

Analyzing Urban & Rural Consumer Behaviour Towards FMCG Brands In Mysuru District.(Karnataka State, India)

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Abstract

Retail Marketing is gaining importance the world over. India is no exception. Kirana shops have almost become extinct, giving way to super markets and malls. Trend of the middle class purchasing behavior has also changed. Presence of several brands has made the consumer spoilt for choices. Retailers are vying with each other to grab customer attention and are offering attractive discounts which in-turn is boosting the FMCG sector that competitively vies for market share. Consumers also seem to enjoy the shopping experience at supermarkets where they get the option of choosing from a variety of products.

This study has attempted to analyze the influence of buying behavior among rural and urban consumer for FMCG brands in Mysuru District. The study further has also endeavored to identify customers' knowledge and influence of advertisements, with reference to brand names of product they presently use. The study has chosen four major Indian FMCG companies for the study.

Key words: *Fast Moving Consumer Goods (FMCG), buying behavior, consumer preference, brand awareness.*

1.1. Introduction & Significance of the Study: As a common man, we observe FMCG companies providing a number of products and making its presence felt among customers. This is very evident by the number of retail marketers both Indian and foreign in our country. Supermarkets have mushroomed making it easier for customers to shop for their day to day requirements. The customers have several options and varieties of products to choose from. The manufacturer manufactures several products under one brand in an attempt to lure customers and attract their attention. In addition, the onset of television network in rural areas is making consumers more aware of products and thus creating need & demand for them. With this perspective, the study has attempted to analyze factors influencing customers' behaviour while purchasing FMCG, taking into perception the mindset of rural and urban consumers in Mysuru District. The study has chosen four popular FMCG companies including Patanjali, to check popularity of brands and the influence of advertisement on buying behaviour.

This study could help the manufacturer in identifying factors that influence a customer in purchase decisions and the influence of brand while choosing a product. The study also identifies the impact of advertisement on creating demand for a product.

1.2. Review of Literature: A study by Anupriya (2017) identifies that there are several significant factors that together make up the buying decision of customers and create perception towards a brand. Mohan, Ram (2013) through his study, identifies that customer service, store environment, brand variety, convenient location and shopping convenience are five main factors that impact customer satisfaction in food retail supermarkets which can help in attracting and retaining customers. Focusing on Pathanjali products, Gurusanthosini & G Gimathi (2017) mention that the company enjoys the advantage of the spirituality element involved in its products. Dr. Gosher, Seema (2017) mentions that 'Price' has become a significant factor along with ayurvedic and herbal ingredients. This element is being rightly captured by Patanjali in promoting its products. Similarly, a study by Kumar, Ajeet and Anshu Ahuja (2017) reveals that there is no association between satisfaction level of customers and demographic variables towards Patanjali Products. The main USP of Pathanjali being the 'Swadeshi Factor' and its low pricing strategy. Khanna, Rupali (2015) identifies that

customer perception towards a brand is built largely on the satisfactory value that users receive after using or consuming a product.

1.3. Objective of the Study: Based on the review of literature and the research gap identified, the following are the objectives framed for this study:

1. To determine factors influencing buying behavior towards FMCG.
2. To analyse the impact of advertisement on buying behavior towards FMCG.
3. To suggest strategies for influencing buying behavior.
4. To study reason for change in product loyalty among customers towards FMCG.
5. To identify the most popular brand among FMCG in Mysuru City.

1.4. Hypothesis:

H₁: *There is no difference in buying behavior of FMCG among Urban and Rural consumers in Mysuru District.*

H₂: *Advertisements influence purchase decision.*

1.5. Scope Of The Study: Keeping in view the demand for FMCG the study focuses on Mysuru City and a few surrounding villages adjacent to the city in an attempt to identify the needs of rural and urban customers and their awareness about brands they purchase frequently. With cable network (television channels) and smart-phones being already very popular among the masses, access to the internet and to information from around the world has become easily available for every individual. This is assisting consumers in making informed decisions.

The study includes equal number of respondents from rural and urban areas in Mysuru District. Areas selected under Urban (Mysuru City) were Srirampura, Siddartha Layout, Kuvempu Nagar and rural areas selected were Salundi, Kerehundi, Thalur, Jayapura, Mavinahalli and Dhaaripura villages. The study identified four top FMCG companies in India viz; HUL-Hindustan Unilever Limited, ITC Limited, Patanjali and Dabur. Patanjali was particularly chosen to check its popularity among respondents as it is relatively a new company and is effectively competing with the present giants in the sector.

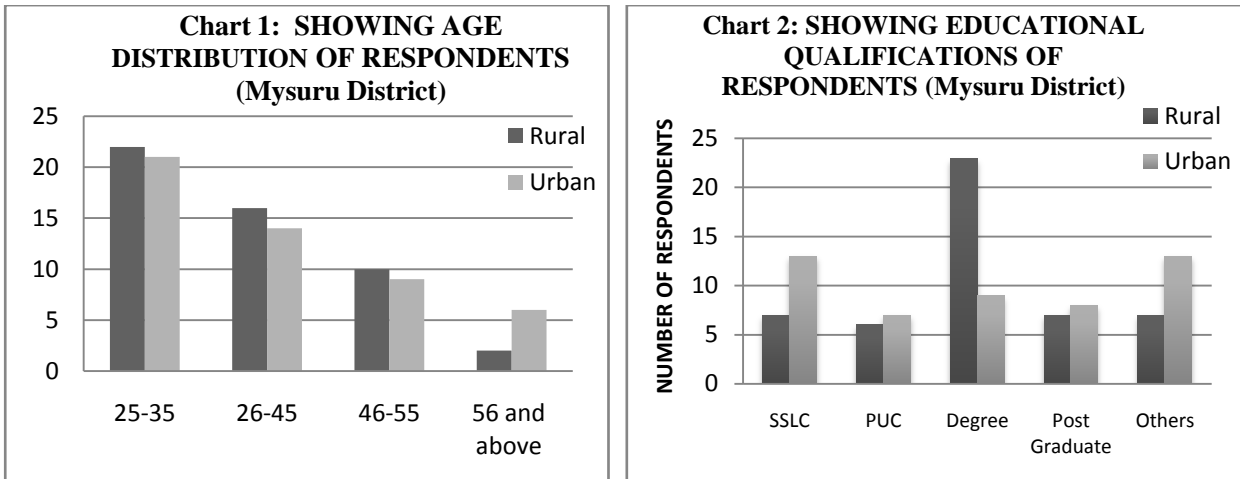
1.6. Methodology:

Table-01: Description of the Methodology Used For the Study

Research design	Exploratory and Descriptive Research
Sampling Technique	Random (urban areas) & Judgmental (Rural areas)
Sampling Unit	Residential areas – targeting housewives and general public who are decision makers for their family.
Sample Size	100 respondents were chosen using stratified random sampling technique. This included 50 respondents each from urban and rural areas in Mysuru District.
Research Instrument	Questionnaire
Data Collection	Questionnaire and interaction with the respondents.
Analysis	Graphical representation through simple bar charts and tables. Testing of hypothesis through statistical analysis using SPSS software.
Limitations	The study was conducted at identified areas in Mysuru District and hence reflects the findings and suggestions to Mysuru District. Respondents may not have given their exact views / hidden information deliberately, which could affect clearer outcome.

