

**CONSUMER BEHAVIOUR TOWARDS
SELECTED AGRO-PROCESSED PRODUCTS
A MICRO LEVEL STUDY OF
THRISSUR DISTRICT**

**BY
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THESIS

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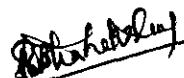
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I hereby declare that this thesis entitled "**Consumer Behaviour Towards Selected Agro-processed Products - A Micro level Study of Thrissur District**" is a bonafide record of research work done by me during the course of research and that the thesis has not previously formed the basis of the award to me, of any degree, diploma, associateship or other similar title of any other university or society.

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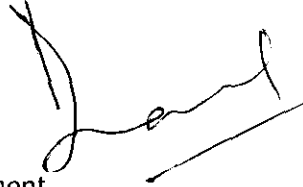
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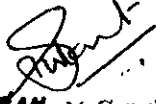


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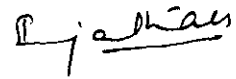


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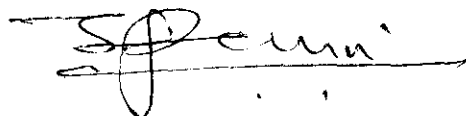
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CHAPTER I
INTRODUCTION

Chapter I

INTRODUCTION

Consumer behaviour refers to the behaviour that consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs. The study of consumer behaviour is the study of how individuals make decisions to spend their available resources on consumption-related items. The essence of marketing lies in identifying consumer needs and expectations and delivering the desired satisfaction to them. In a competitive economy the success of a business unit depends on an accurate knowledge of its customers. This covers not merely who they are or how often they buy the product but also the process of their deciding the brand and the place they ascribe to the product. Therefore, marketers must try to understand the configuration of forces - social, economic, political, cultural and psychological - that operate on consumer and that go a long way in influencing his buying and consumption patterns.

The food processing industry is poised for rapid expansion to meet the dynamic consumer needs while adopting new technology. With a steady and gradual improvement of the economic condition of the country and other socio-economic factors, there is undeniably an emergence of a new, affluent and increasingly demanding sector of the consumer universe.

The traditionally conservative Indian consumer has taken a long time to accept convenience foods but these are finally emerging. Irrespective of the type of family, there is still a high emotive payoff associated with cooking which is laborious, time consuming, tedious and in fact most perceived as a chore which is tiring and monotonous. There lies the opportunities for 'ready to cook', 'convenient', nutritious but 'tasty', quality products.

As far as the consumer is concerned the tempo of life is changing, more women go to work, there is better liquidity and people like to make their purchases judiciously. Vast expansion

of media coverage has enabled the food marketer to effectively pursue the 'demonstration effect' which is so critical for the introduction of new foods. The traditional conservative Indian consumer has begun to accept convenience foods which is evident from the growing number of brands coming into the market.

Perhaps the most important factor influencing change in consumer acceptance of new foods is related to emerging consumer segments like nuclear families, working women, teenagers and young adults and due to imitation of food habits from other countries.

There is a gradual but perceptible improvement in living standards, increased disposable income, penetration of television, improvement in education level, increased overseas travel and significant changes in other socio-economic factors. With changing food habits and attitude, increase in purchasing power and changes in the demographic composition of the population, packaged foods have attained a mass market in India.

A marketing man cannot but ignore these opportunities and emerging potential particular in the context of liberalisation and economic changes. We see today a wide range of products being offered to the Indian consumer. Manufacturers are vying with each other in positioning products varying in tastes, cuisine, packaging, convenience and availability.

A deep understanding and comprehension of the consumers' mind, historical and cultural outlook to foods and preparations, taboos etc. is most essential to product development and offers. Unlike western societies, we Indians still attach great preference to home made food, freshness in preparations and have our own unique cuisines, tastes and preferences. It is, therefore, very important that consumers' behavioural and attitudinal patterns and their behaviour in the purchase and consumption of processed food items be studied in order to offer them what they expect so as to obtain their satisfaction. The choice before the consumer today is wide and hence knowing him better would give the competitive advantage to a marketing man. Putting together a marketing mix suitable across all barriers is the challenge he faces.

Agro processing industry is one sector which has a vast and growing export potential and where India has a rich resource base to take advantage. In the emerging and highly competitive market scenario, the success factors that contribute to increased market share include increased value addition by appropriate concept product positioning, packaging, product differentiation, the speed of entry into the market, the staying power of the product in the market etc. There has been little systematic effort to develop products or markets for exports so that as a rule India has attempted to sell what it produces rather than what it can sell. Absence of international marketing skills is a great weakness for Indian agricultural exports. In order to have a competitive edge in the export market too, knowing the consumer more, is essential.

Though consumer behaviour research studies are voluminous in Indian marketing literature most of them focus on urban consumer or rather do not make a distinction between rural and urban consumer in their behaviour patterns. Considering the spatial, temporal and socio-cultural differences, it is true that there exists a rural-urban dichotomy in the Indian market structure, as is evident from several rural marketing studies. Hence it would be appropriate to make a comparison of rural and urban consumer behaviour so that marketers can understand the rural consumer better and tap the potential of rural markets which is growing faster than urban markets as is evident from several studies. Hence the study focuses on consumer behaviour analysis by making a comparison of rural-urban behaviour on the use of some selected processed food items that are popularly used. Though discrimination between a purely rural and a purely urban area is difficult to be made in the Kerala context, the socio-cultural differences, attitudinal and perceptual differences, differences in purchasing power, media coverage, education and awareness level provide a sufficient disparity that separates a rural consumer and an urban consumer. It is in this context that the study was carried out with the following objectives.

Objectives of the study.

1. To make a comparative analysis of the pattern of consumer behaviour towards selected agro-processed product categories viz, spices and condiments; processed fruits and vegetables and edible oils in urban and rural areas and (2) to examine the factors that influence consumer choices towards packaged agro-processed products.

Scope

The scope of the study includes an exploratory analysis into the behavioural patterns of consumers of the selected product groups in selected rural and urban areas. The study mainly focuses on examining the socio-economic profile of the respondents and major dimensions of consumer behaviour at pre-purchase, purchase and post purchase stages. The study also makes an analysis of their attitude and identifies the major parameters and influencing variables in the purchase decision of the selected product groups in rural and urban areas.

Practical Utility

The study will present a picture of certain consumer behaviour dimensions that consumers of agro-processed products in rural and urban areas express in the purchase of selected products. This will be helpful for marketers, farmers, entrepreneurs and others who are interested in the agro-processing sector to frame appropriate marketing policies and strategies. A rural-urban comparison of the behavioural characteristics would be helpful to the marketers to adopt appropriate strategies for these different segments.

Limitations of the study

The major limitation of the study was that a segmented sample based on income, education etc. could not be made for the sampling and this may not give the specific behavioural patterns of different segments among the sample. As the sample rural areas could have the influence of nearby urban areas a purely rural behavioural pattern would not be drawn and a satisfactory generalisation would be appropriate. However, beyond these limitations the behavioural

characteristics of the sample consumers emanating from the study findings would certainly provide useful insights to the marketers.

Plan of the study

The chapterisation and plan of the study are as follows: A critical review of relevant literature related to the present study is presented in second chapter. The third chapter deals with materials and methods used for analysis. The fourth chapter has been devoted to discussion and presentation of results. The last chapter gives the summary and conclusion of the study.

CHAPTER II
REVIEW OF LITERATURE

Chapter II

REVIEW OF LITERATURE.

In this chapter an attempt has been made to review the available literature related to consumer behaviour classified under four heads namely;

1. Internal influences on consumer behaviour
2. External influences on consumer behaviour
3. Consumer decision making
4. Studies with special reference to agro-processing sector.

2.1 Internal influences on consumer behaviour:-

Oliver (1980) opined that satisfaction appraisal of consumers is believed to occur as a two - stage process. In the first stage, post usage beliefs about product attributes or outcomes actually realized are compared with pre-purchase expectations yielding a new belief about the expectation disconfirmation. In the second stage expectancy disconfirmation beliefs and initial expectation beliefs as recalled from memory are combined additively to produce satisfaction evaluation.

Duncan and Olshavsky (1982) in their study reported that consumer market beliefs influence the degree of external information search and store type choices.

Holbrook et. al (1982) opined that variety seeking or exploratory purchase behaviour are thought to be explained by experiential or hedonic motives rather than by utilitarian aspects of consumption. Variety seeking has been identified as a determinant factor in brand switching and is relevant to brand managers interested in developing strategies to increase brand share and has played a key role in the modelling of purchase pattern from consumer choice data.

Manmohan and Prabhakar (1989) in their study on consumer perception of certain product features of steel almirah found that Godrej was perceived to be the most expensive and most

durable almirah with good quality and best locking system. Consumers perceived that Godrej gave best after- sales service, best finish, maximum security and easy availability.

Bhasker (1990) held the view that marketers and advertisers ignore the fact that when the level of involvement of the target segment with the product category per se is low, there is very little pre-purchase decision making, low awareness of brand images and consequently no brand search or brand evaluation.

Shocker et. al (1991) proposed that choice set information in low involvement categories is rooted in differences of salience across brands.

John and Stephen (1993) introduced the concept of brand exclusivity to describe the attainment of 'exclusive value' status by a product or service. They argued that price itself can be one of the factors which reinforce a positive, even exclusive brand image in the mind of the customer. They asserted that certain underlying perceived consumer needs or value assignments give rise to perception of exclusive value. As a consequence certain needs or motivators called psychic factors associated with the product result in the exclusive value premium for the product.

Frank al Pert (1993) in his study investigated a number of consumer market beliefs related to key dimensions of products and marketing. He observed that one reason for the confidence consumers have in national brands is their strong belief that a brands' quality is the most important determinant of its success. Majority of the respondents believed that higher prices need not indicate better quality and believed in brand loyalty. They disagreed that the most heavily advertised brands are usually among the best brands. However they are not averse to sales promotion methods and reported that larger sized containers are almost always cheaper per unit than smaller sizes.

Holbrook and Schindler (1994) in their study using data pertaining to tastes for popular culture, supported and extended their previous finding that consumers tend to form enduring

preferences during a sensitive period in their lives. They used a psychographic measure of the consumers' attitude towards the past to moderate this tendency and difference between male and female respondents suggested that the experience of strong positive feelings played the causal role.

William and Narasimham (1994) developed a theory of the evolution of choice decisions for consumer durable products which addressed information acquisition behaviour and the duration of the purchase deliberation process itself.

Hans et. al (1996) in their study separated variety seeking from other causes of purchase exploration, such as the decision strategy, situational variables and normative factors. The distinction between true variety seeking behaviour and derived varied behaviour depended on whether observed switching behaviour is intrinsically or extrinsically motivated. The key point is that eventhough intrinsic and extrinsic motivation lead to the the same behaviour ie; brand switching, the underlying causes are different.

Bronnenberg et. al (1996) in their article observed that it is becoming increasingly evident that a consumer's brand - choice decision in low-involvement categories does not involve full search, evaluation and comparison of price information of all brands available at the point of purchase. The authors proposed a two-stage choice process in which the consumer first identifies a subset of brands within the universal set of brands called the choice set and then evaluate only those brands that are in the choice set relative to one another to select a single brand.

Richard et. al (1996) proposed a new model of the satisfaction information process that builds on the disconfirmation paradigm by specifying a a more comprehensive model that includes two standards in a single model and specifically incorporated the impact of marketing communication. The model proposed that feelings of satisfaction arise when consumers compare their perceptions of the performance of a product or service to both their desires and

expectations. The comparison process produces not only feelings of satisfaction with the product or service but also feelings of satisfaction with the information often supplied by marketers in such forms as advertising, package information and sales person communications on which their expectations are based.

2.2 External Influences on consumer behaviour

Davis and Rigaux (1974) inferred in an early study on husband-wife influence on problem recognition, information search and final decision phases of customer choices, there is a clear pattern of wife dominance in decision making regarding kitchenware, household cleaning products, foods and wife's and children's clothing.

Kishore Chandra Raut (1987) in his study on consumers' attitude towards advertising gave the finding that most of the experienced consumers believe that advertising makes them buy things which they really do not need, advertising increases the cost of the product, sex appeals in advertisements adversely affected the moral attitude of the society and majority favoured restriction on advertising.

Bhavani Prasad and Sitakumari (1987), in their study on the impact of advertising on consumer durable market, found that friends are the main influencers followed by relatives in the purchase of refrigerators, most of them had purchased after consulting only one shop, purchase is made generally through dealers, mostly advertisements are influencing the purchase decision in the city than other factors.

In his study on advertising media preferences and the influence of socio-economic factors, Namasivayam (1988) revealed that illiterate consumers prefer the medium of cinema for advertising to toilet soaps, educated consumers prefer television and newspaper as the medium of advertisement and the contributing factor responsible for the selection of a particular brand of toilet soap is the image that the producers have created in the minds of the public.

To determine the demographic and psychological factors that influence the pattern and selection of soft drinks and tetrapack drinks, Shanmugha Sundaram and Reginald James conducted a study (1990). They found that television had the most impact with regard to advertisements and convenience in carrying and hygienic factor were the contributory factors in the purchase of soft drinks.

Rao in his article (1991) opined that regarding the rise of middle class in Indian market a revolution is taking place in both rural and urban India. The NCAER market structure studies show 'fantastic growth' in purchase of all kinds of consumer durables and consumer products in rural and so called 'low income' families. Labels such as necessities and luxuries that have so long been attached to many things are no longer valid and knowing the customer, his wants, needs, habits, attitudes and competition has now become of paramount importance.

Deborah and Ramnath (1992) in their study on age differences in children's choice behaviour examined how children of different ages respond to the addition of new alternatives into an existing choice set. The findings indicated that younger children respond differently than older children to the expansion of choice set and this pattern is related in part to age differences in children's ability to incorporate similarity judgements into the choice process.

Shivram Dass (1993) in his study on consumption and demand for pulses by income groups for rural and urban India found that even though the real percapita income and expenditure have increased at an annual rate of 1.7 percent during 1960-61 to 1990-91, percapita consumption of pulses declined for all income groups, for all states and for rural and urban areas. The percapita monthly consumption of pulses was approximately equal for rural areas than for urban areas. For the lower income groups of rural and urban areas, the consumption of pulses was a luxury but for higher income groups it was a necessity.

Meenakshi in her study (1996) reported that food demand in India has clearly been characterised by changing preferences. These shifts appear to be better characterised by time

dependent marginal budget shares than by changing subsistence parameters. The changes in preference appear to be in a direction away from cereals and towards the more expensive milk, poultry and meat products.

2.3. Consumer Decision Making

Singh(1980) examined consumer's store loyalty and preferences in his study and revealed that nearness, reputation of the store and acquaintance with store owner attracted store loyalty. While analysing the correlation between store loyalty and brand loyalty, store loyalty was found stronger than the other.

In the study of consumer preferences for soft drinks (1984), Dhunna found that taste and 'refreshing ability' were the major factors for preferring a particular brand. Brand shift resulted from non-availability of the most preferred brand.

Thomas Exter (1986) in a study inferred that greater the number of acceptable brands in a specific product category, the less likely is the consumer to be brand loyal to one specific brand. Conversely, the products having a few competitors as well as those purchased with greater frequency are likely to have greater brand loyalty.

David and Paul (1987) in their research on buyer behaviour towards generic products in United States revealed a strong relationship of perceived product quality and price in the propensity of consumers to buy generic products. Demographic, psychographic and shopping behaviour variables were weakly correlated with the purchasing of generics.

Venkatesharlu et.al in their study (1987), on factors influencing consumer decision making process towards biscuits found that sample consumers mostly purchased biscuits at least once in a week, Consumers preferred packed biscuits to loose ones and small packets to big ones, parents and children were more or less equally involved in decision making, consumers were brand loyal and perceived quality and taste were important influencing variables that determined brand loyalty.

Verma (1987) in his study on demand potential of mechanical utensil cleaner found that housewives are willing to buy a cleaner and they wish to possess a cleaner with a drier, most preferred colour was cream, as age increased ladies are lesser receptive for the mechanical appliances, as education increased there is more receptivity, housewives were more interested in the purchase than working women and price was of no consideration in the case of institutional buyers like hotels, restaurants, etc.

Hunda! and Sandhu (1987) in their study on influencing factors in the purchase of television found that big events of the sort of Asian games had an influence on the timing of purchase of television, majority of consumers had black and white TV's, reasonable price and dependable service were the reasons for buying, consumers had significant brand loyalty and joint decision making was shown by majority of the buyers.

