0
Age of respondents	up to 20	8	8.0
	21-30	22	22.0
	31-45	59	59.0
	46-60	8	8.0
	above 60	3	3.0
	Total	100	100.0
Marital status of respondents	Unmarried	24	24.0
	Married	69	69.0
	married but single	1	1.0
	Widow	3	3.0

[5] Mridanish Jha (2013), A study on rural consumers buying behaviour in bihar, international journal of marketing, fianancial services and management research, vol 2, no 2.

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	Divorcee	3	3.0
	Total	100	100.0
Family size of respondents	two members	9	9.0
	three members	30	30.0
	four members	27	27.0
	five members	14	14.0
	six members and above	20	20.0
	Total	100	100.0
Educational qualification of respondents	Illiterate	4	4.0
	school level	34	34.0
	Graduate	14	14.0
	post graduate	27	27.0
	professional degree	21	21.0
	Total	100	100.0
Occupation of respondents	Agriculture	19	19.0
	government employee	10	10.0
	private employee	45	45.0
	Business	21	21.0
	Professional	5	5.0
	Total	100	100.0
Monthly income of respondents	up to 10,000	41	41.0
	10001-25000	33	33.0
	25001-50000	15	15.0
	50001-100000	6	6.0
	above 100000	5	5.0
	Total	100	100.0
Frequency of purchase	Daily	5	5.0
	Weekly	31	31.0
	Monthly	32	32.0
	demand based	29	29.0
	seasonal purchase	3	3.0
	Total	100	100.0

Source : primary data

Table 1 showed that

- Majority of the respondents(57%) were male
- Majority of the respondents (59%) age group lies between 31 to 45
- Majority of the respondents(69%) were married
- Majority of the respondents(30%) have three members family

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- Majority of the respondents(34%) have studied only school level education
- Majority of the respondents(45%) were working in private organisations
- Majority of the respondents (41%) monthly income not exceeds ten thousand
- Majority of the respondents(32%) were purchasing goods on monthly basis

Table 2: Frequency table for protective buying behaviour

Protective buying behaviour	Frequency	Number of responses	Percentage
Checking MRP at every purchase	Never	7	7.0
	Rarely	11	11.0
	some times	30	30.0
	almost always	17	17.0
	Always	35	35.0
	Total	100	100.0
Checking standardisation mark at every purchase	Never	19	19.0
	Rarely	11	11.0
	some times	26	26.0
	almost always	25	25.0
	Always	19	19.0
	Total	100	100.0
Checking manufacturing and expiry date of product at every purchase	Never	6	6.0
	Rarely	4	4.0
	some times	10	10.0
	almost always	24	24.0
	Always	56	56.0
	Total	100	100.0
Checking weight and physical measures at every purchase	Never	24	24.0
	Rarely	21	21.0
	some times	24	24.0
	almost always	13	13.0
	Always	18	18.0
	Total	100	100.0
Requesting purchase bill at every purchase	Never	9	9.0
	Rarely	11	11.0
	some times	26	26.0
	almost always	10	10.0
	Always	44	44.0
	Total	100	100.0
Comparison of price of similar products before purchasing	Never	14	14.0
	Rarely	7	7.0
	some times	27	27.0

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goods	almost always	13	13.0
	Always	39	39.0
	Total	100	100.0
Prefer to purchase goods with guarantee and warrantee	Never	8	8.0
	Rarely	7	7.0
	some times	29	29.0
	almost always	21	21.0
	Always	35	35.0
	Total	100	100.0
Checking ingredients of product at every purchase	Never	27	27.0
	Rarely	9	9.0
	some times	27	27.0
	almost always	15	15.0
	Always	22	22.0
	Total	100	100.0
Prefer to purchase branded products only	Never	3	3.0
	Rarely	5	5.0
	some times	18	18.0
	almost always	30	30.0
	Always	44	44.0
	Total	100	100.0
Postponement of purchase when branded product is not available in the shop	Never	4	4.0
	Rarely	8	8.0
	some times	19	19.0
	almost always	15	15.0
	Always	54	54.0
	Total	100	100.0