1.7. ANALYSIS & DISCUSSION: The study takes into cognizance consumer behaviour patterns between rural and urban population. The total sample size is 100 respondents which includes both male and female respondents of which majority of the respondents are in the age group – 25 to 35 years (44%) as it was observed that they were aware of brand names when compared to other age group respondents. Products of four popular FMCG companies were chosen basically for identification in the study.

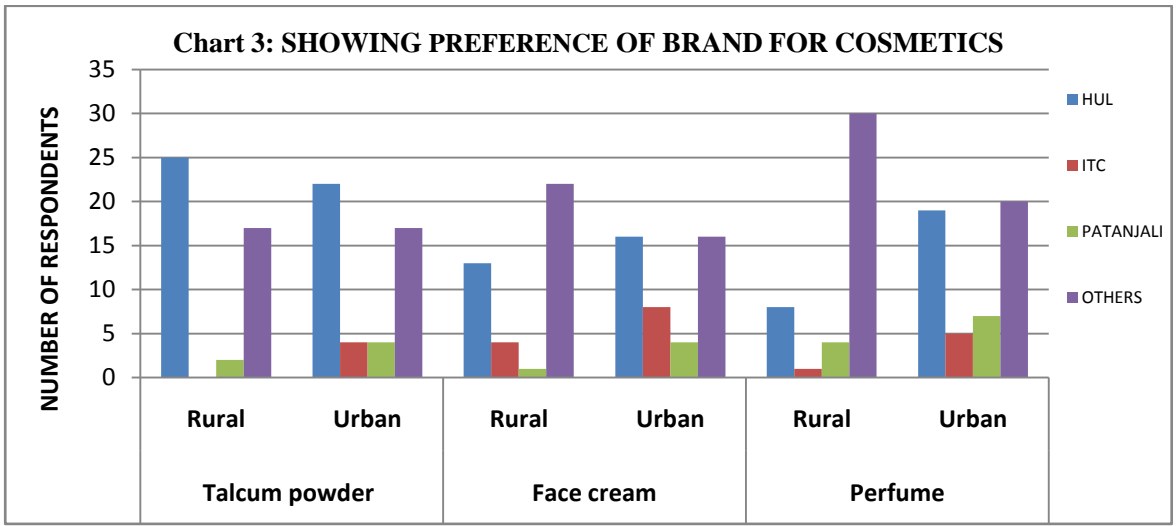
It was observed that in rural areas only those who were educated were aware of brand names and hence questionnaires were distributed amongst them. The study included respondents from the lower and middle income groups as the review of literature revealed that individuals from these groups formed larger part of the population in India. The income band of the respondents is between the lower pay band of Rs.5,000 to Rs 25,000 a month. This is around 90% and 78% respectively in rural and urban areas put together.



Source: Survey Data

Table 2: SHOWING PREFERENCE FOR COSMETIC PRODUCTS						
Brands	Talcum powder		Face cream		Perfume	
	Rural	Urban	Rural	Urban	Rural	Urban
HUL	25	22	13	16	8	19
ITC	-	4	4	8	1	5
PATANJALI	2	4	1	4	4	7
OTHERS	17	17	22	16	30	20

Source: Survey Data

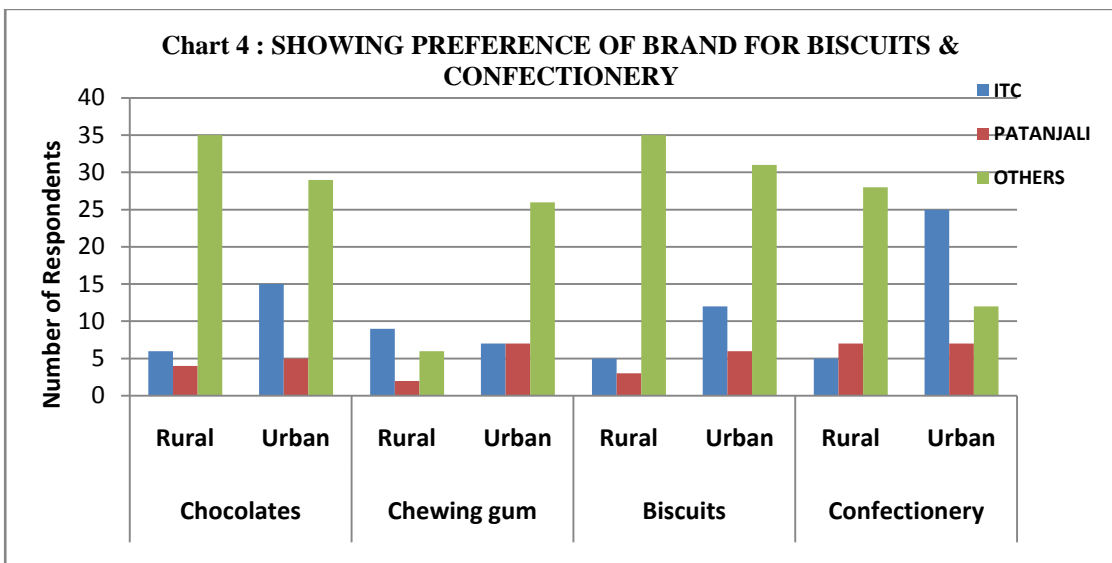


Source: Survey Data

Four popular FMCG companies were identified for the study and the products manufactured by them were classified according to their features. The study reveals that for products coming under Cosmetics, majority of the urban respondents were familiar with HUL and preferred the company’s products along with other brands as well. Whereas in contrast, the respondents from rural areas preferred brands other than those mentioned in the questionnaire. Z Talcum Powder (Argus Cosmetics Limited), Spinz Perfume & Talcum Powder (CavinKare Pvt. Ltd), Himalaya Talcum Powder (Himalaya Wellness Company)

Name of the company	Chocolates		Chewing gum		Biscuits		Confectionery	
	Rura 1	Urban	Rura 1	Urban	Rura 1	Urban	Rura 1	Urban
ITC	6	15	9	7	5	12	5	25
PATANJALI	4	5	2	7	3	6	7	7
OTHERS	35	29	6	26	35	31	28	12