Gathiawala (1987) in his study on demand variables of middle class housewives at Ahmedabad on purchasing of textile products, found that majority of housewives tended to go for purchasing along with their husbands, those who preferred to go alone were advanced in age, better educated and employed, greater proportion of housewives preferred to purchase their requirements as and when they needed and that too in needed lots. Colour, quality, design, price, skin complexion, aesthetics of body, social acceptance, advertisement, persuasion by traders, fashions and professional requirements were the factors which influenced their purchase.

Gupta and Singh (1989) in their study on consumer brand choice behaviour for television observed that majority of consumers owned black and white TV's, durability, brand image and price were the reasons for preference followed by family liking and aftersales service.

In his study on consumer behaviour with respect to tonics, Pradeep kumar (1989), reported that people in all age groups take tonics, there existed a specific correlation between the respondents' profession and the consumption pattern of tonics among family members,

people used tonics for curative as well as prophylactic reasons, family physicians were the major information sources and quite a large number of consumers were favourably influenced by advertising and other promotional strategies.

Thanulingam and Kochadai (1989) while studying the awareness of consumers towards food products, drugs, cosmetics, and certain services like banking services, life insurance etc. found that consumers make purchase decisions before buying food items, look for the label on food products, demand products information at the time of purchase and give importance to trade marks and quality.

Kamakura et. al (1989) observed that consumers generally switch among brands in a certain price range.

In a study on consumer awareness towards ISI mark, Natarajan (1990) revealed that consumers had better awareness about ISI mark and its benefits, had favourable attitude about the quality, performance and dependability of ISI mark goods. The consumers are of the view that prices of ISI mark goods is high and inferior goods are available with the ISI mark.

Raviprakash et. al (1991) in their study on consumer behaviour with respect to fluorescent tubes observed that economy, price, brightness and durability of the tubes were the reasons for purchase of fluorescent tubes.

Ravidhar and Itamar (1992) proposed that attractiveness and choice probability of an alternative can be enhanced by making it the focus of comparison with a competing alternative. This proposition is supported in choice problems involving alternatives about which consumers have information in memory. When description of alternative features were provided; a manipulation of the focal option had a weaker and less consistent effect on preferences.

Venkateshwarlu and Sekhar (1992) while assessing the cement market found that consumer awareness is very high for certain brands like Raasi, ACC, Orient, Priya and KCP.

Consumers by and large are unequivocal in their response that main reason to select a brand of cement is quality and they judged quality of a brand by its colour and setting time.

Takeshiyamada (1992) in his article opined that in order to increase the level of customer satisfaction; we need to surpass the customer's original expectations, customers' expectations vary with social environment and national character of each nation, and also because of different service conditions and quality standards of the industry in the nation.

Tridip (1993) opined that consumers do not evaluate a new product in isolation, instead the evaluations are made relative to a reference product which is the consumer's next best alternative to the new product. For potential adopters to perceive the benefits of adoption a new product must offer certain additional need satisfying properties relative to those offered by the reference product.

In a study of husband and wife influence in family decision making Marilyn Lavin (1993) observed that the couples were not eager to change fundamentally traditional buying roles.

Aradhana Krishna (1994) in his article built a purchase quantity model to contrast normative behaviour of consumers who have knowledge of future price deals with that of those who do not. Consumers with knowledge of future deals could be more likely to purchase on low value deals and deals on less preferred brands compared with consumers without knowledge of future deals.

Shukla and Bang (1994) in their study on buyer behaviour for two wheelers inferred that people generally buy a two wheeler for their personal conveyance, people rely mostly on their personal experience, mechanic's advise and word of mouth publicity as the sources of information. Safety, required maintenance and mileage were very important criteria in purchase decision. People in general perceive big differences in the prices, suitability to lady drivers, mileage and resale value amongst various models available in the market.

Metwally (1994) in his research paper attempted to determine the main factors affecting the decisions of import agents in the middle east to import consumer goods from a specific country using discriminant analysis. It was found that quality, price and credit facilities were the most important discriminators between the two groups of agents.

Gursharan (1995) while examining the consumers' preference for factors which affected walnut consumption found that nutritive value emerged as the factor of highest importance followed by medical value. Easy digestibility and keeping quality were ranked the lowest. The study also showed that consumption of walnut in rich families ie. average upper middle class and rich class were more than four times the consumption of poor people. Influence of factors like education and family size were non-significant and disposable income acted as a significant determining factor towards consumption of walnut.

Mani and Jose in their study (1995) found that younger age groups are more attracted towards exhibitions, majority of respondents had secondary education, had increased desire to visit exhibitions and similar mass shows and mainly come from low income groups. Clothing, kitchen wares, seeds, eatables, cosmetics, bangles and toys topped the list of priority items of purchase. Rare nature of the product, better selection and fancy value were the prompting reasons for purchase for the rural and urban people.

Freda (1995) observed that for a consumer durable good, the family members together decide on the product to be purchased, brand and shop.

Kulkarni and Murali (1996) in their study of purchasing practices of consumers of Parbhani town observed that in majority of households, purchase were done by husbands alone and jointly with wives, most of the consumers preferred quality of the goods while purchasing, adopted cash payment method and bought the goods from retail shops.

Mohammed Abdul Nazeem (1996) in his study referred that brand name, picture quality, price, availability, service, design, sound system and number of channels were the factors that

influenced purchase of television. Dealers and customers had slight difference of opinion with regard to important features of a television. Majority of respondents were aware of multinational companies (MNC's) but majority are willing to purchase an Indian TV brand. The analysis also revealed that when Indian TV choice is made mostly on quality basis, multinational TV choice is made mainly on brand name basis.

Wansink (1996) in his study focused on packaging influences on usage behaviour of two different products in two different package sizes. The study found that larger a package size, the more of a product a person uses. The study also showed an inverse relationship between package size and inference about unit costs.

Katy and Dipika in their study (1997) attempted to analyse consumer's purchase behaviour over two time periods in the cities of Mumbai, Calcutta and Delhi. The study showed that while segmenting markets on the basis of consumption patterns of various product categories; Calcutta seemed to be a market of 'light users' as compared to other two centres, more number of houses seemed to be opting for reduced consumption as a way of economising rather than downgrading on product quality.

Nathan (1997) in his study on dimensions of marital roles in consumer decision making, relating it to an earlier study, revealed that neither spouse is completely dominant in either of the product purchase, it is not possible to generalize about roles without reference to the product being purchased. In general in both the studies husbands dominated in automobile decisions and wives in furniture decisions and husbands showed higher influence in allocation.

2.4 Studies with special references to agro processing sector.

Rathod and Williams (1970) in their study on consumer acceptance of chapatis made with soya reinforced wheat flour, found that chapatis made with 10 to 20 percent soyabean flour were equally acceptable in terms of taste, smell, colour, texture and overall preference.

Chaptis made with 10 percent soyabean flour were rated slightly inferior to others in colour and texture but not significantly different in taste and overall acceptability.

In a study (1977) conducted in Punjab, Kaul et. al, while analysing the rural and urban food consumption pattern found that consumption of relatively superior foods is positively correlated with the income level of the individuals. The study also found that consumption of milk and to some extent cereals was higher in rural areas.

Murdia (1979) refers to growth of percapita income, urbanisation and growing population as reasons for increase in the total demand for food and raw materials in the country. The demand pattern has also undergone a shift from inferior to superior foods and from raw to processed or 'convenient foods'.

Ramesh and Tajinder (1987) while studying the extent of popularity and nutritional contribution of processed fruit products among different socio-economic groups observed that consumption of processed fruit products like jam, squash and juice showed a linear increase with higher education of women.

Shah (1988) while evaluating the trends in domestic and export market for agro-based and processed foods inferred that there is gradual but perceptible improvement in living standards, increased disposable incomes, penetration of television, improvement in education levels, increased overseas travel and significant changes in other socio-economic factors which has brought about rapid changes in structure and attitude to food.

Gurudas (1989) stated that the challenges in the domestic market scenario for processed foods is from a rapidly changing market pattern and the need to offer processed foods that are relevant in the Indian context.

Murali and Kulkarni (1990) in their study on awareness of food adulteration among housewives in Maharashtra have found that all the housewives preferred homemade food items

for its freshness, better flavour and taste. It was also found that the families purchased food stuffs from retail market rather than from the wholesale market.

Mani and Srinivasan (1990) in their analysis on buying behaviour of consumers with respect to processed fruits and vegetables have found that majority of consumers purchased jams in large quantity followed by squash and sauce, many consumers were loyal to a particular brand and were conscious of quality (taste) than price or shelf-life.

Raveendran (1990) in his study on marketing of coconut and its products in Orissa state found that about 70 percent of coconut oil arriving in the market in 15kg and 5 kg tins are traded in rural areas. The main consumers are middle class and lower middle class population. Among the upper class, both in urban and rural areas, the preference for small packs is increasing.

Borwanker (1994) while highlighting the problems on the frozen food industry in India opined that there is lack of conceptual understanding regarding processed food products. The apparent, abundant availability of fresh fruits and vegetables throughout the year in the country gave rise to a feeling amongst consumers that processed foods is far inferior to fresh fruits and vegetables.

Ramachandran et. al in their study (1996) found that coconut oil is the most preferred oil for edible and toiletry purposes, higher income groups make monthly purchases whereas lower income groups purchase weekly, palm oil is the second preference among other edible oils, home made oil is used because of low cost availability of byproducts and purity and purchase of other edible oils was due to the price fluctuations than for health reasons.

Jeeja (1996) in her study analysed consumer response to purchase processed items, focusing on fruits and vegetable products gave the findings that usage patterns of processed fruits and vegetables was occasional rather than on any systematic schedule, quality and taste followed by price were the main attributes that influenced the preference, consumer preference

shifted from one brand to another, and consumers preferred local brands. The media most commonly used in promotion of local brands was word-of-mouth and magazines followed by radio. Decision making was in the hands of children while male members made actual purchases and retail outlets were preferred for making purchases.

In the Indian context literature on consumer behaviour focus on the various dimensions of consumer behaviour which emphasise the consumer decision making process and influencing variables in the purchase decision process. Likewise consumer behaviour studies in the Indian context mostly deals with urban consumers and theoretical and behavioural studies concentrating specifically on rural consumers or rather a rural-urban comparison of behavioural characteristics is limited. Consumer research and market segmentation studies ensure a better 'fit' between products and consumers and enable marketers to communicate more efficiently with their target markets. Nonetheless, marketing itself has now-a-days come under severe criticism for being manipulative and unethical. The consumer research priorities should be to identify and document the causes and results, the stimuli and the responses, that comprise the subtle infractions of ethical marketing practices. Objective research findings should provide the basis for enlightened public policy that ensures positive consequences for all marketing activity and enhanced quality of life.

CHATER III
MATERIALS AND METHODS

MATERIALS AND METHODS

The present study was undertaken with the objective of making a rural-urban comparison of consumers with respect to selected processed products and identifying the major factors influencing their behavioural pattern. The analysis focused on evaluating the behavioural characteristics of the rural and urban consumers at their pre-purchase stage, purchase stage and post-purchase stage. The study tried to make an exploratory level analysis on a comparative frame on rural and urban consumers.

Study period

The study was based on primary data collected from sample respondents using a structured schedule. The study was carried out during the period October 1996 to March 1997.

Study Area and Sampling procedure

The study was a micro-level study of Thrissur district. For the purpose of the study two rural areas and two urban areas were randomly selected from among the villages and municipal areas of Thrissur district based on the convenience and accessibility of the researcher. The sample areas constituted Mulayam and Kallettumkara Village areas and Thrissur and Irinjalakuda municipal areas. The sample respondents constituted housewives from the sample areas selected on a random basis. The sample size comprised of fifty respondents each from the two rural and two urban areas constituting a total sample size of 200 respondents. The products selected for the study were classified into three groups. Product Group A constituted spices and condiments of which curry powder/masalas was specifically selected. Product group B constituted processed fruits and vegetables of which jams, squashes, pickles and sauces were specifically selected. Product group C constituted edible oils of which coconut oil, groundnut oil, gingelly oil, sunflower oil and palm oil were specifically selected. The study focused on the behaviour

analysis of consumers of these selected products as a group in the branded packed form in both rural and urban areas.

Data Collection:

The data for the study were collected from sample respondents using a structured schedule incorporating the different dimensions of consumer behaviour like awareness, decision making, actual purchase, reasons for purchase, preferred package, brand preference, source of purchase, frequency of purchase, quality of purchase, brand loyalty, major influencing parameters etc. and socio-economic background of sample respondents.

Method of Analysis

Bivariate tables were mostly used for analysing the use of selected product groups in rural and uraban areas. To examine the attitude of sample respondents scaling techniques like the summated scale proposed by Renis Likert and Q-sort technique proposed by William Stephenson were adopted and a rural-urban comparison of their attitude was made. The primary purpose of these methods was to scale the respondents along some attitude continuum of interest.

In applying the Likert's summated scaling technique, a number of statements concerning the products were given to the respondents rated on a five point scale viz, strongly agree, agree, undecided, disagree, and strongly disagrrre. The scoring procedure adopted is given below:

<i>Sl.No</i>	<i>Responses</i>	<i>Score</i>
1.	Strongly agree	2
2.	Agree	1
3.	Undecided	0
4.	Disagree	-1
5.	Strongly disagree	-2

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1.	Strongly agree	2
2.	Agree	1
3.	Undecided	0
4.	Disagree	-1
5.	Strongly disagree	-2

Each respondent was asked to underscore the description that most suited her feeling towards the statements. The individuals total-attitude score is represented by the algebraic summation of scores assigned to each statement. Those respondents who recorded a higher positive score were ranked as those having a positive attitude towards the products and those who score negatively were ranked as having a negative attitude towards the product.

The Q-sort technique developed by William Stephenson centres on the extent to which each respondent's pattern of scores is correlated with each other respondent. In the Q-sort method, the respondent is given a number of attitude statements and asked to place them in piles ranging from strongly agree to strongly disagree. The respondent then places a prespecified number of statements in each pile, usually set so as to result in an approximately normal distribution of items over the whole set. Each pile is given a score ranging from +2 to -1. Each subject's responses are recorded as a column of scores based on the pile number in which each item is placed. That is, if a respondent selects two items that she most approves, these go in pile 1, next if she selects two statements that she least approves, these go as the next pile. Each subject's score is correlated with every other subject and similar to semantic differential applications, conduct factor or cluster analyses on the resultant intercorrelations. These additional steps are also undertaken in Q-sort studies.

In the present analysis of attitude towards selected product groups, the analysis was carried out in two levels. In the first level, summated scaling method or Likert technique was adopted. While evaluating the summated total attitude scores, in rural and urban areas, for the three product groups it was assumed that those who had a high positive score had a more positive attitude and a low negative score had a more negative attitude towards the product. The extent of positive, negative and undecided responses in rural and urban areas were identified using the summated scaling technique.

In analysis level two, the analysis was done in two stages. As a first stage, an evaluation of the percentage response to each statement along the five-point scale was made to identify the strong and weak statements. On the basis of the percentage of positive responses and percentage of negative responses to each statement along the five-point scale, a rural-urban comparison of the response pattern was also made. The objective of this analysis was to see if there was any consistency in responses between the two rural areas and between the two urban areas in their response pattern. In the second stage of analysis level two, the response degree judgement based on the percentage of responses of each scale point for the various statements was made based on the Q-sort scaling technique. Based on this, those statements that scored highest percentage values which come under strongly agree, agree, undecided, disagree, and strongly disagree were piled as a group and compared in rural and urban areas and among the three product groups. The objective was to make a comparative evaluation of responses in terms of different statements and to find out for which all attributes the respondents had favourable opinion and for which all attributes the respondents had unfavourable opinion in rural and urban areas for the selected product groups.

Kendall's Coefficient of concordance:

The Kendall's coefficient of concordance was used to identify the parameters that influenced purchase decision for the selected products in rural and urban areas. The Kendall's coefficient of concordance (w) is a measure of the relation among several ranking of N objects. When we have N objects and K ranking, we may determine the association among them by using Kendall's coefficient of concordance. Such a measure may be particularly useful in studies of interjudge reliability and also has application in studies of cluster of variables.

Summary of procedure:

- (1) Let N be the number of characteristics to be ranked and let K be the number of judges assigning ranks. Cast the observed ranks in $K \times N$ tables.

- (2) For each character, determine the sum of ranks.
- (3) Determine the mean of the ranks (R) - square the deviation and sum the square to obtain D.
- (4) Compute the value of w. If $N > 7$, the sample is treated as large sample. In that case;
$$w = \frac{D}{\frac{1}{2} K^2 (N^3 - N)}$$
- (5) Compute X^2 in the case of large sample. X^2 is defined as $x^2 = K (N-1) w$
- (6) Test the significance of X^2
- (7) The characters for which the sum of ranks is minimum will be the best character.