Source : primary data

Table 2 showed the following results

- Majority of respondents(35%) were always checking MRP at every purchase
- Majority of respondents(26%) were sometimes checking standardisation mark at every purchase
- Majority of respondents(56%) were always checking manufacturing and expiry date of product at every purchase
- Majority of respondents(24%) never checking weight and physical measures at every purchase
- Majority of respondents(44%) were always requesting purchase bill at every purchase of product
- Majority of respondents(39%) comparing price of similar products before purchasing goods

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- Majority of respondents(35%) always prefer to purchase goods with guarantee and warrantee
- Majority of respondents(27%) never checking ingredients of product at every purchase
- Majority of respondents(44%) prefer to purchase branded product only
- Majority of respondents(54%) postpone their purchase of branded product when it is not available in the shop

Chi-square test

H0: there is no significant relationship between demographic variables and protective buying behaviour

H1: there is a significant relationship exists between demographic variables and protective buying behaviour

Demographics	Calculated x2 value	Table value	D.F	p-value	Remarks
Gender	15.219	5.991	2	0.000	Significant
Age of respondents	28.657	15.507	8	0.000	Significant
Marital status of respondents	23.483	15.507	8	0.003	Significant
Family size of respondents	29.613	15.507	8	.000	Significant
Educational qualification of respondents	24.809	15.507	8	.002	Significant

Source: primary data

The results of first row revealed the relationship between gender and buying behaviour of rural consumers. The calculated value (15.219) is more than the table value (5.991) with degree of freedom of 2 at 5% level of significance hence we conclude that the null hypothesis is rejected and there is a relationship exists between gender of the respondent and their protective buying behaviour

The results of second row revealed the relationship between age and protective buying behaviour of respondents, the calculated value (28.657) is more than the table value (15.507) with degree of freedom of 8 at 5% level of significance hence we conclude that the null hypothesis is rejected,there is a relationship exists between age of the respondent and their protective buying behaviour

The above table showed that, the calculated value (23.483) is more than the table value (15.507) with degree of freedom of 8 at 5% level of significance hence we conclude

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that the null hypothesis is rejected and there is a relationship exists between marital status of the respondent and their protective buying behaviour

Third row results of table showed the relationship between family size and protective buying behaviour, the calculated value (29.613) is more than the table value (15.507) with degree of freedom of 8 at 5% level of significance hence we conclude that the null hypothesis is rejected and there is a relationship exists between family size of the respondent and their protective buying behaviour

The last row of table showed that, the calculated value (24.809) is more than the table value (15.507) with degree of freedom of 8 at 5% level of significance hence we conclude that the null hypothesis is rejected and there is a relationship exists between educational qualification of the respondent and their protective buying behaviour

Suggestions

- A product which bears the standardisation mark reveals that the product is best in quality, durability and safety. It is comparatively best among all other non standardised products. Most of rural peoples are not aware about the importance of standardisation marks. So they should be educated about identification of standardisation marks used in various products
- In general, most of rural peoples are checking manufacturing and expiry date in medicine and bakery products but they are not interested to check this date in other products. So government and other voluntary consumer organisations should create awareness of the problems of using expired products
- Another problem found in the study is that, most of rural people are checking weight of agricultural and non packed products but they are not interested to check the weight of packed products, but the actual weight of packed products are little lower than the weight actually printed on the product. So study insist that peoples should develop a habit of checking weight of packed commodities
- After completion of purchase, peoples not only compel to collect the bill but also they should check quantity and price of product printed in the bill with physical units of such product and ensure the correctness of bill
- In general, rural peoples are comparing the price of similar products for long durable and high value commodities, they are not interested in small value goods, they should also concentrate on price comparison of similar products for all types of goods

Conclusion

In overall study, we conclude that rural consumers are moderately aware about protective buying behaviour but they are not following rational buying decision at their every purchase. So government and regulation authorities of various markets should create awareness about rational buying decision among rural consumers with the help of social Medias like face book, whatsapp and others to make the consumers that protective buying behaviour is not a system of purchase, it should be a habit of purchase.

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