Source: Survey Data

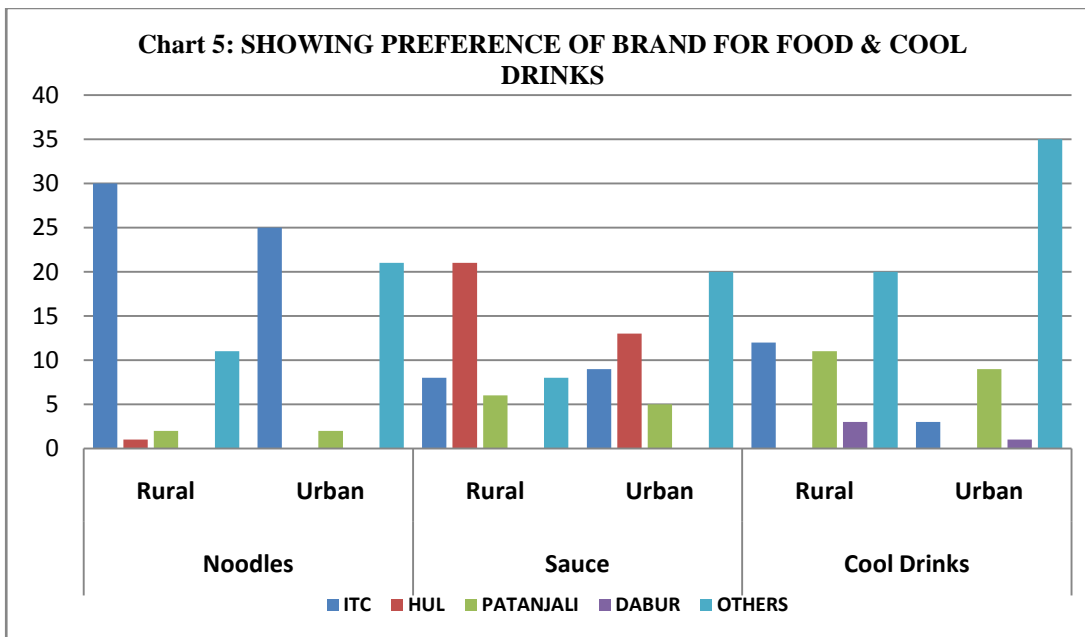


Source: Survey Data

Out of the four FMCG companies chosen for the study only two, viz., ITC and Patanjali manufactured biscuits and confectionery. The study reveals that ITC was a preferred brand for biscuits and confectionery while those manufactured by Patanjali is yet to capture the market in a big way. Urban consumers preferred biscuit manufactured by Britannia, Parle India Ltd and ITC Limited. Rural consumers however preferred Kurkure , popcorn and local home-made confectionery instead of biscuits.

	Noodles		Sauce		Cool Drinks	
	Rural	Urban	Rural	Urban	Rural	Urban
ITC	30	25	8	9	12	3
HUL	1		21	13	-	-
PATANJALI	2	2	6	5	11	9
DABUR	-	-	-	-	3	1
OTHERS	11	21	8	20	20	35

Source: Survey Data



Source: Survey Data

With reference to Food & Cool Drinks it was observed that Nestle` Maggie Noodles were very popular along with ITC Yippiee Noodles. With reference to sauces; Kissan sauce manufactured by HUL was very popular in rural areas. All available branded cool drinks are well accepted by the urban consumers. They do not have brand loyalty and prefer any cool drink to quench their thirst.

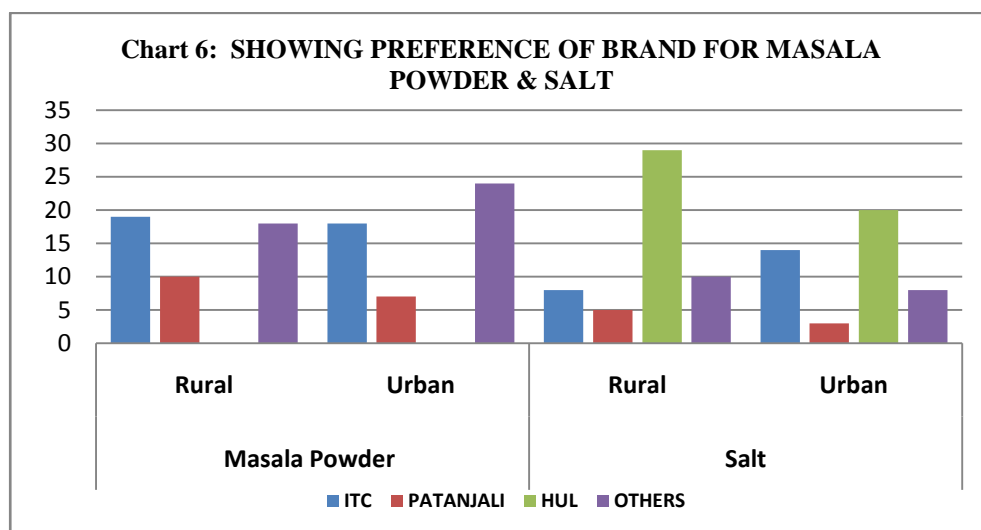
With reference to Masala Powders, it was observed that majority of the consumers in rural areas preferred MTR company products which is locally manufactured. The urban consumers also preferred MTR products. However they also purchased Patanjali and ITC products based on availability and curiosity.

	Masala Powder		Salt	
	Rural	Urban	Rural	Urban
ITC	19	18	8	14
PATANJALI	10	7	5	3
HUL			29	20
OTHERS	18	24	10	8

Source: Survey Data

	Tooth Paste		Ghee		Ice Cream	
	Rural	Urban	Rural	Urban	Rural	Urban
HUL	38	25	-	-	-	6
PATANJALI	4	4	11	6	2	4
ITC	-	-	5	7	-	-
DABUR	5	10	-	-	12	5
OTHERS	11	14	34	37	30	35

Source: Survey Data

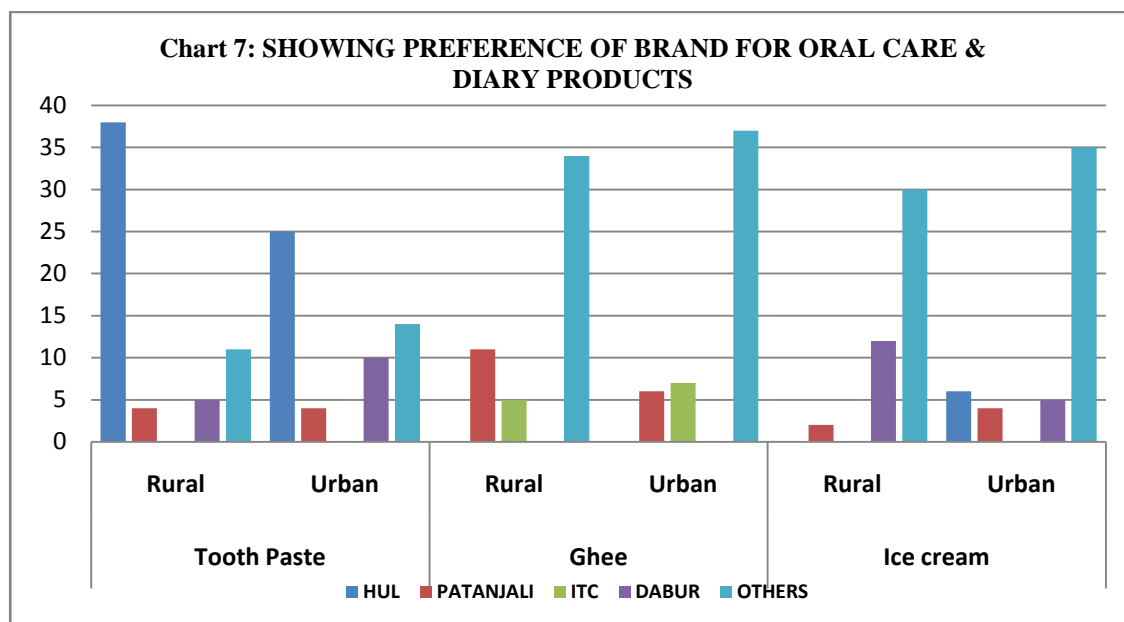


Source: Survey Data

Similarly for common salt, HUL’s Annapoorna Salt was very popular among urban and rural consumers. ITC’s Ashirwad salt and Tata salt was found popular among urban consumers. Salt manufactured by smaller companies were also very popular among the respondents both

rural and urban (Amrutha Salt by New Rajamandi and Rajapurna Salt by Rajapurna , Sampoorna Salt by Maheshwari Salt Trading Company).