Satisfaction Index (SI)

In order to determine the satisfaction level of respondents towards the selected products, satisfaction index (Similar to that of Kerlinger, 1970) was constructed. Satisfaction Index was constructed for urban areas only as the number of brand users in rural areas was very limited. Satisfaction Index was constructed after taking into consideration five characters and coding them viz; Quality (C_1), Price (C_2), Availability of the brand (C_3), Packing (C_4) and taste (C_5), and scores were attributed. Satisfaction Index was constructed using the formula.

$$SI = \frac{\sum s_{ij}}{\sum \text{Max } S_j} \times 100$$

SI - Satisfaction Index

i - Respondent

j - Character

S_j - Score

Confluence Analysis

To examine the influence of socio-economic factors on consumption of processed products in rural and urban areas, confluence analysis methodology was adopted. Five influencing variables were identified for the analysis. They are:-

- X¹ - Income (Represented as INC)
- X² - Education (EDU)
- X³ - Awareness (AWS)
- X⁴ - Religion (REL)
- X⁵ - Employment (EMP)
- X⁶ - Consumption (CONS)

Consumption expenditure of processed products is taken as the dependent variable. The independent variables are; EDU - given in terms of number of years spent for education.

- AWS - Dummy variable is used for awareness level (Aware - 1, Not aware - 0)
- REL - Dummy variable for religion (Christian - 1, Non-Christian - 0)
- EMP - Dummy variable to show husband - wife employment status (Husband and wife employed - 1, Husband only - 0)

In order to determine the influence of each of the independent variable separately on the dependent variable and to estimate the total impact of these variables taken together, the following regression models were used in the analysis and their coefficients were estimated.

$$\text{EQN 1} \quad \text{CONS} = f(\text{INC}), \text{Cons} = \alpha + \beta \cdot \text{INC}$$

$$\text{EQN 2} \quad \text{CONS} = f(\text{EDU}), \text{Cons} = \alpha + \beta \cdot \text{EDU}$$

$$\text{EQN 3} \quad \text{CONS} = f(\text{AWS}), \text{Cons} = \alpha + \beta \cdot \text{AWS}$$

$$\text{EQN 4} \quad \text{CONS} = f(\text{REL}), \text{Cons} = \alpha + \beta \cdot \text{REL}$$

$$\text{EQN 5} \quad \text{CONS} = f(\text{EMP}), \text{Cons} = \alpha + \beta \cdot \text{EMP}$$

$$\text{EQN 6} \quad \text{CONS} = f(\text{INC}, \text{EDU}), \text{Cons} = \alpha + \beta^1 \cdot \text{INC} + \beta^2 \cdot \text{EDU}$$

$$\text{EQN 7} \quad \text{CONS} = f(\text{INC}, \text{EDU}, \text{AWS}), \text{Cons} = \alpha + \beta^1 \cdot \text{INC} + \beta^2 \cdot \text{EDU} + \beta^3 \cdot \text{AWS}$$

$$\text{EQN 8} \quad \text{CONS} = f(\text{INC}, \text{EDU}, \text{AWS}, \text{REL}), \\ \text{Cons} = \alpha + \beta^1 \cdot \text{INC} + \beta^2 \cdot \text{EDU} + \beta^3 \cdot \text{AWS} + \beta^4 \cdot \text{REL}$$

EQN 9 CONS = f (INC,EDU, AWS, REL, EMP),

$$\text{Cons} = \alpha + \beta^1 \cdot \text{INC} + \beta^2 \cdot \text{EDU} + \beta^3 \cdot \text{AWS} + \beta^4 \cdot \text{REL} + \beta^5 \cdot \text{EMP}$$

- Where
- INC - Income
 - EDU - Education
 - AWS - Awareness
 - REL - Religion
 - EMP - Employment status
 - CONS - Consumption

CHATER IV
RESULT AND DISCUSSION

CHAPTER IV

RESULT AND DISCUSSION

4.1 INTRODUCTION

Analysis of the consumer responses in terms of the different dimensions of consumer behaviour is done in this chapter. The whole analysis is divided into five sections. In section A, bivariate tables and percentages are used to analyse the socio-economic profile and other consumer behaviour dimensions of the sample respondents. In section B, analysis of attitude of the sample respondents towards the selected product groups is carried out in two levels. In the first level, the extent of positive and negative attitude and undecided responses were found out through the Likert Scale analysis. The second level of attitude analysis is carried out in two stages. In the first stage; the strong and weak statements were identified by evaluating the percentage response to each statement along the five-point scale in both rural and urban areas. The objective was to assess the pattern of responses in rural and urban areas in terms of positive and negative statements. In the second stage of analysis level two, the response degree judgement based on the percentage of responses to each scale-point for the various statements was made and evaluated using the Q-Sort technique. The objective was to make a comparative evaluation of responses in terms of different statements and to find out, the attributes the respondents had favourable and unfavourable attitude in rural and urban areas for the selected product groups.

In section C, the parameters that influence purchase decision were analysed using the Kendall's coefficient of concordance. In section D, satisfaction level of urban respondents towards the selected products was evaluated by constructing the Satisfaction Index (similar to that of Kerlinger, 1970) after taking into consideration five characters.

In section 1E, confluence analysis was carried out to examine the influence of selected variables on the consumption expenditure of processed products in rural and urban areas.

SECTION A

4.2.1 Socio - Economic profile of the sample respondents

In this part, analysis of the socio-economic profile of the sample respondents is made after taking into consideration age, religion, education, occupation and income using percentages and bivariate tables. The two rural areas, Mulayam and Kallettunikara, are represented as RA and RB and the two urban areas Thrissur and Irinjalakuda are represented as UA and UB the three product groups viz curry powder/masalas, processed fruits and vegetables and edible oils are represented as PA, PB and PC.

4.2.2 Age - wise distribution

Age wise distribution of the sample respondents showed that majority fall in the age group of 35 to 55 years in both rural and urban areas (see table 4.1)

4.2.3 Religion

Religion-wise classification showed Christian domination in both the rural areas. In Thrissur, Hindus and in Irinjalakuda Christians formed majority of the sample (see table 4.2)

4.2.4 Education, Occupation, Income and type of family of the respondents

Education wise distribution showed that majority of respondents in rural areas had primary education. In urban areas most of the respondents had secondary education followed by graduation to a significant number of respondents (See Table 4.3)

Occupation-wise classification showed that majority of the sample respondents were unemployed in both rural and urban areas. This may be due to the fact that sample respondents constituted housewives. However, the number of employed women was more in urban areas when compared to rural areas (See Table 4.4)

Regarding the type of family, nuclear families constituted the majority in both rural and urban areas. Joint families were not found in urban areas but a few number of joint families was found in rural areas (see Table 4.5)

Income-wise classification showed that majority in rural areas belonged to the income class having an average monthly family income between Rs. 3000 and Rs. 5000, and in urban areas between Rs. 5000 and Rs. 7000. The number of respondents having higher income was more in urban areas. (See Table 4.6)

Table 4.1

Age-wise distribution of sample respondents in rural and urban areas

<i>Age</i> \ <i>Area</i>	<i>RA</i>	<i>RB</i>	<i>UA</i>	<i>UB</i>	<i>Total</i>
Below 25	4	2	3	1	10
25-35	15	10	18	17	60
35-55	27	35	23	31	116
Above 55	4	3	6	1	14
Total	50	50	50	50	200

Table 4.2

Religion of the sample respondents in rural and urban areas

<i>Religion</i> \ <i>Area</i>	<i>RA</i>	<i>RB</i>	<i>UA</i>	<i>UB</i>	<i>Total</i>
Hindus	18	19	29	19	85
Christians	25	26	14	23	88
Muslims	7	5	7	8	27
Total	50	50	50	50	200

Table 4.3

Education level of sample respondents in rural and urban areas

<i>Education</i> \ <i>Area</i>	<i>RA</i>	<i>RB</i>	<i>UA</i>	<i>UB</i>	<i>Total</i>
1. Illiterate	-	-	-	-	-
2. Primary education	29	21	9	14	73
3. Secondary education	15	16	16	20	67
4. Graduates	5	9	12	15	41
5. Post graduates	1	4	12	1	18
6. Professionals	-	-	1	-	1
Total	50	50	50	50	200

Table 4.4

Occupational distribution of sample respondents in rural and urban areas

<i>Occupation</i> \ <i>Area</i>	<i>RA</i>	<i>RB</i>	<i>UA</i>	<i>UB</i>	<i>Total</i>
1. Employed in private sector	4	13	10	9	36
2. Govt. Service	2	3	12	8	25
3. Agriculture & allied activities	4	6	3	6	19
4. Unemployed	40	28	25	27	120
Total	50	50	50	50	200

Table 4.5

Type of family of the respondents in rural and urban areas.

<i>Type of family</i> \ <i>Area</i>	<i>RA</i>	<i>RB</i>	<i>UA</i>	<i>UB</i>	<i>Total</i>
Nuclear	46	49	50	50	195
Joint	4	1	-	-	5
Total	50	50	50	50	200

Table 4.6

Income level of respondents in rural and urban areas

<i>Income</i> \ <i>Area</i>	<i>RA</i>	<i>RB</i>	<i>UA</i>	<i>UB</i>	<i>Total</i>
Below 3000	24	10	6	7	47
3000-5000	25	32	19	17	93
5000-7000	1	6	21	23	51
Above 7000	-	2	4	3	9
Total	50	50	50	50	200

4.2.5 Consumption pattern of the selected products

Among the sample, it was observed that the entire respondents in both rural and urban areas consumed curry powder / masalas, either home-made or in other form. In the category of processed fruits and vegetables pickles were consumed by all respondents in both rural and urban areas. Jam and squash were consumed by only a few respondents in rural areas. Sauce was the product which was least consumed both in urban and rural areas. In the category of edible oils, coconut oil remained the main type of oil consumed by the urban and rural population. Gingelly oil was also consumed by a limited number of respondents whereas other type of oils like sunflower oil, groundnut oil, and palm oil were not significantly consumed by the respondents. Groundnut oil was not at all consumed in rural and urban areas. Those few respondents who consumed sunflower oil and palm oil belonged to urban areas only. This showed that market for agro processed products need to be expanded mainly in rural areas. Appropriate promotional and distribution strategies need be emphasised to achieve the goals. Table 4.7 shows the number of respondents who consumed the selected products in rural and urban areas.

Table 4.7

Consumption pattern of selected products in rural and urban areas

<i>Product</i> \ <i>Area</i>	<i>RA</i>	<i>RB</i>	<i>UA</i>	<i>UB</i>
A: Spices & Condiments				
Curry powder/Masalas	50	50	50	50
B: Processed fruits & Vegetables				
1. Jams	6	12	20	15
2. Squashes	5	10	23	9
3. Pickles	50	50	50	50
4. Sauces	4	5	10	7
C: Edible oil				
1. Coconut oil	50	50	50	50
2. Sunflower oil	-	-	7	5
3. Groundnut oil	-	-	-	-
4. Gingelly oil	9	12	10	13
5. Palm oil	-	2	7	4

4.2.6 Quantity of monthly consumption

Average monthly household consumption of the selected product categories show that among spices and condiments, chilli powder and coriander powder were consumed to the extent of 1-1.5 Kg. in rural areas per household and 0.5 Kg. -1Kg. in urban areas. This showed that consumption of spices and condiments is higher in rural areas. In the case of processed fruits and vegetables, pickle was consumed on an average 500 gm. in rural areas and 250 gm. in urban areas. Here also the quantity of consumption was observed to be higher in rural areas. In the case of other items like squash, jam, sauce etc, monthly consumption was very limited as they were not frequently purchased on a monthly basis nor homemade on a regular basis. In the category of edible oils, coconut oil was consumed on an average 1-2 litre in

urban areas and 1-1.5 litres in rural areas. In case of other oil, gingelly oil was consumed to a limited quantity of about 0.5 Kg. on an average in urban and rural areas mainly for non-edible purposes and sunflower oil on an average of about 1 litre only in urban area, mainly in Thrissur area.

4.2.7 Frequency of Purchase

Table 4.8 shows the frequency of purchase of the respondents in both rural and urban areas for the three product groups. Regarding frequency of purchase of the branded products, among those respondents who purchased branded form of the products in both rural and urban areas, it was found that majority had either monthly purchases or had no time duration for their purchases. For spices and condiments group, 50 percent of the respondents in Rural area A and 60 percent of the respondents in Rural area B made monthly purchase of the product. However 42 percent of respondents in rural area A and 30 percent of the respondents in Rural area B, had no specific time period to make purchase of curry powder/masalas and they bought the products as and when the previous stock exhausted. In urban areas also majority of respondents made monthly purchase of the product A.

In case of processed fruits and vegetables, among the brand users, majority (18 percent in rural area A and 42 percent in rural area B) in rural area had no specific time period for their purchases. It was observed that only limited number of respondents used branded products in rural areas and they had no specific time duration for purchases. In urban areas however, the number of brand users were more and majority had no specific time period in making purchase of processed fruits and vegetables.

For edible oils, 78 percent of the respondents in Rural Area A and 76 percent of the respondents in Rural area B, made monthly purchase of their oil. In urban areas too, majority of respondents made monthly purchase of their oil or had no specific time period for making their purchase.

Table 4.8

Frequency of purchase in rural and urban areas

<i>Time period</i> <i>Product</i>	<i>Fortnightly</i>		<i>Monthly</i>		<i>No specific time period</i>	
	RA	RB	RA	RB	RA	RB
PA	4(8)	5(10)	25(50)	30(60)	21(42)	15(30)
PB	-	-	1(2)	6(12)	9(18)	21(42)
PC	3(6)	-	39(78)	38(76)	17(34)	12(24)
	UA	UB	UA	UB	UA	UB
PA	-	-	35(70)	31(62)	15(30)	19(38)
PB	-	-	11(22)	2(4)	46(92)	34(68)
PC	-	-	42(84)	47(94)	42(84)	20(40)

Figures in paranthesis show percentage to total

4.2.8 Form of Consumption:-

Form of consumption of the processed products was classified into four viz; loose unbranded (LU), Packed Unbranded (PU), Packed branded (PB), and Home made (HM) form. In the case of curry powder/masalas home made consumption was the dominant practice in rural areas. However 38 percent of the respondents in rural area B purchased packed branded form of the product. In urban area A, 64 percent and in urban area B 58 percent of the respondents consumed packed branded form of curry powder/masalas. Those who consumed homemade form of the product was higher in urban area B compared to urban area A. This showed that the urban character was one factor influencing the increased popularity of such products. Other reasons for the increased market share of packed branded form of the product in urban areas might be higher income, increased exposure to media and higher education level of urban consumers. The influence of these factors on the consumption of processed products analysed in a later part of the study (Section E).

In the category of processed fruits and vegetables, squashes and jams were consumed mainly in branded packed form in both urban and rural areas. Packed branded form of consumption was greater in urban areas compared to rural areas.

In the edible oil group, 42 percent of respondents in rural area A used loose unbranded oil. An equally significant 56 percent in rural area B consumed oil in the loose unbranded form. This may be attributed to the reason that as edible oils is a product of frequent use, low income in rural areas might have compelled them to avoid bulk buying. In urban areas, edible oils were purchased mostly in packed unbranded form. Table 4.9 shows form of consumption of the selected products in rural and urban areas.

Table 4.9
Form of consumption in rural and urban areas

<i>Form of Consumption</i> <i>Product</i>	LU		Rural PU		PB		HM	
	RA	RB	RA	RB	RA	RB	RA	RB
PA	7(14)	8(16)	7(14)	3(6)	10(20)	19(38)	26(52)	20(40)
PB	-	-	-	2(4)	10(20)	32(64)	50(100)	43(86)
PC	21(42)	28(56)	1(2)	8(16)	1(2)	3(6)	17(34)	11(22)
	Urban							
	UA	UB	UA	UB	UA	UB	UA	UB
PA	2(4)	-	6(12)	3(6)	32(64)	29(58)	10(20)	18(36)
PB	-	-	-	-	46(92)	36(72)	47(94)	45(90)
PC	-	21(42)	46(92)	28(56)	17(34)	5(10)	4(8)	18(36)

Figures in Paranthesis indicate percentage to total LU - Loose unbranded, PU -Packed unbranded , PB Packed Branded, HM - Home made.

4.2.9 Reasons for purchase

While analysing the major reasons for purchase of the selected products in different forms, it was found that convenience in use, economy, and easy availability were the main reasons for the purchase of processed products. When economy was the main reason for the purchase of curry powder/masalas in rural area A (55 percent), it was quality of the product which prompted many of the sample respondents in rural area B to make the purchase. In urban area, quality was the main reason for the purchase of curry powder/masalas, and they were willing to pay higher price for quality product.

In the case of processed fruits and vegetables, easy availability was the reason for 36 percent of the respondents in rural area A. In rural area B, 40 percent of the respondents opined that quality of the product was major reason for purchase. In urban areas, quality of the product and convenience in use were the major reasons for purchase.

In the edible oil product group, economy prompted majority of the respondents to purchase their choice of the particular form of consumption in both urban and rural areas. From the analysis, it was clear that reasons for purchase varied between rural and urban areas, and rural and urban characteristics influenced consumer's behavioural choice to a considerable extent. Table 4.9 shows reasons for purchase of the selected products in rural and urban areas.

Table 4-10

Reasons for purchase in rural and urban areas

Reasons Product	HF		CU		Rural				CWM		EA	
	RA	RB	RA	RB	Q		E		RA	RB	RA	RB
					RA	RB	RA	RB				
PA	6	2	4	8	9	12	23	1	-	-	-	2
PB	2	1	4	9	-	11	4	-	-	-	18	3
PC	1	2	3	-	9	8	20	16	-	1	3	2
<i>Urban</i>												
	UA	UB	UA	UB	UA	UB	UA	UB	UA	UB	UA	UB
PA	19	6	2	11	23	23	8	1	-	-	2	1
PB	3	4	4	19	11	12	2	1	-	-	5	-
PC	7	2	5	3	11	9	21	27	-	-	9	2

HF - Health factors, CU - Convenience in use, Q - Quality, E - Economy, CWM - Correctness in weight & measurement, EA - Easy availability

4.2.10 Source of purchase:-

Analysis of source of purchase showed that rural and urban consumers made their purchases of processed products mainly from general provision stores. A significant number of urban consumers also purchased from supermarkets. In the case of edible oils, a few respondents purchased it from wholesalers / retailers. (See Table 4.11). It is imperative from this analysis, that incentives and other sales promotion methods through general provision stores and super markets may help to boost the sale of agro-processed products.

Table 4 -11

Shows Source of purchase of the selected products in rural and urban areas

Source of purchase Product	GPS		SM		WS / R	
	<i>Rural</i>					
	RA	RB	RA	RB	RA	RB
PA	21	23	10	4	-	-
	(68)	(85)	(32)	(15)	-	-
PB	7	12	3	10	-	-
	(70)	(55)	(30)	(45)	-	-
PC	19	30	-	-	4	9
	(83)	(77)	-	-	(17)	(23)
<i>Urban</i>						
	UA	UB	UA	UB	UA	UB
PA	22	24	10	8	-	-
	(69)	(75)	(31)	(25)	-	-
PB	30	19	13	5	-	-
	(70)	(83)	(30)	(17)	-	-
PC	32	27	3	-	10	5
	(71)	(84)	(7)	-	(22)	(16)

GPS - General Provisional Stores, SM - Supermarket, WS/R - Wholesalers/ retailers.

Figure in paranthesis show percentage to total number of respondents.

4.2.11 Source of Awareness

Source of awareness for the respondents was mainly advertisement in print and TV in both rural and urban areas. In rural area A, advertisement in print had little impact for all category of products. While comparing product categories, edible oil brands were found to be less known to respondents than other items. Table 4.12 shows the different sources of awareness to respondents.

Table 4-12

Sources of awareness in rural and urban areas

Source Products	Rural							
	Advertisement in print		Advertisement in TV/ Radio		Recommendation by others		Retails	
	RA	RB	RA	RB	RA	RB	RA	RB
PA	10	42	31	42	-	6	-	-
	(20)	(84)	(62)	(84)	-	(12)	-	-
PB	3	39	29	35	-	2	-	-
	(6)	(78)	(58)	(70)	-	(4)	-	-
PC	3	37	24	19	-	-	-	-
	(6)	(74)	(48)	(38)	-	-	-	-
	Urban							
	UA	UB	UA	UB	UA	UB	UA	UB
PA	50	47	50	47	-	-	-	-
	(100)	(94)	(100)	(94)	-	-	-	-
PB	50	46	50	46	-	-	-	-
	(100)	(92)	(100)	(92)	-	-	-	-
PC	50	41	43	43	-	-	-	-
	(100)	(82)	(86)	(86)	-	-	-	-

Figures in paranthesis show percentage to total number of respondents.

4-2-11 Brand Preference :

In the case of curry powder / masalas, among those who consumed packed branded form, Melam (50 percent), Eastern (36 percent), and Saras (45 percent) were preferred by majority of the respondents in both rural and urban areas. It can be inferred that, majority had homemade consumption of the product especially in rural areas. They purchased branded form occasionally when their stock exhausted or on some particular occasions. Hence the

number of brand users were very limited in the sample. Among brand users of jams, Kalyan had the monopoly preference (43 percent) in rural areas and (47 percent) urban areas. For squash, Kissan brand was used by 33 percent in rural areas and 56 percent in urban areas. A significant percentage also consumed Happy jams and squash 40 percent in rural area and 56 percent in urban area. Maggi sauce was the preferred brand in the case of sauce. Brand preference in pickles was very limited as majority prepared homemade pickles. Kalyan brand pickles were used by few respondents. In case of edible oils, brand preference was not significantly observed in rural areas and Kera brand was used by majority (86 percent) of the respondents in urban areas. In the case of Sunflower oil, Saffola and Sundrop was used by two respondents in urban area A.

4-2-12 Reasons for brand preference:

While analysing the reasons for brand preference better quality was pointed out as the main reason by more than 80 percent of the brand users in both rural and urban areas.

4-2-13 Package size preferred:

Opinion was mostly in favour of small and convenient package size ranging from 250 gm to 500 gm for curry powder / masalas and processed fruits and vegetables. In case of edible oils, 1 litre pack was the preferred package size.

4-2-14 Decision Maker:

To locate the most influential member in family decision making for the various categories of products, the analysis showed that wife was the decision-maker in case of curry powder / masalas in both rural and urban areas. In the case of processed fruits and vegetables, children were found to be the decision makers in both rural and urban areas. In case of edible oils, joint decision making was found significantly in rural and urban areas. Wife as the decision maker was also significantly found in the sample.

Regarding the actual buyer, it was contradictory to find that male members dominated in the actual purchase for all category of products in both rural and urban areas. The role of wife as the actual buyer was higher in urban areas and a significant percent was found for joint buying particularly in urban areas. Table 4-13 shows the decision maker and actual buyer in rural and urban areas.

Table 4-13

Decision maker and Actual buyer in rural and urban areas.

Decisionmaker /Actual Buyer	Decisionmaker										Actual Buyer									
	H		W		C		J		O		H		W		C		J		O	
Product	RA	RB	RA	RB	RA	RB	RA	RB	RA	RB	RA	RB	RA	RB	RA	RB	RA	RB	RA	RB
PA	-	4	43	28	2	-	4	18	1	-	25	27	13	8	11	3	-	12	1	-
	-	(8)	(86)	(56)	(4)	-	(8)	(36)	(2)	-	(50)	(54)	(26)	(16)	(22)	(6)	-	(24)	(2)	-
PB	-	10	24	14	26	22	-	4	-	-	10	17	-	2	-	-	-	8	-	-
	-	(20)	(48)	(28)	(52)	(44)	-	(8)	-	-	(20)	(34)	-	(4)	-	-	-	(16)	-	-
PC	7	4	29	21	3	5	11	20	-	20	26	35	15	13	8	-	-	2	1	-
	(14)	(8)	(58)	(42)	(6)	(10)	(22)	(40)	-	(40)	(52)	(70)	(30)	(26)	(16)	-	-	(4)	(2)	-
Urban																				
	H		W		C		J		O		H		W		C		J		O	
	UA	UB	UA	UB	UA	UB	UA	UB	UA	UB	UA	UB	UA	UB	UA	UB	UA	UB	UA	UB
PA	6	3	31	32	3	7	10	8	-	-	21	20	10	9	6	2	18	19	4	-
	(12)	(6)	(62)	(64)	(6)	(14)	(20)	(16)	-	-	(42)	(40)	(20)	(18)	(12)	(4)	(36)	(38)	(8)	-
PB	10	-	18	29	20	18	2	3	-	-	25	22	10	7	8	1	17	2	6	-
	(20)	-	(36)	(58)	(40)	(36)	(4)	(6)	-	-	(50)	(44)	(20)	(14)	(16)	(2)	(34)	(4)	(12)	-
PC	2	12	14	27	4	1	29	10	-	-	25	20	11	17	4	5	15	18	4	-
	(4)	(24)	(28)	(54)	(8)	(2)	(58)	(20)	-	-	(50)	(40)	(22)	(34)	(8)	(10)	(30)	(36)	(8)	-

H- Husband, W - Wife, C- Children, J - Joint, O-Others.

Figures in paranthesis show percentage to total respondents.

4.2.15 Brand loyalty:

All the brand users in rural area A, for Currypowder / Masalas, were using their brands for the last 6 months to one year and for processed fruits and vegetables, for the last 3 months to 6 months. In rural area B, 58 percent of the brand users were using their brand for the last 1 to 2 years for product group A and 66 percent of the brand users were using their brand for the last 6 months to 1 year for processed fruits and vegetables. In urban area A, 53 percent of the brand users were using their brand for the last 1 to 2 years for Currypowder / Masalas and 59 percent of brand users were using their brand for the last 6 months to 1 year in the case of processed fruits and vegetables. For edible oils, 71 percent of the brand users used their brand for the last 6 months to 1 year in urban area A. In urban area B, majority were using their brand for the last 6 months to 1 year for all the product groups. It can be observed that brand loyalty was more conspicuous in urban area than in rural areas and existed to a limited extent for edible oil brands in rural and urban areas. Also brand loyalty extending more than two years could not be observed for any of the product groups.

4.2.16 Brand Shift:

It was found that 80 to 90 percent of the respondents wanted to continue with their percent brand in both rural and urban areas. However 20 to 30 percent of the respondents had shifted brands in the past, due to the poor quality of the currently used brands.

4.2.17 Store Preference:

Majority of the respondents (80 to 90 percent) opined that they had no specific preference for a particular store in both rural and urban areas for the selected products. Nearness and accessibility were the only reason which prompted respondents in rural areas to purchase from a particular store.

SECTION B

4.3 Attitude Analysis

4.3.1 Analysis level 1:

The analysis of attitude towards selected products, was carried out in two levels. In the first level, summated scaling method or Likert Technique was adopted. While evaluating the summated total attitude scores of the respondents, it was assumed that those who had a positive score had a more positive attitude and a low negative scorer had a more negative attitude towards the product. The objective of the analysis was to know the extent of positive, negative and undecided responses in rural and urban areas in general using the summated scaling technique. The results of the analysis are presented in succeeding paragraphs:-

From the analysis of evaluating the summated weighted scores of each respondent to the 12 statements in each product category group, it was observed that for product group A, ie., Curry powder / masalas, majority (60 percent) had a negative attitude towards the product in rural area A. In rural area B, however, respondents were equally divided in their opinion ie., 25 respondents each had favourable and unfavourable attitude towards the product. This is a cause of concern for marketers because inspite of concious attempts to make inroads in the rural markets for processed foods, consumers still nurse negative attitude towards the product. In urban areas, it was observed that majority (72 percent in urban area A and 80 percent in urban area B) had a positive attitude towards the product. This analysis revealed that rural area had a clearly negative attitude towards branded packed Currypowder / Masalas, and they prefer homemade form of consumption due to its economy and belief that homemade products are better in quality. Marketers challenge is to chalk out strategies to bring about an attitudinal change in rural areas, so that they can widen their market share in rural areas. Better promotion and specific distribution strategies have to be adopted to reach the rural consumers, so that they switch to branded form of products.

In the case of processed fruits and vegetables, it was observed that in both rural and urban areas majority had positive attitude towards the product. This may be due to the fact that generally consumers purchase processed fruits and vegetables from the market and hardly prepare them at home. However among such products, pickles was usually made at home.

Regarding edible oils, majority of respondents in rural area A (74 percent) had a positive attitude whereas majority of respondents in rural area B had a marginally higher negative attitude towards the branded form of the product. This may be due to the fact that homemade consumption is much more prevalent in rural area B, and also may be because of the presence of a number of oil mills in Kallettumkara and Irinjalakuda areas. The analysis that the extent of undecided responses was very limited in rural and urban areas indicated that respondents had clear opinion regarding their attitude and preceptions. Table 4.2-1 shows the positive, negative and undecided response using Likert scale method.

Table 4.2.1
Positive, negative and undecided responses of the
respondents in rural and urban areas.

<i>Responses</i> <i>Products</i>	<i>Number of repondents</i>											
	<i>Rural</i>						<i>Urban</i>					
	High (. Scorers) (+ve scores)		Low Scorers (-ve score)		Undecided		High scores (+ve scores)		Low Scorers (-ve scores)		Undecided	
	RA	RB	RA	RB	RA	RB	UA	UB	UA	UB	UA	UB
PA	20 (40)	25 (50)	30 (60)	25 (50)	-	-	36 (72)	40 (80)	13 (26)	8 (16)	1 (2)	2 (4)
PB	27 (54)	27 (54)	17 (34)	20 (40)	5 (10)	2 (4)	47 (94)	47 (94)	1 (2)	1 (2)	2 (4)	2 (4)
PC	37 (74)	24 (48)	10 (20)	26 (52)	3 (6)	-	43 (86)	36 (72)	1 (2)	6 (12)	6 (12)	8 (16)

Figures in brackets represents percentage to total respondents.

PA - Product group A, PB - Product group B, PC - Product Group C, RA - Rural area A, RB - Rural area B, UA - Urban area A, UB Urban area B.

4.3.2A Analysis level 2: (Stage A)

This analysis was done to identify the strong and weak statements in both rural and urban areas. The strong statements were obtained by taking the highest percentage of positive responses (sum of strongly agree and agree scale points) and weak statements were obtained by taking the highest percentage of negative responses (sum of strongly disagree and disagree scale points) for each statement. The objective of the analysis was to see if there was any similarity or dissimilarity in response pattern between the two rural areas and between the two urban areas. The 12 statements representing different attributes of the three product groups are represented as S₁, S₂, S₃, S₄, S₅, S₆, S₇, S₈, S₉, S₁₀, S₁₁ and S₁₂. The analysis produced the following results.

For curry powder/masalas, the highest percentage of negative responses was obtained by statements S₈, S₇, S₁, S₁₂, S₁₁ and S₅ respectively in rural area A which means that respondents had negative opinion to wards the colour, taste, quality, economy in use, purity and aroma of the product. In rural area B, highest negative scores were obtained for S₆, S₁₁, S₁, S₁₂, S₅ and S₂ respectively. Here some similarity may be observed in the pattern of negative responses i.e. S₁₁, S₁₂ and S₁ had high negative scores in both the rural areas which showed that rural consumers had negative attitude regarding purity of the product, economy in consumption and quality of the branded packed form of curry powder/masalas.

In the case of urban areas, for curry powder/masalas, high negative responses were obtained for S₂, S₁₁, S₁₂ and S₆ in urban area A and S₂, S₁₁, S₁₂ and S₁₀ in urban area B. Similarity in responses was observed for statement S₁₁, S₁₂ and S₂ which meant that consumers had negative attitude towards the purity of the branded form of curry powder/masalas. They also regarded that the price was unreasonable and the product is uneconomical for use. It is interesting to observe that consumers in both rural and urban areas had apprehensions about the purity of the branded products available in the market.

Regarding processed fruits and vegetables, after evaluating the percentage response of negative statements, it was observed that S₃, S₄, S₆, S₁, S₁₀ and S₂ had relatively high negative responses in rural area A and S₁₀, S₁, S₈, S₉, S₆ and S₂ had high negative responses in rural area B. Similarity in response pattern could be observed for S₂, S₆ and S₁₀ in both the rural areas which showed that rural consumers in general had negative attitude towards the freshness, quality, and price of the processed fruits and vegetable brands available in the market. In the urban areas, though the magnitude of negative opinion was comparatively lesser, relatively high negative responses were obtained for S₂ and S₃ in urban area A and S₈ and S₁₀ in urban area B. In urban areas, however no similarity in opinion could be observed and respondents had relatively negative opinion towards freshness, keeping quality and price of the product. Consumers in both rural and urban areas were of the opinion that price of the product was unreasonable.