With reference to Tooth Paste, respondents from Rural areas preferred HUL’s Close-up and Pepsodent, while their Urban counterparts also preferred, Pepsodent majorly, followed by Close-up, Colgate Palmolive’s Colgate Tooth Paste and Anchor Health and Beauty Care Pvt. Ltd. Anchor Tooth Paste as well.



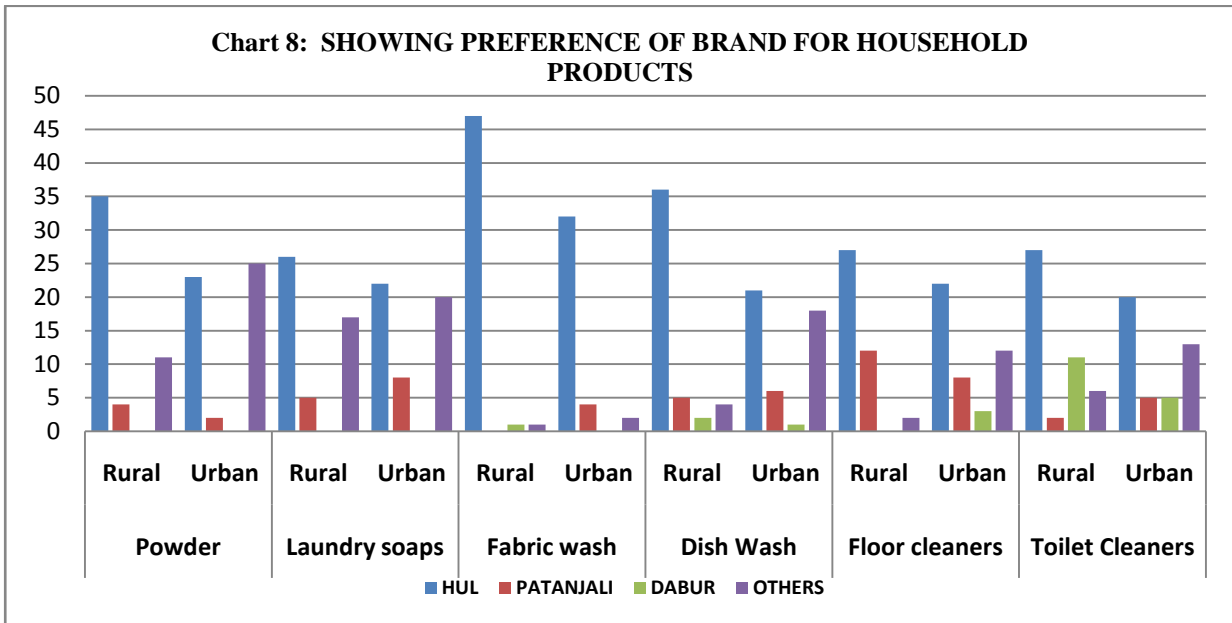
Source: Survey Data

For dairy products, GRB Ghee, Nandini Ghee and homemade ghee was preferred in rural areas, while the urban consumers had variety of brands for Ghee at their disposal. Brownbread and Honey ice cream from Dabur and Amul Ice creams was popular in rural areas along with local ice-creams. The urban population had more choice when compared to their rural counterparts.

	Powder		Landry soaps		Fabric wash		Dish wash		Floor Cleaners		Toilet Cleaners	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
HUL	35	23	26	22	47	32	36	21	27	22	27	20
PATANJALI	4	2	5	8	-	4	5	6	12	8	2	5
DABUR	-	-	-	-	1	-	2	1	-	3	11	5
OTHERS	11	25	17	20	1	2	4	18	2	12	6	13

Source: Survey Data

The Chart (No- 8) clearly shows that majority of the respondents, both rural and urban respondents preferred products manufactured by HUL. Proctor & Gamble’s Ariel and Tide was also found popular . Similar other locally manufactured products but not having national visibility were popular among the consumers. Patanjali is gaining popularity in rural areas.

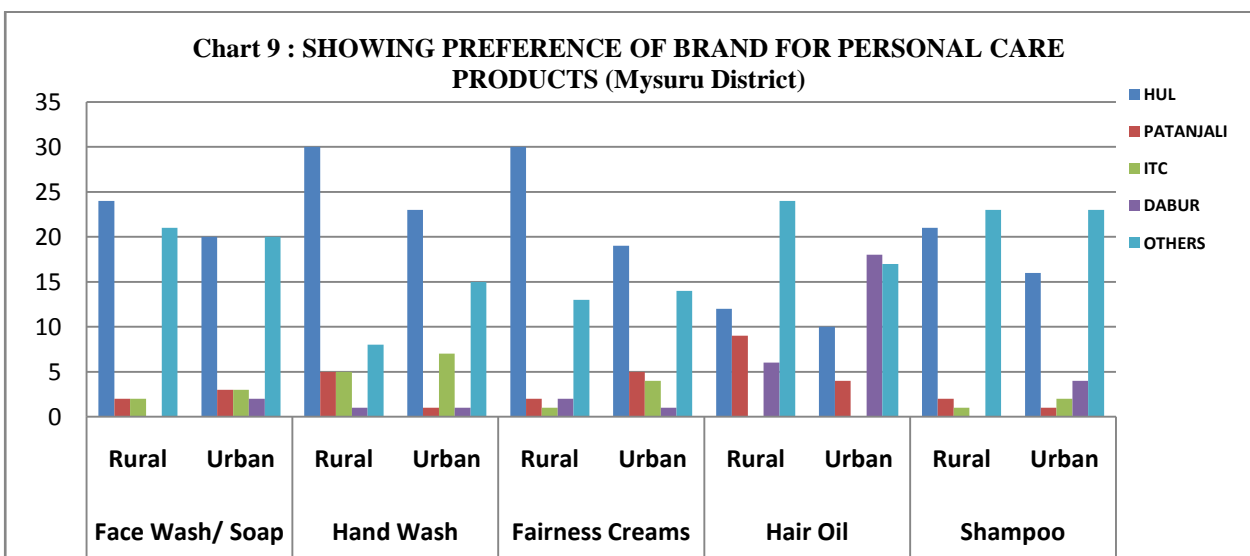


Source: Survey Data

Table 8: SHOWING PREFERENCE OF BRAND FOR PERSONAL CARE PRODUCTS

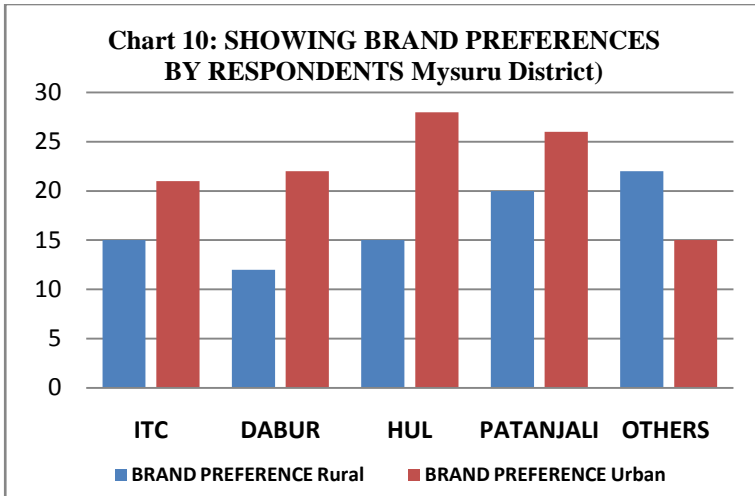
	Face Wash/ Soap		Hand Wash		Fairness Creams		Hair Oil		Shampoo	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
HUL	24	20	30	23	30	19	12	10	21	16
PATANJALI	2	3	5	1	2	5	9	4	2	1
ITC	2	3	5	7	1	4			1	2
DABUR		2	1	1	2	1	6	18		4
OTHERS	21	20	8	15	13	14	24	17	23	23

Source: Survey Data



Source: Survey Data

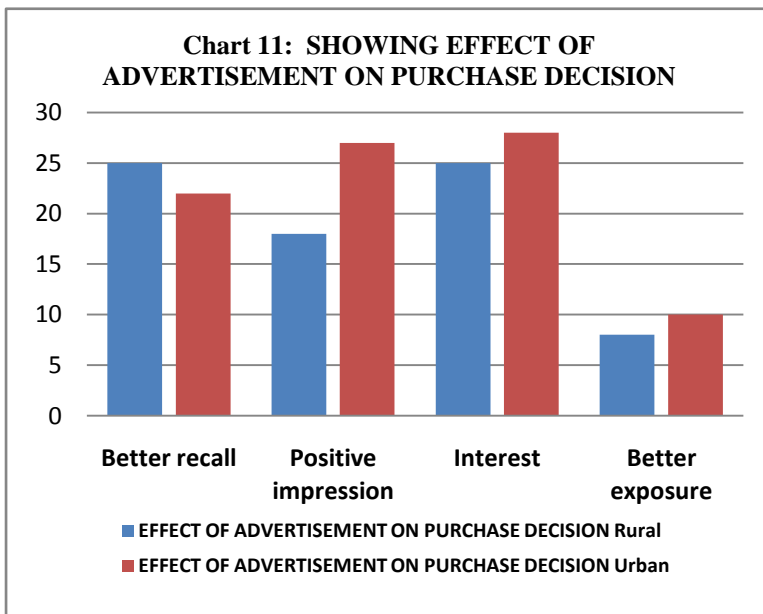
The Chart (No 9) clearly shows that majority of the respondents, both rural and urban respondents preferred personal care products manufactured by HUL. Products from other companies like Karnataka Soaps and Detergents (Mysore Sandal soap) and Procter & Gamble along with other brands too were popular. Respondents purchased their requirements according to availability and also out of curiosity based on advertisement and word of mouth.



	Rural	Urban
ITC	15	21
DABUR	12	22
HUL	15	28
PATANJALI	20	26
OTHERS	22	15

Source: Survey Data

The study reveals that products manufactured by HUL seems to be popular in urban areas followed by products manufactured by Patanjali and others, while respondents from rural areas preferred products manufactured by local manufactures and indigenous products. Products manufactured by Patanjali seem to be gaining popularity, thanks to the marketing strategies adopted by the company to woo the customers towards their products. The brands that were not included but were also found popular were Nestle, Parle-G, Procter & Gamble, Reckitt & Benckiser (India) & Jyothi Laboratory. Further, local brands were also chosen by the respondents as they were economically priced and easily available at kirana stores. Similarly Colgate Palmolive and Wipro Consumer Care and lighting, MTR ready to eat products were specifically rural preferences.



	Rural	Urban
Better recall	25	22
Positive impression	18	27
Interest	25	28
Better exposure	8	10

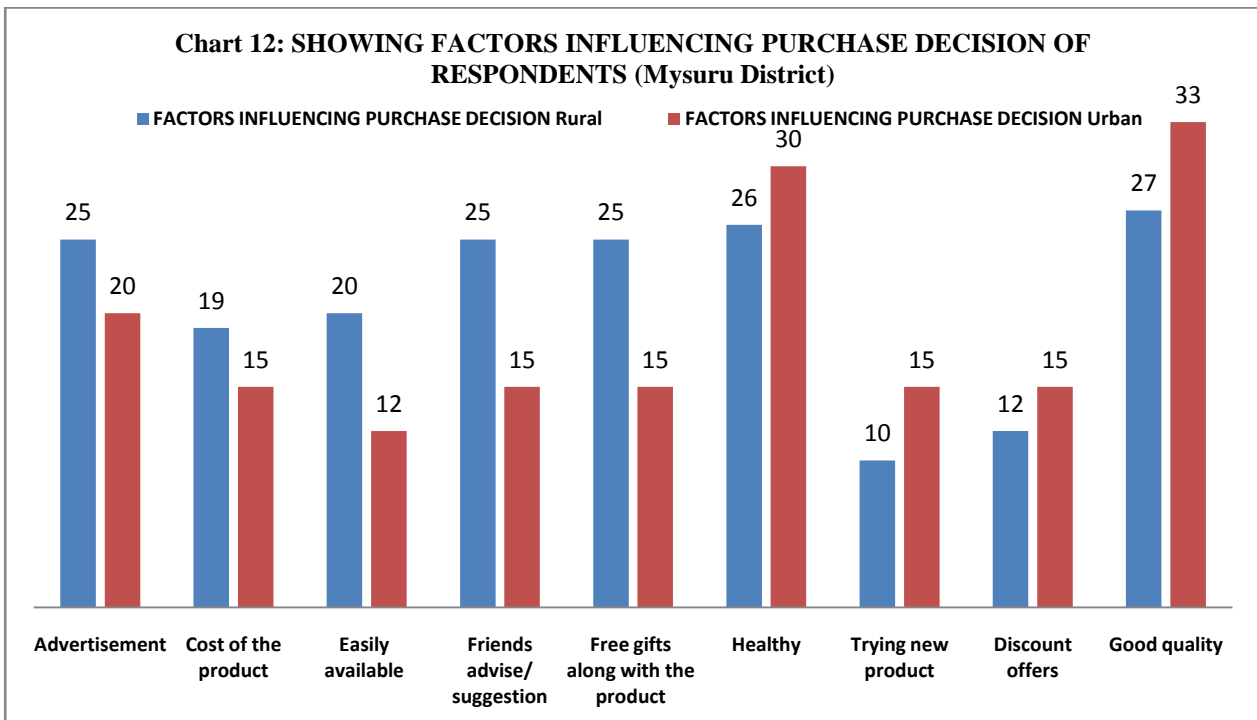
Source: Survey Data

This study reveals that advertisement for FMCG was very important as it did influence the customer to choose a particular product. It also sometimes created curiosity which influenced the customer to specifically choose the product. Further, the respondents mentioned that

constant telecast of the same advertisement helped in recalling the product name while making purchases.