In edible oil, product group, respondents had high negative responses for S₄, S₂, S₈, S₉, S₁₁ and S₆ in rural area A and S₄, S₁₂, S₂, S₈, S₁₁ and S₆ in rural area B. Similarity in response pattern could be observed for statements S₄, S₆, S₁₁, S₂ and S₈ which meant that the respondents had negative attitude towards price, lightness/heaviness attributes of the branded form of edible oils and they were concerned about the health factor in edible oil brands and package size of the product. In the case of urban areas, relatively high negative response were obtained for S₁₂, S₁₁, S₄, S₂ and S₅ in urban area A and S₁₂, S₈, S₁₁, S₂ and S₉ in urban area B. Similarity in opinion pattern could be observed for statements, S₁₁, S₁₂ and S₂ which indicated that urban consumers had negative attitude, towards packing of the product and they were concerned about the health factor in edible oil brands. Respondents in both rural and urban areas had negative attitude regarding health factor in edible oil brands.

In an attempt to find out the extent of positive responses, evaluation of the percentage of positive responses to each statement was made. The following observations were made from the analysis. In the case of curry powder/masalas, high positive responses were obtained for S₉, S₁₀ and S₄ in rural area A and S₈, S₉, and S₁₀ in rural area B. Similarity in response pattern could be observed for S₉ and S₁₀ which meant that rural consumers in general had a favourable attitude regarding attractiveness of packing and availability in convenient packing and size of the branded form of curry powder/masalas. In urban areas, highest positive responses were obtained for S₃, S₄, S₁, S₁₀, and S₇ in urban area A and for S₁, S₉, S₄, S₅ and S₇ in urban area B. Similarity in opinion could be observed for S₄, S₁ and S₇ which means that urban consumers generally agreed that the product had effective promotion, acceptable quality and enjoyable taste. While comparing urban and rural opinion it could be seen that rural consumers in general favour the packing aspects of the product whereas urban consumers agreed to the promotion and product features like taste of the product.

For processed fruits and vegetables group, high positive responses were obtained for S₁₁, S₄ and S₃ in rural area A and S₁₁, S₉, and S₈ in rural area B. Similarity in response pattern could be observed for S₁₁ which suggested that rural consumers relatively agreed to the product's convenience aspect. However in urban areas, high positive responses were obtained for S₄, S₆ and S₇ in urban area A and S₂, S₆ and S₁₁ in urban area B. Similarity in response pattern could be observed for S₆ which meant that urban consumers generally agreed that the product had the required quality. No similarity could be found in a rural-urban comparison of response pattern.

In the case of edible oils, highest positive responses were obtained for S₁, S₃, S₆ and S₁₀ in rural area A and S₁, S₃, S₅ and S₁₀ in rural area B. Similarity in response pattern was seen for S₃ and S₁₀ which meant that rural consumers agreed that branded edible oils had enjoyable taste, good keeping quality and effective promotion. In urban area A and B, high positive responses were obtained for S₁ and S₃ which indicated that urban consumers generally agreed that

the product had enjoyable taste and good keeping quality. Both rural and urban consumers agreed that the product had good taste and keeping quality. Table 4.2.2 shows the classification of statements into strong and weak statements on the basis of percentage of positive and negative responses and their comparison in rural and urban areas, for the three product groups. (Detailed table showing percentage response to all the 12 statements for the 3 products in rural and urban areas is given in Appendix I and II. Table 4.2.2 is a consolidated version of the detailed table)

Table 4.2.2
Strong and Weak Statements in rural and urban areas

<i>Statement classification</i>	Rural				<i>Similarity in response pattern in rural areas</i>	
	<i>Strong statements</i>		<i>Weak statements</i>		Strong	Weak
<i>Products</i>	RA	RB	RA	RB		
PA	S ₉ , S ₁₀ , S ₄	S ₈ , S ₉ , S ₁₀	S ₈ , S ₇ , S ₁ , S ₁₂ , S ₁₁ , S ₅	S ₆ , S ₁₁ , S ₁ , S ₁₂ , S ₅ , S ₂	S ₉ , S ₁₀	S ₁₁ , S ₁₂ , S ₁
PB	S ₁₁ , S ₄ , S ₃	S ₁₁ , S ₉ , S ₈	S ₃ , S ₄ , S ₆ , S ₁ , S ₁₀ , S ₂	S ₁₀ , S ₁ , S ₈ , S ₉ , S ₆ , S ₂	S ₁₁	S ₂ , S ₆ , S ₁₀
PC	S ₁ , S ₃ , S ₆ , S ₁₀	S ₁ , S ₃ , S ₅ , S ₁₀	S ₄ , S ₂ , S ₈ , S ₉ , S ₁₁ , S ₆	S ₄ , S ₁₂ , S ₂ , S ₈ , S ₁₁ , S ₆	S ₃ , S ₁₀	S ₄ , S ₆ , S ₁₁ , S ₂
Urban					<i>Similarity in response pattern in Urban areas</i>	
	UA	UB	UA	UB	Strong	Weak
PA	S ₃ , S ₄ , S ₁ , S ₁₀ , S ₇	S ₁ , S ₉ , S ₄ , S ₅ , S ₇	S ₂ , S ₁₁ , S ₁₂ , S ₆	S ₁₀ , S ₁₁ , S ₂ , S ₁₂	S ₄ , S ₇ , S ₁	S ₁₁ , S ₂ , S ₁₂
PB	S ₄ , S ₆ , S ₇	S ₂ , S ₆ , S ₁₁	S ₂ , S ₃	S ₈ , S ₁₀	S ₆	-
PC	S ₁ , S ₃	S ₁ , S ₃	S ₁₂ , S ₁₁ , S ₄ , S ₂ , S ₅	S ₁₂ , S ₈ , S ₁₁ , S ₂ , S ₉	S ₁ , S ₃	S ₁₁ , S ₁₂ , S ₂

4.3.2B Analysis Level 2 (Stage B)

In this analysis, the Q-sort technique was used. The response degree judgement of the respondents was made on the basis of percentage of responses to the 12 statements in the five-point scale for the three product groups. The objective was to make a comparative evaluation of responses, focusing on the different attributes of the products and to find out the attributes for which the respondents had favourable and unfavourable attitude, and to which they were undecided. In this analysis, the statements that scored highest percentage values which come under strongly agree, agree, undecided, disagree and strongly disagree scale points were identified and piled as a group and compared in rural and urban areas among the three product groups. This analysis would help to evaluate whether the respondents in rural and urban areas were similar in their attitude pattern towards the selected products in terms of the various attributes of the products. The results of the analysis were as follows:-

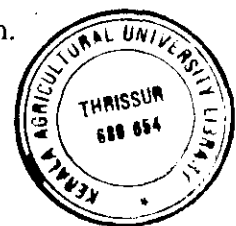
In the case of curry powder/masalas, highest percentage value to the 'Strongly agree' scale point was observed for statements S₅, S₆, S₃ and S₄ in rural area A and for S₁₁, S₁₂, S₁₀, S₉, S₈, S₅ and S₃ in rural area B. Similarity in response pattern was observed for S₅ and S₃ which indicated that in general, rural respondents strongly agreed that the product had the pleasant aroma and was easily available. For the 'agree' scale point highest percentage value was obtained for S₄, S₉, S₃ in rural area A and S₈, S₉ and S₁₀ in rural area B. Similarity in response pattern could be observed for S₉ which suggested that respondents in general in rural areas agree that packing of the branded form of curry powder/masalas was attractive. For 'undecided' response scale point, the highest percentage value was obtained by S₂, S₇, S₁ and S₅ in rural area A and for S₁, S₂, S₄ and S₁₂ in rural area B, similarity of opinion could be observed for S₁ and S₂ which shows that generally respondents in rural areas were undecided whether the product had the required quality and whether the price of the product is reasonable. This could be correlated to the observation of the high proportion of homemade consumption in

rural areas. Their inability to decide on price and quality might have resulted from less usage of the product in rural areas. For 'disagree' scale point highest percentage response was obtained by S₁₂, S₁₁, S₇, S₈, S₂, S₆ and S₁ in rural area A and S₂, S₁, S₅, S₆, S₁₂ and S₁₁ in rural area B. Similarity in response was observed for S₂, S₁, S₆, S₁₁ and S₁₂ in both the rural areas which meant that rural respondents had high negative attitude towards price, quality, texture, purity and economical use of the branded form of curry powder/masalas. For the 'strongly disagree' scale point, highest percentage of negative response was obtained by S₁, S₂, S₃, S₇, S₈, S₁₀ and S₁₁ in rural area A and by S₁, S₆, S₇, S₁₀ and S₁₁ in rural area B. For S₁₀ and S₁₁, both rural areas showed strong negative attitude which suggested that rural consumers in general strongly disagreed that the product was sufficiently pure and the product was economical in use.

In the case of processed fruits and vegetables for the 'strongly agree' scale point, highest percentage value was obtained by S₆ and S₁₂ in rural area A and S₁₂ in rural area B which indicated that rural respondents had highly positive attitude towards quality and nutritional aspect of branded processed fruits and vegetables. For the 'agree' scale point, highest percentage value was obtained by S₃, S₄, S₇ and S₁₁ in rural area A and S₉, S₁₁, S₈ and S₅ in rural area B that showed similarity in opinion regarding S₁₁ which says that product is convenient for use. For the 'undecided' scale point highest percentage response was obtained by S₅ and S₁₂ in rural area A and S₁₂ in rural area B. Similarity in response could be observed for S₁₂ which showed that rural consumers in general were undecided whether the product had necessary nutritional value or not. For 'disagree' scale point, highest percentage values were obtained by S₉ and S₁₀ in rural area A and S₃, S₄ and S₁₀ in rural area B. Here similarity in response, could be observed for S₁₀ which showed that rural consumers held the opinion that the price of the product was not reasonable. For the 'strongly disagree' scale point, highest percentage values were obtained by S₁ and S₂ in rural area A and S₁, S₃, S₆ and S₈ in rural area B. Consistency

in response pattern could be seen for S₁, which suggested that rural consumers strongly disagreed that the product had enjoyable taste. However these observations are to be evaluated in light of the fact that the number of respondents who consumed branded products was lesser in rural areas.

In the edible oil group, for the 'strongly agree' scale point, highest percentage value was obtained by S₅ and S₇ in both the rural areas which showed that respondents in general in rural areas strongly agreed that the product had pleasant flavour and had economy in consumption. For the 'agree' scale point, highest percentage response was obtained by S₁, S₃, S₅, S₆, S₈ and S₁₀ in rural area A and S₁, S₃, S₅, S₆, S₈ and S₁₀ in rural area B. Similarity in response could be observed for S₁, S₃, S₅, S₆, S₈ and S₁₀ in both the rural areas which meant that rural consumers generally agreed that the product has enjoyable taste, good keeping quality, pleasant flavour, adequate lightness/heaviness, easy availability and effective promotion. Regarding 'undecided' scale point, highest percentage value was obtained by S₉, S₅, S₆ and S₇ in rural area A and S₉, S₇, S₆ in rural area B. Similarity in response pattern could be seen for S₉, S₆, and S₇ which suggested that rural consumers in general were 'undecided' whether the product has sufficient reusability, adequate lightness/heaviness, and economy in consumption. For the 'disagree' scale point, highest percentage value was obtained by S₄, S₁₁, S₁₂ and S₉ in rural area A and S₄, S₁₁, S₁₂ and S₉ in rural area B. Similarity in response pattern could be observed among rural consumers that they disagreed that the product had reasonable price, convenient packing, attractive packing, and sufficient reusability. For the 'Strongly disagree' scale point, highest percentage of value was obtained by S₁, S₂, and S₇ in rural area A and S₂ in rural area B. Similarity in response pattern could be seen for S₂, which meant that respondents in general in rural areas strongly disagreed that the product was hazardous to health.



Analysis of percentage response to the 12 statements in the five point scale in urban areas presented the following picture. In the case of curry powder/masalas; highest percentage value for the 'strongly agree' scale was obtained by S₃, S₅, S₇, S₁₀ and S₁₂ in urban area A and S₁, S₃, S₅, and S₁₀ in urban area B. Here similarity in response pattern could be noticed for S₃, S₅ and S₁₀ which indicated that urban consumers in general had strong positive attitude regarding easy availability, odour (aroma) and packing of the product. For the 'agree' scale point, highest percentage values were obtained for S₁, S₃, S₄, S₅, S₇, S₈ and S₁₀ in urban area A and S₁, S₄, S₅, S₇, S₈, S₉ and S₁₀ in urban area B. Similarly in response pattern could be observed in the two urban areas for S₁, S₄, S₅, S₇, S₈ and S₁₀ which suggested that respondents in urban areas in general agreed that the quality of the product was acceptable, had effective promotion, pleasant aroma, enjoyable taste, required colour, and the product is available in convenient packing and size. For the undecided scale point, the highest percentage response was obtained for S₈, S₉, S₆, and S₇ in urban area A and S₈, S₉, S₁₀, S₁₂, S₄ and S₅ in urban area B. Agreement in opinion could be observed for S₈ and S₉ which meant that urban consumers were undecided whether the product had requisite colour and attractive packing. For the 'disagree' scalepoint, highest percentage response was obtained by S₂, S₆, S₉, S₁₁ and S₁₂ in urban area A and S₂, S₆, S₁₁ and S₁₂ in urban area B. Similarity in opinion pattern could be observed for S₂, S₆, S₁₁ and S₁₂ which indicated that respondents in urban areas disagreed that the price of the product was reasonable, the product had required texture, the product was sufficiently pure and was economical in use. For the 'strongly disagree scale point, highest percentage value was obtained by S₁₂ in urban area A and somewhat similar values were obtained for other statements in urban area B. It showed that the consumers in urban area A strongly disagreed that the product was economical in use.

In the case of processed fruits and vegetable products, for the 'strongly agree' scale point highest percentage values were obtained by S₇, S₉ and S₁₀ in urban areas A and B which showed that urban consumers in general strongly agreed that the product had effective promotion, the product was available in convenient packing and size and the price of the product was reasonable. For the 'agree' response scale, highest percentage value was obtained by S₃, S₄, S₆, S₇ and S₁₁ in urban area A and S₂, S₃, S₆ and S₁₁ in urban area B. Similarity in opinion could be observed for S₃, S₆ and S₁₁ which suggested that urban consumers in general agreed to attributes like keeping quality, and convenience in usage of the product. For the 'undecided' scale point highest percentage values was obtained by S₁₂ in urban area A and B. Similarity in response pattern could be observed for S₁₂ which meant that urban consumers in general were undecided whether the product had necessary nutritional value. For the 'disagree' scale point, highest percentage value was obtained for S₂, S₅ and S₁₀ in urban area A and S₃, S₄, S₅, S₈, S₉ and S₁₀ in urban area B. Similarity in response pattern could be observed for S₅ and S₁₀ which showed that respondents in urban area generally disagreed that the product was not hazardous to health and that the price of the product was reasonable. For the 'strongly disagree' scale point, highest percentage responses was obtained by S₂, S₃ and S₆ in urban area A and S₁, S₆ and S₄ in urban area B. It could be seen that urban consumers in both the areas strongly disagreed that the product had the required quality.

In the edibleoil product category, highest percentage value was obtained for 'strongly agree' scale, by S₁, S₂, S₃ and S₄ in both the urban areas. This showed that urban consumers strongly agreed that the product had enjoyable taste, was not hazardous to health, had good keeping quality and price of the product was reasonable. For the 'agree' scale point, highest percentage value was obtained by S₁, S₃, S₅, S₆ and S₇ in urban area A and S₁, S₃, S₅ and S₆ in urban area B. Similarity in response pattern could be observed for S₁, S₃, S₅ and S₆ in both urban areas and it could be inferred that urban consumers in general agreed that the product

had enjoyable taste, good keeping quality, had pleasant flavour, and adequate lightness / heaviness. For the 'undecided' scale point, highest percentage value was obtained by S₄, S₇, S₈, S₉ and S₁₀ in urban area A and S₁, S₈, S₉, S₁₀ and S₁₁ in urban area B. Similarity in response could be observed for S₈, S₉ and S₁₀ in both urban areas which showed that urban consumers were generally undecided whether the product had easy availability, sufficient reusability and effective promotion. For the 'disagree' scale point, high percentage responses were obtained by S₂, S₄, S₅ and S₁₁ in urban area A and S₂, S₄, S₅, S₆ and S₁₁ in urban area B. Similarity in response pattern could be observed for S₂, S₄, S₅ and S₁₁ which indicated that urban consumers in general disagreed that the product was not hazardous to health, price was reasonable, had pleasant flavour, and has convenient packing and size. For the 'strongly disagree' response scale, high percentage value was obtained by S₉ and S₁₂ in both urban areas which suggested that, urban consumers strongly disagreed that the branded edible oils had sufficient reusability and attractive packing (Details of this analysis which showed the percentage of responses to each statement in rural and urban areas are given in Appendix I and II). Table 4.2.3, 4.2.4 and 4.2.5 show sorting of statements into five piles by the respondents for the 3 product groups.

Table 4.2.3

Piling of statements using Q-sort technique for curry powder / masalas

Pile \ Area	Pile 1 Strongly Agree	Pile 2 Agree	Pile 3 Undecided	Pile 4 Disagree	Pile 5 Strongly Disagree
Rural					
A	S ₅ , S ₆ , S ₃ , S ₄	S ₄ , S ₉ , S ₃	S ₂ , S ₇ , S ₁ , S ₅	S ₁₂ , S ₁₁ , S ₇ S ₈ , S ₂ , S ₆ , S ₁	S ₁ , S ₂ , S ³ S ₇ , S ₈ , S ₁₀ , S ₁₁
B	S ₁₁ , S ₁₂ , S ₁₀ , S ₉	S ₈ , S ₉ , S ₁₀	S ₁ , S ₂ , S ₄ , S ₁₂	S ₂ , S ₁ , S ₅ , S ₆ , S ₁₁ , S ₁₂	S ₁ , S ₆ , S ₇ S ₁₀ , S ₁₁
Urban					
A	S ₃ , S ₅ , S ₇ , S ₁₀ , S ₁₂	S ₁ , S ₃ , S ₄ , S ₅ S ₇ , S ₈ , S ₁₀	S ₈ , S ₉ , S ₆ , S ₇	S ₂ , S ₆ , S ₉ , S ₁₁ , S ₁₂	S ₁₂
B	S ₁ , S ₃ , S ₅ , S ₁₀	S ₁ , S ₄ , S ₅ , S ₇ , S ₈ , S ₉	S ₈ , S ₉ , S ₁₀ , S ₁₂ , S ₄ , S ₅	S ₂ , S ₆ , S ₁₁ , S ₁₂	S ₁₂

Table 4.2.4

Piling of Statements using Q-sort technique for processed fruits & vegetables

Pile \ Area	Pile 1 Strongly Agree	Pile 2 Agree	Pile 3 Undecided	Pile 4 Disagree	Pile 5 Strongly Disagree
Rural					
A	S ₆ , S ₁₂	S ₃ , S ₄ , S ₇ , S ₁₁	S ₅ , S ₁₂	S ₉ , S ₁₀	S ₁ , S ₂
B	S ₁₂	S ₉ , S ₁₁ , S ₈ , S ₅	S ₁₂	S ₃ , S ₄ , S ₁₀	S ₁ , S ₃ , S ₆ , S ₈
Urban					
A	S ₇ , S ₉ , S ₁₀	S ₃ , S ₄ , S ₆ , S ₇ , S ₁₁	S ₁₂ , S ₁₁ , S ₉ , S ₈ , S ₁	S ₂ , S ₅ , S ₁₀	S ₂ , S ₃ , S ₆
B	S ₇ , S ₉ , S ₁₀	S ₂ , S ₃ , S ₆ , S ₁	S ₁₂ , S ₁₁ , S ₉ , S ₈ , S ₅	S ₃ , S ₄ , S ₅ , S ₈ , S ₉ , S ₁₀	S ₁ , S ₆ , S ₄

Table 4.2.5

Piling of Statements based on Q-sort technique for edible oils

Pile Area	Pile 1 Strongly Agree	Pile 2 Agree	Pile 3 Undecided	Pile 4 Disagree	Pile 5 Strongly Disagree
Rural					
A	S ₅ , S ₇	S ₁ , S ₃ , S ₅ , S ₆ , S ₈	S ₉ , S ₅ , S ₆ , S ₇	S ₄ , S ₁₁ , S ₁₂ , S ₉	S ₂ , S ₇
B	S ₅ , S ₇	S ₁ , S ₃ , S ₅ , S ₆ , S ₈ , S ₁₀	S ₉ , S ₇ , S ₆	S ₄ , S ₁₁ , S ₁₂ , S ₉	S ₂
Urban					
A	S ₁ , S ₂ , S ₃ , S ₄	S ₁ , S ₃ , S ₅ , S ₆ , S ₇	S ₄ , S ₇ , S ₈ , S ₉ , S ₁₀	S ₂ , S ₄ , S ₅ , S ₁₁	S ₉ , S ₁₂
B	S ₁ , S ₂ , S ₃ , S ₄	S ₁ , S ₃ , S ₅ , S ₆	S ₁ , S ₈ , S ₉ , S ₁₀ , S ₁₁	S ₂ , S ₄ , S ₅ , S ₆ , S ₁₁	S ₉ , S ₁₂

Analysis of the attitude of respondents using the summated rating scale and Q-sort method clearly showed that there was difference between the rural and urban consumer behaviour in terms of their attitude and perceptions towards the selected processed products. However the methodology itself is not free from limitations. In the summated scaling method, the process of obtaining a single score ignores the details of just which items were agreed with and which items were not. Moreover, the total score is sensitive to how the respondents react to the descriptive intensity levels. Q-sort method also suffers from some of the limitations of the summated scale. Nonetheless these techniques would help to know the nature of general attitude towards processed products among rural and urban consumers.

SECTION C

4-4 Parameters that influence purchase decision of the selected products.

An attempt was made to identify the parameters that influence purchase decision of the selected products in rural and urban areas. The parameters selected for curry powder / masalas

were freshness (P1), better colour (P2), better flavour (P3), texture (P4), price (P5), economy in consumption (P6), brand reputation (P7), better packing (P8) and easy availability (P9). For processed fruits and vegetables, the parameters selected were taste (P1), freshness (P2), keeping quality (P3), health factors (P4), nutritional factors (P5), convenience in use (P6), price (P7), brand reputation (P8), better packing (P9) and easy availability (P10). For edible oils, the parameters selected were health factors (P1), taste (P2), reusability (P3), lightness / heaviness (P4), price (P5) economy in consumption (P6), keeping quality (P7), flavour (P8), better packing (P9) and easy availability (P10). The analysis was done using Kendall's coefficient of concordance (w) and chi-square (X²).

4.4.1 Parameters that influence purchase of curry powder / masalas:

Table 4.3.1 shows the various parameters that influenced purchase of branded curry powder / masalas in rural and urban areas. From the table, it could be observed that freshness (P1), better colour (P2), better flavour (P3), texture (P4) and price (P5) are the parameters which obtained minimum values for the sum of ranks and hence these factors were considered important in the purchase decision in rural area A. In rural area B, freshness (P1), better flavour (P3) better colour (P2), texture (P4) price (P5), economy in consumption (P6), better packing (P8) and easy availability (P9) were found to be the determining factors in the purchase of curry powder / masalas which were ranked in the order of their relative importance. From the analysis it was found that in general, in rural areas, the product attributes like freshness, flavour, colour, texture and price were the deciding factors in the purchase decision of curry powder/ masalas.

In urban area A, for curry powder/masalas, freshness (P1), better flavour (P3), better colour (P2), brand reputation (P7) and texture were the deciding factors in their order of importance. In urban area B, freshness (P1), better flavour (P3), better colour (P2), brand reputation (P7) and texture (P4) were the determining factors. It can be generalised from the

analysis that the variables that influence purchase decision in urban areas were product features like freshness, colour, flavour and brand reputation.

From the analysis it was observed that the parameters that influence purchase of curry powder/masalas were almost similar in rural and urban areas. In urban areas, brand reputation was given a better rank than in rural areas. This may be because of the increased usage of branded products in urban areas. It is interesting to note that price factor was ranked behind other product features which showed that consumers in general were concerned more about quality of the product than its price in both rural and urban areas.

Table 4.3.1
Parameters that influence purchase of curry powder/masalas in rural and urban areas.

Parameters/ Area	P1	P2	P3	P4	P5	P6	P7	P8	P9	w	x ²
Rural											
A	50 (2)	137 (6.1)	139 (6.2)	226 (10)	228 (10.1)	322 (14.3)	314 (13.9)	439 (19.5)	402 (17.8)	0.15	60
B	50 (2.3)	138 (6.3)	120 (5.5)	162 (7.4)	227 (10.4)	326 (14.9)	322 (14.7)	434 (19.8)	413 (18.8)	0.17	68
Urban											
A	50 (2.2)	14.4 (6.4)	116 (5.2)	253 (11.3)	287 (12.9)	304 (13.6)	245 (10.9)	414 (18.5)	423 (18.9)	0.14	56
B	50 (2.2)	13.9 (6.2)	112 (5)	265 (11.8)	288 (12.9)	287 (12.8)	257 (11.5)	423 (18.9)	419 (18.7)	0.15	60

figures in paranthesis show percentage to total.

P1 - Freshness, P2 - Better colour, P3 - Better flavour, P4 - Texture, P5 - Price, P6 - Economy in consumption, P7 - Brand reputation, P8 - Better packing, P9 - Easy availability.

4.4.2. Parameters that influence purchase decision of processed fruits and vegetables.

In the case of processed fruits and vegetables, taste (P1), freshness (P2), Keeping quality (P3), price (P7) and convenience in use (P6) were identified as the deciding parameters in rural area A and taste (P1) freshness (P2), Keeping quality (P3), convenience in use (P6) and price (P7) were the parameters that influenced purchase in rural area B. Considering both the rural areas together, it was observed that in general taste (P1) freshness (P2), keeping quality (P3) convenience in use (P6) and price (P7) were the parameters that influenced purchase in rural area. However in urban areas, it was found that taste (P1) freshness (P2), keeping quality (P3), brand reputation (P8) and price (P7) were the deciding factors.

It can be seen that parameters that influence purchase of processed fruits and vegetables were almost similar in rural and urban areas though minor deviation in terms of ranking can be observed between rural and urban areas.

Table 4.3.2 shows the parameters that influenced purchase of processed branded fruits and vegetables in rural and urban areas.

Table 4.3.2.

**Parameters that influence purchase of processed fruits and vegetables
in rural and urban areas.**

Parameters Area	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	w	x2
Rural												
A	50	64	142	381	493	229	227	383	392	291	0.16	72
	(2)	(2.4)	(5.3)	(14.3)	(18.6)	(8.6)	(8.5)	(14.4)	(14.8)	(10.9)		
B	51	104	148	408	499	221	230	318	391	348	0.15	68
	(1.9)	(3.8)	(5.4)	(15)	(18.3)	(8.1)	(8.5)	(11.7)	(14.3)	(12.8)		
Urban												
A	50	104	115	336	500	232	188	178	282	279	0.13	54
	(2.2)	(4.6)	(5)	(14.8)	(22)	(10.2)	(8.3)	(7.8)	(12.4)	(12.3)		
B	51	108	109	316	495	234	209	180	332	255	0.12	59
	(2.2)	(4.7)	(4.8)	(13.8)	(21.6)	(10.2)	(9.1)	(7.9)	(14.5)	(11.1)		

Figures in paranthesis show percentage to total.

P1-Taste, P2-Freshness, P3-Keeping quality, P4 - Health factors, P5-Nutritional factors, P6-Convenience in use, P7 - Price, P8 - Brand reputation, P9 - Better packing and P10 - Easy availability.

4.4.3 parameters that influenced purchase of edible oils.

Table 4.3.3 gives the details of parameters that influenced purchase of branded edible oils in rural and urban areas. From the table, it can be found that taste (P2), keeping quality (P7), flavour (P8), reusability (P3) and economy in consumption (P6) were given better rankings in rural areas A and B. Flavour (P8) taste (P2), Keeping quality (P7), economy in consumption (P6) and lightness/heaviness (P4) were the deciding parameters in urban area A whereas taste (P2), flavour (P8), economy in consumption (P6), keeping quality (P7) and health factors (P1) were the determining factors that influenced purchase in urban area B.

Although minor deviations in terms of rankings could be observed between rural areas and between rural and urban areas, it can be generally concluded that the parameters that influence purchase of branded edible oils were almost similar in rural and urban areas. Here also it is noteworthy that price factor is given lesser importance than other product features which means that consumers are willing to pay a higher price for a better quality product in both rural and urban areas.

Table 4.3.3

Parameters that influence purchase of edible oils in rural and urban areas

Parameters Area	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	w	x2
Rural												
A	298 (11.1)	65 (2.4)	177 (6.6)	327 (12.2)	330 (12.3)	265 (9.9)	123 (4.6)	150 (5.9)	483 (18.1)	438 (16.4)	0.13	59
B	282 (10.3)	59 (2.1)	220 (8)	342 (12.5)	316 (11.6)	251 (9.21)	142 (5.2)	180 (6.6)	494 (18.1)	437 (16)	0.12	54
Urban												
A	352 (12.7)	87 (3.1)	275 (9.9)	271 (9.7)	374 (13.5)	228 (8.2)	151 (5.4)	82 (2.9)	500 (18)	450 (16.2)	0.15	68
B	265 (9.8)	64 (2.3)	314 (11.6)	387 (14.3)	320 (11.8)	154 (5.6)	170 (6.2)	78 (2.8)	500 (18)	450 (16.6)	0.16	72

Figures in paranthesis show percentage to total

P1 - Health factors, P2- Taste, P3-Reusability, P4-Lightness/heaviness, p5-Price, P6-Economy in consumption, P7-Keeping quality, P8-Flavour, P9- Better packing, P10 - Easy availability.

It was found from the analysis that rural and urban consumers showed no significant difference in behaviour with respect to the parameters that influenced purchase of processed products. Another important findings from the analysis was that price factor was given lesser

importance than other product features which meant that consumers were willing to pay a high price for a better quality product in both rural and urban areas. Brand reputation was given greater thrust by urban consumers. The results of the analysis show that marketers need to provide quality products to the consumers with emphasis on the product features rather than spending more on other marketing mix elements in the case of processed products, because a quality product sells itself.

SECTION D

4.5 Satisfaction level of respondents towards the selected products:

In order to determine the satisfaction level of respondents towards the selected products, satisfaction index (SI) was constructed. Construction of the index was limited to urban brand users only, as the number of brand users in rural areas was very limited. Satisfaction index was constructed after taking into consideration five characters and coding them viz quality (C_1), Price (C_2) availability of the brand (C_3), packing (C_4) and taste (C_5). These parameters were grouped under three zones ie least favourable zone, fairly favourable zone and most favourable zone. The parameters having score below 33 come under least favourable zone, those having score between 33 to 67 come under fairly favourable zone and those having score above 67 come under most favourable zone.

Separate satisfaction indices were constructed for each character and for the two urban areas separately and a consolidated SI representing satisfaction level of the urban consumers was evolved from this analysis (The detailed table showing satisfaction indices of urban consumers for curry powder/masalas, processed fruits and vegetables and edible oils is given in appendix III) Results of the analysis of satisfaction level of urban consumers for the three product groups were as follows:-

The consolidated opinion of respondents showed that except for C_2 (price) all the four characters have average score above 3, which showed that respondents have average

satisfaction level for characters like quality, availability, packing and taste; for the three product groups.

The SI was highest for C_4 in case of branded curry powder/masalas which showed that packing aspect of the brands available had maximum satisfaction level among the consumers. The lowest value was obtained for C_2 which is price and that showed that consumers were dissatisfied regarding price of the brands available in the market. However for all characters SI ranged from 33 to 67 which showed that urban consumers of branded curry powder/masalas fall in the fairly favourable zone for C_1 (quality) and in the most favourable zone for characters C_5 (taste), C_4 (packing), C_3 (availability of brand) and C_2 (price), among which the least value obtained for C_2 . So it could be concluded that urban consumers were generally satisfied about the brands available in the market.

In the case of processed fruits and vegetables, highest value of SI was obtained for C_1 which is quality and lowest SI value was obtained for C_2 which is price. Here, except for C_2 all the characters fell in the most favourable zone i.e., SI above 67 and C_2 satisfaction level falls under the fairly favourable zone i.e., SI between 33 and 67. This shows that urban consumers of processed fruits and vegetables were satisfied about the brands available, in terms of quality, availability, packing and taste and dissatisfied about the price of the product.

For branded edible oils, though the number of brand users was limited, they were satisfied regarding quality (C_1), availability (C_3), packing (C_4) and taste (C_5). The maximum SI value was obtained by C_3 which is the availability aspect and least value for C_2 which is price. Except for C_2 i.e., price, all the other characters fell under the most favourable zone i.e., SI above 67, which means that urban consumers of branded edible oils were satisfied about the quality, availability, packing and taste attributes of the product.

For all category of products, price character (C_2) recorded lowest SI value which is a challenge for the marketers.

Marketers should see that the product is priced within the ability of average consumer, so that market share of the product may increase, if appropriate changes are made in the price of the products. Different price ranges for different quality grades, provision of products in small and affordable packings like sachets, and appropriate positioning of the products among the various segments of consumers could be other strategic options for the marketers to expand their market share for processed products.