Table 11: FACTORS INFLUENCING PURCHASE DECISION		
	Rural	Urban
Advertisement	25	20
Cost of the product	19	15
Easily available	20	12
Friends advise/ suggestion	25	15
Free gifts along with the product	25	15
Healthy	26	30
Trying new product	10	15
Discount offers	12	15
Good quality	27	33

Source: Survey Data



Source: Survey Data

Response by the respondents to the study gives interesting information. The urban respondents preferred goods that were healthy and of good quality which topped the list while respondents from rural areas were influenced by advertisement, availability of the product, gifts offered by the company other than health benefits and quality standards maintained.

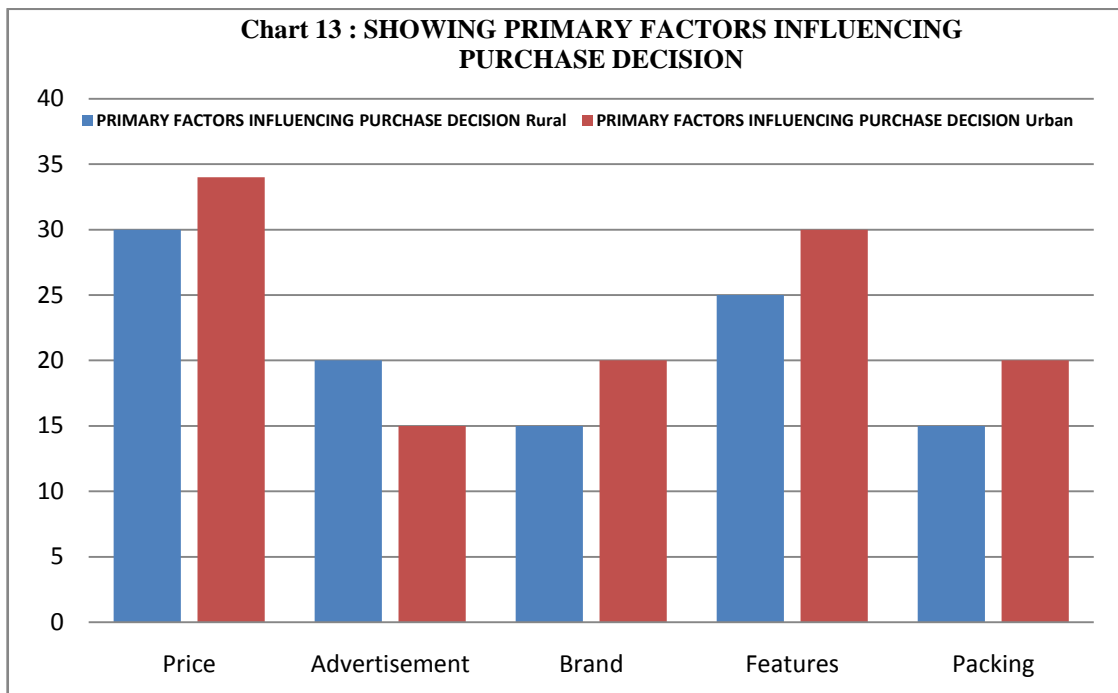
	YES		SOMETIMES		NO	
	Rural	Urban	Rural	Urban	Rural	Urban
Influence of advertisement	24	16	21	25	4	13
Presence of a brand ambassador for the product	20	12	25	19	11	18
Product referred by friends/relatives	18	23	19	18	11	5
Availability of various products in different category in a particular brand	25	13	19	22	4	5
Availability of product at wholesale rates (Bulk purchases)	10	11	24	32	15	7

Source: Survey Data

It was observed through the study that advertisements, presence of brand ambassadors, reference by friends (word of mouth), and easy availability of the product and cost of product played a major role in influencing the customer to prefer a particular brand. However the presence of brand ambassador was not found very effective in influencing purchase decision.

	Rural	Urban
Price	30	34
Advertisement	20	15
Brand	15	20
Features	25	30
Packing	15	20

Source: Survey Data

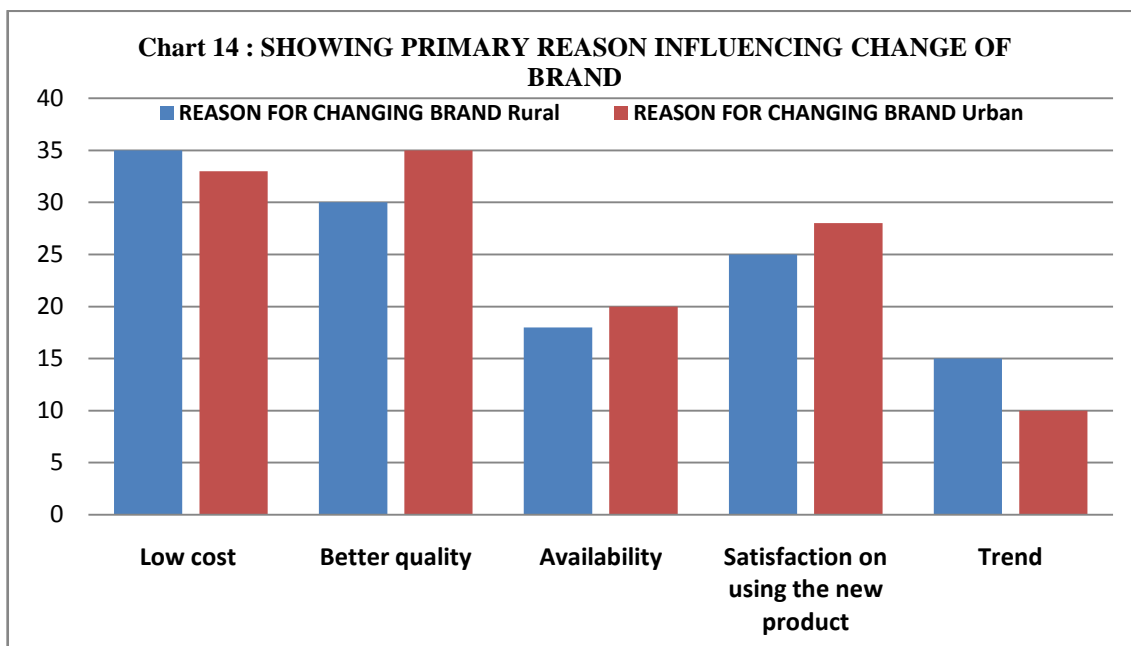


Source: Survey Data

Interestingly, the study reveals a similar trend/ mindset between the rural and urban customer. The primary factor influencing purchase decision was price of the product, followed by the utility/feature of the product (whether it matches the price), followed by other features namely, packing, advertisement and brand name.

Table 14: REASON FOR CHANGING BRAND		
	Rural	Urban
Low cost	35	33
Better quality	30	35
Availability	18	20
Satisfaction on using the new product	25	28
Trend	15	10

Source: Survey Data

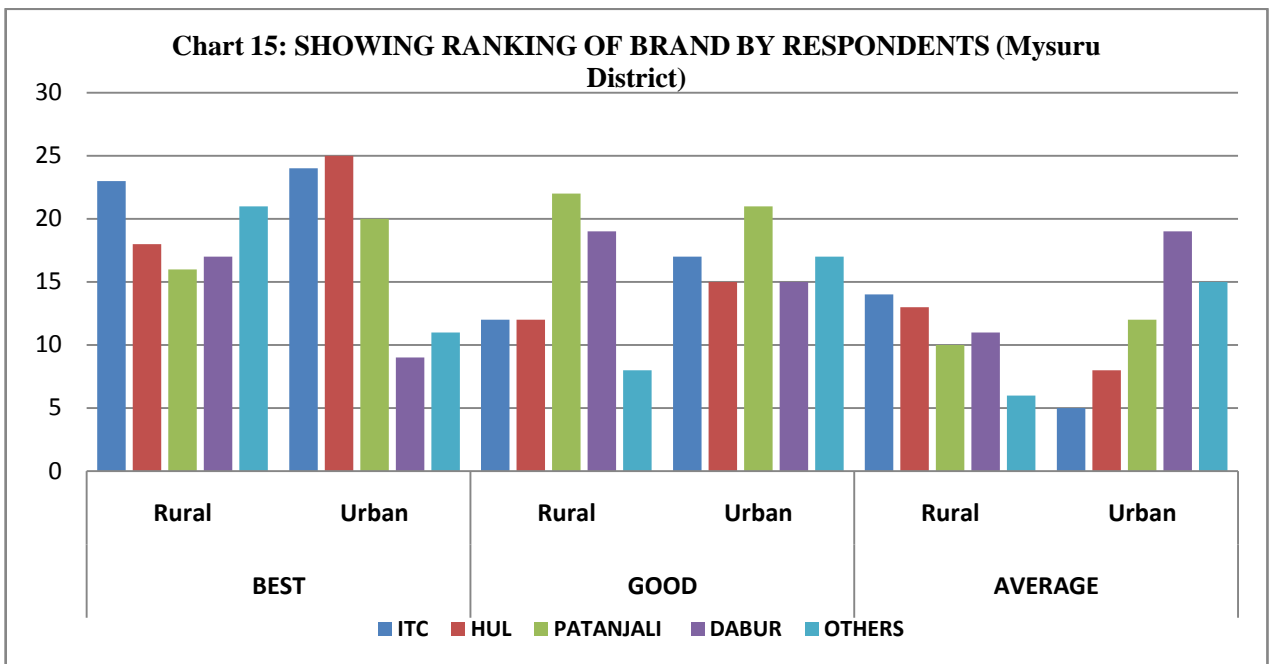


Source: Survey Data

The primary reason for customers to change brand was majorly due to pricing (cost factor) and quality of the new product or suggestion by a friend. However, when they found the new product suiting their requirement, they continued purchasing the new product. Other factors which were secondary include availability of the product when required and the trend in the market for a specific product.

	BEST		GOOD		AVERAGE	
	Rural	Urban	Rural	Urban	Rural	Urban
ITC	23	24	12	17	14	5
HUL	18	25	12	15	13	8
PATANJALI	16	20	22	21	10	12
DABUR	17	9	19	15	11	19
OTHERS	21	11	8	17	6	15

Source: Survey Data

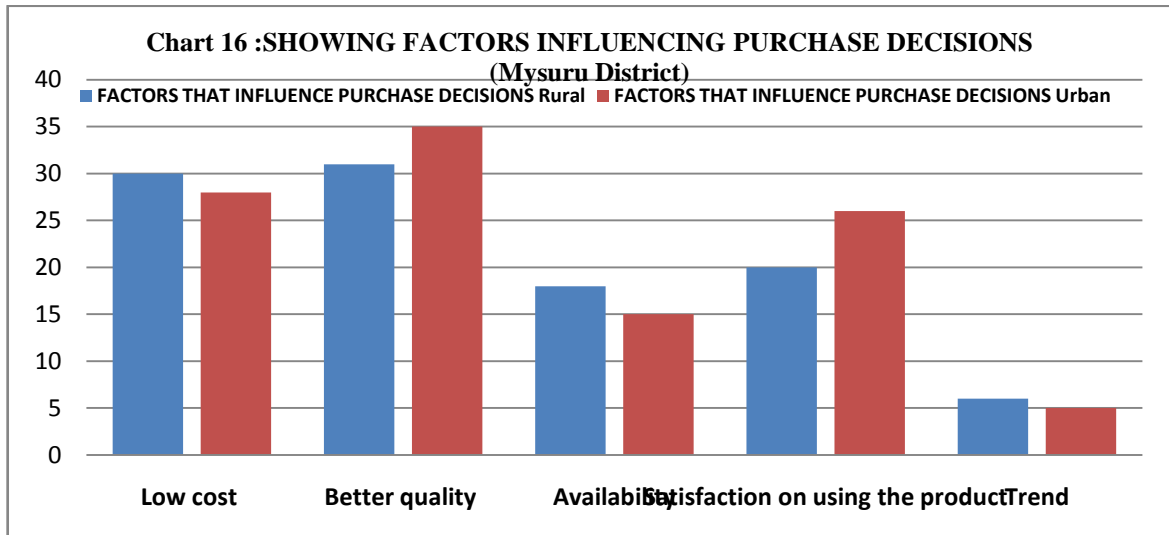


Source: Survey Data

The study shows mixed response to the ranking requirement for FMCG brands. While ITC and HUL seemed to top the overall list, among rural and urban respondents, products manufactured by Patanjali, Dabur and other brands were prominent; specifically for some of their products while HUL and ITC were popular for majority of their products. Local brands were also popular because of the cost and availability.

	Rural	Urban
Low cost	30	28
Better quality	31	35
Availability	18	15
Satisfaction on using the product	20	26
Trend	6	5

Source: Survey Data



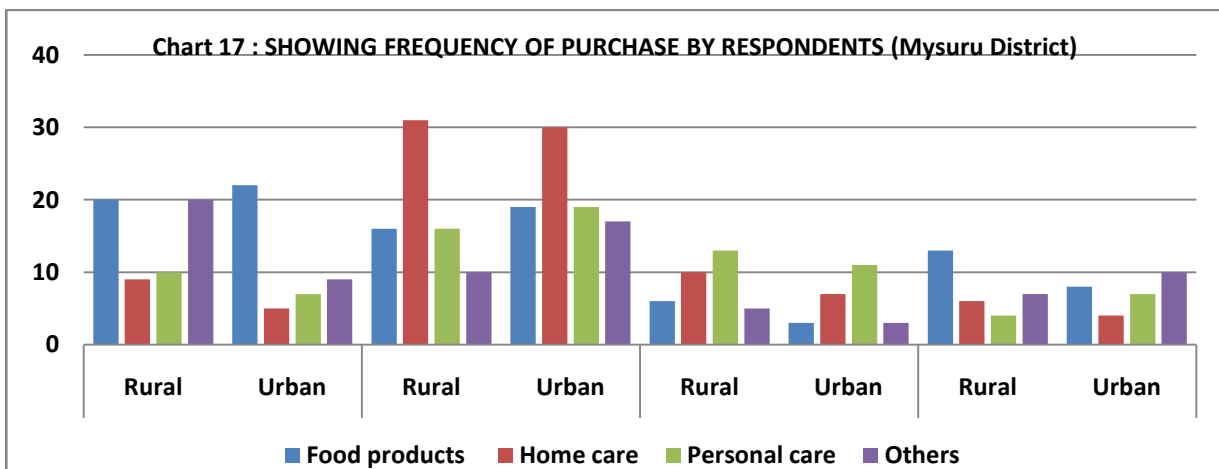
Source: Survey Data

Table 17: FREQUENCY OF PURCHASE OF PRODUCTS

	Daily		Weekly		Fortnightly		Monthly	
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban
Food products	20	22	16	19	6	3	13	8
Home care	9	5	31	30	10	7	6	4
Personal care	10	7	16	19	13	11	4	7
Others	20	9	10	17	5	3	7	10

Source: Survey Data

The study reveals that majority of the FMCG goods were purchased on a weekly / fortnightly basis. Food products like confectionery, milk & milk products were purchased on a daily basis. Frequency of purchase depended on the product type and cost of the product. It also depended on the frequency of usage of the product by the respondent.