SECTION E

4-6 Influence of socio-economic factors on consumption of processed products in rural and urban areas using confluence analysis:

The consumer behaviour is very much influenced by socio-economic factors which is well established in various theoretical and empirical models. Below, an attempt is made to examine the influence of socio-economic characteristics on consumption behaviour of processed products in rural and urban areas adopting confluence analysis methodology. For the purpose, the following models are defined,

$$\text{EQN1 } \text{CONS} = f(\text{INC}), \text{CONS} = \alpha + \beta \cdot \text{INC}$$

$$\text{EQN2 } \text{CONS} = f(\text{EDU}), \text{CONS} = \alpha + \beta \cdot \text{EDU}$$

$$\text{EQN3 } \text{CONS} = f(\text{AWS}), \text{CONS} = \alpha + \beta \cdot \text{AWS}$$

$$\text{EQN4 } \text{CONS} = f(\text{REL}), \text{CONS} = \alpha + \beta \cdot \text{REL}$$

$$\text{EQN5 } \text{CONS} = f(\text{EMP}), \text{CONS} = \alpha + \beta \cdot \text{EMP}$$

$$\text{EQN6 } \text{CONS} = f(\text{INC}, \text{EDU}), \text{CONS} = \alpha + \beta_1 \cdot \text{INC} + \beta_2 \cdot \text{EDU}$$

$$\text{EQN7 } \text{CONS} = f(\text{INC}, \text{EDU}, \text{AWS}), \text{CONS} = \alpha + \beta_1 \cdot \text{INC} + \beta_2 \cdot \text{EDU} + \beta_3 \cdot \text{AWS},$$

$$\text{EQN8 } \text{CONS} = f(\text{INC}, \text{EDU}, \text{AWS}, \text{REL}), \text{CONS} = \alpha + \beta_1 \cdot \text{INC} + \beta_2 \cdot \text{EDU} + \beta_3 \cdot \text{AWS} + \beta_4 \cdot \text{REL}$$

$$\text{EQN9 } \text{CONS} = f(\text{INC}, \text{EDU}, \text{AWS}, \text{REL}, \text{EMP}), \text{CONS} = \alpha + \beta_1 \cdot \text{INC} + \beta_2 \cdot \text{EDU} + \beta_3 \cdot \text{AWS} + \beta_4$$

where

- INC - Income
- EDU - Education
- AWS - Awareness
- REL - Religion
- EMP - Employment status
- CONS - Consumption

Consumption expenditure on processed products was taken as the dependent variable. The independent variables were education, awareness, religion and employment status. In order to measure the influence of education awareness, religion and employment status dummy variables were used for the analysis. Table 4-4-1 shows the confluence analysis values for rural area A.

Table 4.4.1
Confluence analysis - rural area A

Variables Equations	α	INC	EDU	AWS	REL	EMP ^s	R ²
EQN 1	336.25	0.41					0.651
EQN 2	1251.32		18.70				N
EQN 3	1518.50			-89			N
EQN 4	1559.61				-204.32		N
EQN 5	1463.00					-8.8	N
EQN 6	863.94	0.455*	-55.89*				0.693
EQN 7	277.15	0.469*	-17.80	188.49			0.707
EQN 8	329.28	0.46*	-20.78	207.44	-40.77		0.708
EQN 9	262.13	0.486*	-20.58	213.33	-166.06	329.84*	0.768

* - Statistically significant at 0.05 probability level.

N - Negligible.

From table 4.4.1 it was seen in rural area A, that the most influential factor in consumption was income while the remaining determinants showed a very negligible influence on consumption. Hence we may infer that in rural area A, consumption behaviour and income are positively correlated and income is the only determinant influencing consumption significantly. Similarly table 4.4.2 presents the determinants of consumption in rural area B. From the table, it was found that, compared to rural area A, more factors influenced the consumption behaviour of this village. Individually employment status of husband and wife and education were found to have significant influence on consumer behaviour. Cumulatively, income, education and awareness also influenced consumption expenditure. One reason for this behaviour may be that rural area B is more urbanised than rural area A which is somewhat a purely rural area. Hence considering villages A and B together, we may infer that income, educational level and awareness are the major determinants of consumption expenditure in rural areas. This inference is supported by the expanded confluence equation for pooled data which is given below:-

$$\text{CONS} = -138.36 + 0.395* (\text{INC}) + 31.46* (\text{EDU}) \\ + 196.98* (\text{AWS}) - 16.46 \text{REL} - 35.68 (\text{EMP})$$

The confluence analysis for urban areas revealed the following: It is interesting to observe that both in urban area A and B individual confluence equations gave a very spurious R^2 . This may be due to the less significant influence of the chosen variables in the model or due to omission of certain prime variables from the model. However, in toto, it is seen that in urban area A, income, employment status and level of awareness were having statistically significant influence on consumer behaviour while in urban area B, the significant determinants were income, employment status and awareness. Further it was observed that in urban area B, education and religion also influenced consumer behaviour. The influence of employment status may be do to the presence of more working women in urban areas than in rural areas.

The influence of religion may probably be due to the nature of the area : Considering both the urban areas, we may infer that income, employment status and level of awareness were the major influencing variables in the consumption of processed products in urban areas. This is supported by the expanded confluence equation for pooled data which is given below:-

$$\text{CONS} = 1018.02 + 0.233* (\text{INC}) + 57.29 (\text{EDU}) \\ + 26.67* (\text{AWS}) - 54.23 (\text{REL}) + 108.9* (\text{EMP})$$

Table 4.4.2
Confluence analysis for rural area B

Variables Equations	α	INC	EDU	AWS	REL	EMP	R ²
EQN 1	107.62	0.459*					0.702
EQN 2	-473.73		79.14*				0.736
EQN 3	2102.4			-441.56			N
EQN 4	2039.68				-796.98*		0.341
EQN 5	2065.75					-819.89*	0.365
EQN 6	-473.73	0.35*	-79.14*				0.736
EQN 7	-1264.80	0.315*	123.71*	416.95*			0.757
EQN 8	-1612.26	0.31*	145.93*	460.07*	109.93		0.76
EQN 9	-1506.76	0.313*	139.28*	458.14*	483.32	-411.0	0.767

* - Statistically significant at 0.05 probability level, N - Negligible.

Table 4.4.3

Confluence analysis for urban area A

Variables Equations	α	INC	EDU	AWS	REL	EMP	R ²
EQN 1	2166.72	0.089					N
EQN 2	1825.69		57.52				N
EQN 3	2685.40			-319.79			N
EQN 4	2728.68				-252.81		N
EQN 5	2321.53					212.31*	0.472
EQN 6	1764.15	0.48*	44.65				0.562
EQN 7	2112.21	0.031*	22.13	0.01			0.323
EQN 8	1515.13	0.032*	12.53	18.15*	0.0017		0.520
EQN 9	1312.1	0.032*	7.58	0.013*	0.07	0.134*	0.421

* - Statistically significant at 0.05 probability level.

N - Negligible.

Table 4.4.4

Confluence analysis for urban area B

Variables Equations	α	INC	EDU	AWS	REL	EMP	R ²
EQN 1	331.97	0.51*					0.796
EQN 2	-1175.9		322.27*				0.676
EQN 3	3599.5			-854*			N
EQN 4	3172.61				-747.49*		N
EQN 5	3174.25					-783.56*	N
EQN 6	103.44	0.462*	38.19				0.798
EQN 7	-826.21	0.54*	32.81	675.56*			0.837
EQN 8	-2658.83	0.59*	127.37*	797.77*	635.05*		0.909
EQN 9	-2667.83	0.59*	127.25*	800.18*	595.61*	43.37	0.902

* - Statistically significant at 0.05 probability level.

N - Negligible.

The application of confluence analysis using even dummy variables may vitiate the statistical relevance and significance of certain estimated coefficients. However the analysis, to some extent helps to identify the determinants of consumer behaviour as income, awareness and employment status. These determinants to a good extent match with the major determinants as explained in the important theories of consumer behaviour.

CHAPTER V
SUMMARY
AND
CONCLUSION

Chapter V

SUMMARY AND CONCLUSION

Consumer behaviour researches focus on the study of consumer behaviour variables and how individuals make decisions to spend their available resources. The response behaviour of consumers is the function of several factors, all processed by his psyche while making purchases. The essence of marketing lies in knowing the consumer so as to identify his needs and aspirations and delivering the desired satisfaction more efficiently than others. Consumer research is relevant to each variable in the marketing mix: product, price, promotion and distribution. In short consumer behaviour studies help marketers to make better decisions as to the selection of target markets, the products and services that would be appropriate and acceptable, the promotional appeals that would be meaningful and the media vehicles in which to place them.

Agro-processing possesses immense potential to boost the Indian economy, due to enormous opportunities in both domestic and export markets. In the domestic market, a changing consumer profile and a changing lifestyle have opened up newer market possibilities for value-added, packaged and convenience products. There is also greater awareness about these products due to increased media coverage, higher education and income level of consumers. Identifying these opportunities, a prudent marketer has to have a deep understanding and comprehension of the consumers mind which would give him competitive advantage over others.

It was in this context, that the present study was undertaken with the following objectives.

- (1) To make a comparative analysis of the pattern of consumer behaviour towards selected agro-processed products viz spices and condiments, processed fruits and vegetables and edible oils

- (2) To examine the factors that influence consumer choices towards packaged agro processed products.

The study tries to make an explorative analysis on a comparative frame of rural and urban consumers. The study was based on primary data collected from sample respondents using a structured schedule. Two villages and two municipal areas representing rural and urban consumer universe, of Thrissur district constituted the sample. The sample size was restricted to fifty respondents each from the two rural and two urban areas totalling two hundred. Appropriate statistical techniques like Likert scale analysis, Q - sort method, Kendall's coefficient of concordance, satisfaction index method and confluence analysis method were employed for the analysis.

Summary of results

5.1 Section A

The major findings derived from the analysis are summarised below:-

- (1) Regarding socio-economic profile of the sample, it was observed that majority of the respondents in rural and urban areas belonged to the age group of 35 to 55 years, had primary education and were unemployed. Majority belonged to the income class having an average monthly family income between Rs. 3000 and Rs. 5000 in rural areas and between Rs.5000 and Rs. 7000 in urban areas. Religion - wise, it was observed that Christians dominated in both the rural areas in the sample. In urban area A, Hindus formed the majority in the sample and in urban area B, Christians were found in majority.
- (2) Among the sample it was observed that the entire respondents in both rural and urban areas consumed curry powder/masalas, either home made or in other form. In the category of processed fruits and vegetables, pickles was consumed by all respondents in both rural and urban areas sauce was the product which was least consumed both in urban

and rural areas. In the case of edible oils, coconut oil was consumed by all the respondents in rural and urban areas. Other oils like sunflower oil, and palmoil were not significantly consumed by the respondents and their consumption was found mainly in urban areas.

- (3) Average monthly household consumption of curry powder/masalas was higher in rural areas. Monthly household consumption of processed fruits and vegetables was very lower in rural and urban areas. In the case of edible oils, gingelly oil was consumed on a limited quantity mainly for non-edible purposes and sunflower oil consumption was very limited, and was found in urban areas.
- (4) Regarding frequency of purchase, monthly purchase of the selected product groups was mainly observed in rural and urban areas. In the case of processed fruits and vegetables, there was no specific time duration for making purchase and purchase was made and when the previous stock exhausted. It was observed that only limited number of respondents used branded products in rural areas and among them, they had no specific time duration for purchases.
- (5) In the case of curry powder/masalas, home made curry powder/masalas was mostly used in rural areas. In urban areas, however, the number of brand users of curry powder/masalas was significantly higher. For processed fruits and vegetables, squashes and jams were consumed mainly in branded packed form in both rural and urban areas. Regarding edible oils, majority in rural areas consumed loose unbranded oil. In urban areas edible oils were purchased mostly in packed unbranded form.
- (6) While analysing the reasons for purchase of processed products it was found that convenience in use, economy and easy availability were the main reasons.
- (7) Majority of the respondents made their purchases of the selected items from general provision stores.

- (8) Degree of awareness regarding branded products was higher in urban areas compared to rural areas.
- (9) TV as a medium had great influence in both rural and urban areas, as a source of awareness of the various brands. While comparing product categories, edible oil brands were found to be less known to respondents than other product brands.
- (10) Number of brand users was very limited among the sample in rural areas. In the case of curry powder/masalas, Melam, Eastern and Saras were the most preferred brands in rural and urban areas. In the case of processed fruits and vegetables, Kalyan was the most preferred jam and Kissan was the most preferred squash. For pickles, no brand preference was found. Maggie was the most preferred sauce brand. For edible oils, brand preference was not significant in rural areas and Kera brand was preferred by majority in urban areas.
- (11) Better quality perception was the main reason that induced majority to purchase their brands in rural and urban areas.
- (12) Opinion was mostly in favour of small and convenient package size ranging from 250 gm. to 500 gm. for curry powder/masalas and processed fruits and vegetables. For edible oils, 1 litre pack was the preferred package size.
- (13) Regarding family decision making in the purchase of the selected products, wife was the decision-maker in case of curry powder/masalas in both rural and urban areas. In the case of processed fruits and vegetables, children were found to be the decision makers in both rural and urban areas. For edible oils, joint decision making was shown by a significant percent of respondents in rural and urban areas. But it was interesting to find that the actual purchaser in both rural and urban areas was the male member of the family. The role of wife as actual buyer was higher in urban areas.

- (14) Brand loyalty was more conspicuous in urban areas than rural areas. Brand loyalty extending beyond two years could not be observed for any of the selected products.
- (15) Brand shift was not significant for the selected products in rural and urban areas.
- (16) No significant store preference was observed for the selected products in both rural and urban areas. Nearness and accessibility were the only reason which prompted respondents in rural areas to purchase from a particular store.

5.2 Section B

Attitude Analysis

5.2.1 Summary of analysis level 1

The objective of this analysis was to examine the nature of general attitude of the respondents towards the selected products in rural and urban areas. In this analysis the extent of positive, negative and undecided responses was evaluated using the summated scaling technique or Likert method. The summary of the results obtained from the analysis are given below:

- (1) For branded curry powder/masalas, majority had a negative attitude towards the product in rural areas. In rural area A, which is more rural in nature, the extent of negative attitude was more. In urban areas, majority held a positive feeling towards the product.
- (2) For branded processed fruits and vegetables, positive attitude existed among rural and urban consumers. However, the positive attitude was more strong in urban areas.
- (3) In the case of edible oils, most of the respondents had a favourable attitude towards branded edible oils in rural area A whereas majority in rural area B had a marginally higher negative attitude towards the product. In urban areas, respondents mainly had a positive attitude towards branded edible oils.

- (4) The number of undecided responses was very small in rural and urban areas which showed that respondents had clear opinion regarding their attitude and perceptions.

5.2.2 Summary of Analysis level 2 (Stage A)

The analysis level 2 is performed at two stages. By evaluating the percentage response of each statement in the three product groups, the strong and weak statements in rural and urban areas were identified by taking the highest percentage of negative responses and positive responses for each statement, at the first stage of the analysis. The objective was to examine if there was any similarity or difference in response pattern between the two rural areas and between the two urban areas in general.

The analysis helped to identify the attributes which rural and urban consumers agreed most and disagreed most and their comparison. The summary of the findings from the analysis are given below

- (1) In the case of branded curry powder/masalas, rural consumers had negative attitude regarding purity of the product, economy in consumption and quality of the product. In urban areas, also consumers had negative attitude towards the purity of the product and opined that the price was unreasonable and the product was uneconomical in use. Consumers in both rural and urban areas had apprehensions about the purity of the branded curry powder/masalas available in the market. Hence S_{11} , S_2 and S_1 were considered as weak statements for rural consumers and S_{11} and S_2 were the weak statements for urban areas.
- (2) Regarding branded processed fruits and vegetable products, rural consumers in general had negative attitude towards the freshness, quality, and price of the product and urban consumers had negative attitude regarding freshness, keeping quality and price of the product. Consumers in both rural and urban areas were of the attitude that price of the product was unreasonable S_2 , S_3 and S_{10} were the weak statements for both the rural and urban consumers.