Source: Survey Data

TEST OF HYPOTHESIS

H1: There is no difference in buying behavior of FMCG among Urban and Rural consumers in Mysuru District.

Table 18: STATISTICAL ANALYSIS –RESULT OF CORRELATION TEST					
		RURAL	URBAN	RURAL	URBAN
RURAL (Factors for Purchasing)	Pearson Correlation	1			
	Sig. (2-tailed)				
	Sum of Squares and Cross-products	1.27			
	Covariance	6.76			
	N	190			
URBAN (Factors for Purchasing)	Pearson Correlation	.96**	1		
	Sig. (2-tailed)	.00			
	Sum of Squares and Cross-products	1.02	1.24		
	Covariance	6.04	7.29		
	N	171	171		
RURAL (Changing Brand)	Pearson Correlation	.95**	.95**	1	
	Sig. (2-tailed)	.00	.00		
	Sum of Squares and Cross-products	258.33	332.75	235.84	
	Covariance	2.13	2.70	1.94	
	N	122	122	122	
URBAN (Changing Brand)	Pearson Correlation	.96**	.93**	.96**	1
	Sig. (2-tailed)	.00	.00	.00	
	Sum of Squares and Cross-products	257.67	325.46	205.91	212.70
	Covariance	2.06	2.60	1.70	1.70
	N	126	126	122	126

****.** Correlation is significant at the 0.01 level (2-tailed).

Source: Survey Data

Table 19: STATISTICAL ANALYSIS ON FACTORS INFLUENCING PURCHASE DECISION (RURAL & URBAN)						
	RURAL			URBAN		
	Observ ed N	Expect ed N	Resid ual	Observ ed N	Expect ed N	Resid ual
Advertisement	25	21.1	3.9	20	19.0	1.0
Cost of the product	19	21.1	-2.1	15	19.0	-4.0
Easily available	20	21.1	-1.1	12	19.0	-7.0
Advice from friends	25	21.1	3.9	15	19.0	-4.0
Free gifts on purchase	25	21.1	3.9	15	19.0	-4.0
Healthy Food	27	21.1	5.9	31	19.0	12.0
Trying out new product	10	21.1	-11.1	15	19.0	-4.0
Discount offers	12	21.1	-9.1	15	19.0	-4.0
Good Quality	27	21.1	5.9	33	19.0	14.0
Total	190			171		

Source: Survey Data

Table 20: TEST STATISTICS – CHI-SQUARE TEST				
			RURAL	URBAN
Chi-Square			15.48^a	24.74^b
Df			8	8
Asymp. Sig.			.05	.002
	Sig.		.049^c	.002^c
Monte Carlo Sig.	99% Confidence Interval	Lower Bound	.044	.001
		Upper Bound	.055	.003

Source: Survey Data

Interpretation: The outcome of the Chi-Square test shows Asymp. Significance or P Value at 0.05 for Rural and 0.002 for Urban at 99% level of significance, which gives us the conclusion that the factors that prioritize purchasing of a product by the respondents in urban areas were ‘Good Quality’, ‘Healthy food’ and to some extent ‘Advertisement’ as well. However respondents from rural areas took ‘Advice from friends’, ‘Free Gifts’ in addition to factors mentioned by their urban counterparts. The study reveals that there is no much difference in buying behavior of customers. Therefore we may conclude that the Hypothesis is correct.

H₂: Advertisements influence purchase decision.

	N	Mean	Std. Deviation
Better recall	47	1.47	.50
Positive Impression	45	1.60	.49
Generate Interest	53	1.53	.50
Better exposure	18	1.56	.51

Source: Survey Data

	Better recall	Positive Impression	Interest	Better exposure
Chi-Square	.19	1.80	.17	.22
Df	1	1	1	1
Asymp. Sig.	.66	.18	.68	.64
Monte Carlo Sig.	.77	.24	.78	.81
99% Confidence Interval	Lower Bound	.76	.23	.77
	Upper Bound	.78	.25	.79

Source: Survey Data

Interpretation: As per the results derived from the statistical analysis, we can observe that the P value 0.18 for 'Positive Impression' created by an advertisement matches the significance level 99%. However there is no significance with reference to 'Better recall' at 0.66 , 'Generating Interest' at 0.68 and 'Better Exposure' at 0.64 as the other effects mentioned for influence of advertisement on buying behavior.

The results thus derived helps us to deduce the fact that Advertisement does influence purchase decisions especially in the urban area (as per data collected from respondents in Mysuru City), whereas in rural areas 'word of mouth' played a major role. However, the data reveals that consumers are aware of healthy products and products high in quality and give first preference to such products. The statistical analysis shows that Advertisement does not fully influence purchase decisions and therefore the hypothesis "**Advertisements influence purchase decision**" can only be partially accepted.

1.8. Suggestions & Conclusion:

This study has helped in identifying the patterns of buying behavior among consumers in Mysuru District. It may be mentioned that the mindset of modern consumer is basically impulsive thereby brand loyalty cannot be adhered to. We observe that FMCG manufacturers

focus on 'standard of living', 'price' and 'profit' and highlight the influence of their products on health and quality through their advertisement. However it is interesting to observe that consumers are unaware of the Brand name of products but identify the product, only by its name. Since FMCG are more frequently purchased, brand or product loyalty is not the primary intention of consumers. For example product like Lux soap is very popular among the respondents however they are not aware of the brand under which it is marketed. Similarly Arasan soap or Santoor Soap which is a local product and is very popular but the name of the manufacturer could not be identified by the respondents. Consumers also purchase goods based on availability, price, discount offers and gifts. Advertisement also plays a major role in influencing buying behavior especially for products that tend to make life easy for the consumer.

Further, we observe that products from companies other than the four chosen FMCG companies for the study are also found popular among the respondents. This asserts the fact that consumers do not focus on brand but look for consumer satisfaction while choosing a product. Consumers are willing to pay more for products/services which assures better quality and ease of use. Therefore these points need to be kept in mind by the FMCG manufacturer while he advertises his product in the market. They also need to ensure that the brand name is identified by the consumer which will help in ensuring that the consumers do not buy a duplicate product from the market. Only then can they be assured of consumer loyalty and sustained business.

Reference

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