- (3) For edible oils, rural consumers had negative attitude regarding price, lightness/heaviness, attributes and they were concerned about the health factor and package size of edible oil brands. Urban consumers too had disagreed that the product has convenient packing and size and that the product was not hazardous to health. It was found that both rural and urban consumers had negative attitude regarding health factor in edible oil brands. S_4 , S_6 , S_{11} , S_2 and S_8 were the weak statements in rural areas and S_{11} , S_{12} , S_2 in urban areas.
- (4) In an attempt to find out the attributes which rural and urban consumers agreed most, for curry powder/masalas, it was found that rural consumers in general had a favourable attitude regarding attractiveness of packing and availability of the product in convenient packing and size. In the case of urban consumers, they generally agreed that the product had effective promotion and the product had enjoyable taste. It can be observed that rural consumers in general favoured the packing aspect of the product whereas urban consumers agreed to the promotion and product features like taste of the product. S_9 and S_{10} were the strong statements for rural consumers and S_4 and S_7 for urban consumers.
- (5) For processed fruits and vegetables, rural consumers relatively agreed that the product was convenient for use and urban consumers generally agreed that the product had the required quality. S_{11} was the strong statement in rural areas and S_6 in urban areas. However no similarity could be observed in rural-urban comparison of response pattern
- (6) In the case of edible oils, S_3 and S_{10} were the strong statements in rural areas which meant that rural consumers generally agreed that branded edible oils had enjoyable taste, good keeping quality and effective promotion. In urban areas S_1 and S_3 were the strong statements which suggested that urban consumers agreed that the product had enjoyable taste and good keeping quality. Both rural and urban consumers agreed that the product had good taste and keeping quality.

5.2.3 Summary of analysis level 2(StageB).

Using the Q-sort method, the attributes which rural and urban consumers strongly agreed, agreed, undecided, disagreed, and strongly disagreed were identified and piled into groups. Then their comparison was made among rural and urban respondents. This analysis would help to evaluate whether the respondents in rural and urban areas were similar in their attitude pattern towards the selected products in terms of the various attributes of the products. The findings from the analysis were as follows:-

A. Curry Powder/Masalas.

- (1) Rural consumers of curry powder/ masalas(4-6 percent), in general strongly agreed that the product had pleasant aroma and was easily available. In urban areas, 8-10 percent of the respondents strongly agreed that the product had pleasant aroma, was easily available and packing was convenient. Both rural and urban consumers showed similarity in their response pattern and they strongly agreed that the product had pleasant aroma and easily available.
- (2) For the 'agree' scale point highest percentage response (46 to 54 percent) in rural areas was obtained by S₉, which suggested that rural consumers generally agreed that the branded curry powder/masalas, had attractive packing. Majority of urban consumers (56 to 68 percent) agreed that the product had acceptable quality, had effective promotion, pleasant aroma, enjoyable taste, required colour and was available in convenient packing and size. It is noteworthy that urban consumers agreed to more number of attributes of branded curry powder/masalas, which might have resulted from their more frequent usage of the product. It was found earlier, that the number of brand users was more in urban areas than in rural areas. Both rural and urban consumers agreed that the packing of the product was convenient and attractive.

- (3) Majority of the rural consumers (24 to 38 percent) were undecided whether the product had acceptable quality and whether price of the product was reasonable. Most of the urban consumers (16 percent) were undecided whether the product had the requisite colour and attractive packing. This observation could be correlated to the finding that percentage of rural consumers who use branded curry powder/ masalas was very less and this might have influenced their indecisiveness regarding price and quality of the product.
- (4) Majority (42 to 60 percent) of the rural respondents disagreed that price of the product was reasonable, the product had acceptable quality, the product had required texture, was sufficiently pure and economical in use. Majority of the urban consumers (26 to 48 percent) also disagreed that the price of the product was reasonable, had the required texture, sufficient purity and economy in use. Similar response pattern was observed for both rural and urban consumers.
- (5) Highest percentage response (8 to 14 percent) for 'strongly disagree' scale point was obtained for S_{10} and S_{11} in rural areas which showed that rural consumers in general, strongly disagreed that the product was sufficiently pure and was economical in use. Majority of urban consumers (6 percent) strongly disagreed that the product was economical in use. It was found that both rural and urban consumers strongly disagreed that the product was economical in use. This might be the reason why majority of the consumers used home made curry powder/ masalas.

B. Processed fruits and vegetables:-

- (1) Highest percentage response to 'strongly agree' scale point (4 to 6 percent) was obtained by S_6 and S_{12} for rural consumers which meant that rural consumers in general strongly agreed that the product had the required quality and nutritional value. Majority of urban consumers (14-18 percent) strongly agreed that the product had effective promotion,

was available in convenient packing and price of the product was reasonable. A similar response pattern could not be observed among rural and urban consumers.

- (2) Majority of rural consumers (58 to 84 percent) agreed that the product was convenient for use and majority of urban consumers (52 to 70 percent) agreed that the product had good keeping quality, and convenience in use. Both rural and urban consumers generally agreed that the product was convenient for use.
- (3) Most of the rural consumers (54 to 64 percent) were undecided whether the product had necessary nutritional value or not. Majority of the urban consumers (60 percent) were also undecided whether the product has the required nutritional value or not. It is notable that both rural and urban consumers were generally undecided whether the product has the required nutritional value or not. This might be one of the reasons why processed fruits and vegetable items do not have much popularity
- (4) Regarding the 'disagree' scale point highest percentage response (42 to 64 percent) was obtained by S_{10} in rural areas which indicated that rural consumers generally disagreed that the price of the product was reasonable. Majority of urban consumers (18 to 26 percent) disagreed that the product was not hazardous to health and that the price of the product was reasonable. It was found that both rural and urban consumers disagreed that price of the product was reasonable.
- (5). Majority of rural consumers (14 to 16 percent) strongly disagreed that the product had enjoyable taste and majority of urban consumers (6 to 10 percent) strongly disagreed that the product had the required quality. No similarity in rural-urban response pattern could be observed in this respect.

C. Edible oils :

- (1) 8-10 percent of the rural consumers strongly agreed that branded edible oils had pleasant flavour and had economy in consumption. Majority of the urban consumers (8 to 16 percent) strongly agreed that the product had enjoyable taste, was not hazardous to health, had good keeping quality and price of the product was reasonable. No similarity in response pattern was found among rural and urban consumers.
- (2). Majority of rural consumers (44 to 56 percent) agreed that the product had enjoyable taste, good keeping quality, pleasant flavour, adequate lightness/ heaviness, easy availability and effective promotion 52 to 60 percent of urban consumers also agreed that the product had enjoyable taste, good keeping quality, pleasant flavour, and adequate lightness/ heaviness. Both rural and urban consumers generally agreed to product attributes like taste, keeping quality, flavour, and lightness/ heaviness.
- (3) Most of the rural consumers (18 to 26 percent) were undecided whether the product had sufficient reusability, adequate lightness/ heaviness and economy in consumption. Urban consumers (10 to 18 percent) were generally undecided whether the product had easy availability, sufficient reusability and effective promotion. Both rural and urban consumers were undecided, whether the product had sufficient reusability.
- (4) Majority of the (20 to 38 percent) rural consumers disagreed that the product had reasonable price, had convenient packing, attractive packing and sufficient reusability. Urban consumers (22 to 30 percent) generally disagreed that the product was not hazardous to health, price was reasonable, had pleasant flavour, and had convenient packing and size. Both rural and urban consumers generally disagreed that the product had reasonable price and had convenient and attractive packing.

- (5) Rural consumers (6 to 8 percent) strongly disagreed that the product was hazardous to health. Urban consumer (6 to 10 percent) strongly disagreed that branded edible oils had sufficient reusability and attractive packing. Similar response pattern could not be observed among rural and urban consumers.

The findings from the analysis showed that there existed some similarity in rural and urban attitude pattern towards the selected processed products. The results of the analysis are based on relatively higher percentage values in each scale point, across the different statements, without considering the percentage of responses in total. Hence the values need not truly represent the specific attitudinal patterns in both rural and urban areas.

5.3 Section C

Parameters that influence purchase decision for the selected products.

The parameters that influence purchase decision for the selected products in rural and urban areas were analysed using the Kendall's coefficient of concordance (w). The following results were obtained.

- (1) Product features like freshness, flavour, colour, texture and price were the deciding factors in the purchase of curry powder/ masalas in rural areas, whereas in urban areas the deciding parameters were freshness, colour, flavour, and brand reputation. It can be inferred from the analysis that parameters that influence purchase of curry powder/ masalas were almost similar in rural and urban areas but brand reputation was given greater thrust by urban consumers which might have been resulted from the increased usage of branded product in urban areas.
- (2) Taste, freshness, keeping quality, convenience in use, and price were the parameters that influenced purchase of processed fruits and vegetables in rural areas. Taste, freshness, keeping quality, brand reputation and price were the deciding factors in urban areas.

- (3) For edible oils, taste, keeping quality, flavour, reusability and economy in consumption were the determining parameters in both rural and urban areas.

The analysis showed that parameters that influenced purchase of processed products were almost similar in rural and urban areas for the selected products. It was also noticeable, that price factor was given lesser importance than other product features which means that consumers were willing to pay a high price for a better quality product in both rural and urban areas. It is evident from the analysis that product related attributes more influenced consumers in their purchase decision of processed products than other marketing mix variables. This means that consumers were unwilling to compromise on quality of the product and, therefore, a prudent marketer should provide him with the best quality product for a stable market share rather than concentrating on other marketing mix variables like price, promotion or physical distribution aspects.

5.4 Section D

Satisfaction level of respondents towards the selected products in urban areas:-

- (1) For all the selected products, respondents were generally satisfied in terms of variables like quality, availability and taste of their currently used brands.
- (2) For curry powder/masalas, packing aspect of the available brands had the maximum satisfaction level from the consumers. The lowest satisfaction level was recorded for price of the brands available.
- (3) For processed fruits and vegetables, highest satisfaction index was obtained by quality attribute and lowest by price. All the other attributes like availability, packing and taste scored average satisfaction index values.
- (4) In the case of edible oils, though the number of brand users was limited, maximum SI value was obtained by availability aspect and least SI value was recorded for price.

- (5) Evaluation of satisfaction level of urban consumers showed that for all product groups price character recorded lowest satisfaction.

Satisfaction level of brand users of processed products was reasonable in urban areas. Though the number of brand users was limited, an index representing their satisfaction showed that urban consumers were dissatisfied with regard to the price of these products. As products like curry powder/masalas, edible oils are of frequent use, consumers always look for economy in use. This might be one of the reasons for the slow popularity of branded processed products. Consumers still view them only as a convenient alternative. The attitude analysis from earlier section also point out that negative attitude existed among consumers towards some of these products, especially in rural areas. Bringing about an attitudinal change is a difficult and time consuming process for the marketers. Adequate promotion and awareness creation in the potential markets could bring about the desirable change.

5.5 Section E

Influence of socio-economic factors on the consumption of processed products in rural and urban areas:-

- (1) Consumption expenditure and income were positively correlated and income was the only determinant influencing consumption in rural area A.

However in rural area B, more variables influenced consumption. Individually employment and education were found to influence consumption in rural area B and cumulatively income, education and awareness were major variables influencing consumption of processed products in rural areas.

- (2) Considering villages A and B, it was inferred that income, educational level and awareness were the major determinants of consumer behaviour in rural areas.

- (3) Both in urban areas A and B, individual confluence equations gave a very spurious R^2 . This may be due to the less significant influence of the chosen variables in the model or due to the omission of certain prime variables from the model.
- (4) In urban area A, income, employment and level of awareness had statistically significant influence on consumer behaviour, while in urban area B, income, employment and awareness were the major determinants besides education and religion.
- (5) Spatial difference in influencing variables was observed between two rural areas and two urban areas and between rural and urban areas. This showed that socio-economic variations of different regions influenced consumption behaviour. In other words, it can be observed that only income was the major determinant in rural area A whereas more variables influenced consumption in rural area B. Similarly in urban area A, income, employment and awareness level influenced consumption, whereas in urban area B, where more Christians were there, religion had a significant influence.

To conclude, the present study on the consumer behaviour towards selected agro-processed products in Thrissur district gave some insights into the behaviour of consumers of processed products in rural and urban areas. The general observation from the study was that, an entirely similar behaviour pattern was not observed in both rural and urban areas in terms of consumer behaviour though some similarities were observed. For all the dimensions studied, there were minor variations in rural and urban consumer behaviour variables, along with numerous similarities.

Consumer research mainly focused on urban consumers and a separate analysis of rural-urban behaviour pattern was generally limited in Indian consumer research literature. The study is a modest attempt in this direction which showed that rural and urban consumers showed differences in their behavioural responses. However the basic instincts that govern a

consumer's 'mind' remain the same, whether it be a rural or an urban consumer. When behavioural differences exist, the need for separate marketing strategies also arise.

Knowing the rural consumer more; his psychographic needs and wants is what is required in this regard. This requires a comprehensive understanding of the various rural consumer segments, their aspirations and the socio-economic realities. This seems to be the real challenge in rural marketing. What is needed is to focus on the research priorities based on a system approach where we have to identify the various parts of the system, their respective utilities their interrelationships and impact on each others, and the impact of the dynamic environmental factor on the various components of the system as well as the system as a whole.

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Appendix - I

PERCENTAGE OF RESPONSES TO VARIOUS STATEMENTS IN RURAL AREAS

Statement	S1		S2		S3		S4		S5		S6		S7		S8		S9		S10		S11		S12	
	RA	RB	RA	RB	RA	RB	RA	RB	RA	RB	RA	RB	RA	RB	RA	RB	RA	RB	RA	RB	RA	RB	RA	RB
Curry Powder/ Masalas																								
SA	-	1	-	-	2	2	2	1	3	3	3	1	1	1	-	2	-	1	1	2	-	4	-	3
	(2)	(2)	(4)	(4)	(4)	(4)	(4)	(2)	(6)	(6)	(6)	(2)	(2)	(2)	(4)	(4)	(2)	(2)	(2)	(4)	(8)	(8)	(6)	(6)
A	7	10	3	12	19	16	21	17	7	14	11	9	5	19	6	24	27	23	26	24	7	10	9	10
	(14)	(20)	(6)	(24)	(38)	(16)	(42)	(34)	(14)	(28)	(22)	(18)	(10)	(38)	(12)	(48)	(54)	(46)	(52)	(48)	(14)	(20)	(18)	(20)
UD	17	14	19	12	13	10	11	11	17	9	12	10	14	10	10	7	5	9	7	10	12	10	9	11
	(34)	(28)	(38)	(24)	(26)	(20)	(22)	(22)	(34)	(18)	(24)	(20)	(28)	(20)	(20)	(14)	(10)	(18)	(7)	(20)	(22)	(20)	(18)	(22)
DA	2	21	23	25	12	19	13	18	2	21	22	25	26	15	29	16	17	15	9	10	30	22	31	23
	(4)	(42)	(46)	(50)	(24)	(38)	(26)	(36)	(4)	(42)	(44)	(50)	(52)	(30)	(58)	(32)	(34)	(30)	(18)	(20)	(60)	(44)	(61)	(46)
SD	5	4	5	2	8	6	3	3	3	3	2	5	4	5	5	1	1	2	7	4	1	4	1	3
	(10)	(8)	(10)	(4)	(16)	(12)	(6)	(6)	(6)	(6)	(4)	(10)	(8)	(10)	(10)	(2)	(2)	(4)	(14)	(8)	(2)	(8)	(2)	(6)
Processed fruits and vegetables																								
SA	-	1	1	1	1	1	-	-	-	1	2	1	1	1	1	1	-	1	-	1	-	-	2	3
	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(4)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(4)	(6)
A	16	20	20	15	27	13	33	14	7	22	17	21	27	19	20	23	21	25	11	18	39	42	3	7
	(32)	(40)	(40)	(30)	(54)	(26)	(66)	(28)	(14)	(44)	(34)	(42)	(54)	(38)	(40)	(46)	(42)	(50)	(22)	(36)	(78)	(84)	(6)	(14)
UD	12	9	13	14	9	10	5	6	29	10	10	7	8	10	7	7	5	2	5	4	2	2	37	27
	(24)	(18)	(26)	(28)	(18)	(20)	(10)	(12)	(58)	(20)	(20)	(14)	(16)	(20)	(14)	(14)	(10)	(4)	(10)	(8)	(4)	(4)	(74)	(54)
DA	15	12	10	17	11	21	10	29	13	12	19	14	14	12	19	16	23	21	32	26	9	5	6	10
	(30)	(24)	(20)	(34)	(22)	(42)	(20)	(58)	(26)	(24)	(38)	(28)	(28)	(24)	(38)	(32)	(46)	(42)	(64)	(52)	(18)	(10)	(12)	(20)
SD	7	8	6	3	2	5	2	1	1	5	2	7	-	8	3	3	1	1	2	1	-	1	2	3
	(14)	(16)	(12)	(6)	(4)	(10)	(4)	(2)	(2)	(10)	(4)	(14)	(6)	(16)	(6)	(6)	(2)	(2)	(4)	(2)	(2)	(2)	(4)	(6)
Edible oils																								
SA	3	2	2	3	3	2	1	2	5	4	3	2	3	4	3	3	2	2	1	1	2	3	2	1
	(6)	(4)	(4)	(6)	(6)	(4)	(2)	(4)	(10)	(8)	(6)	(4)	(6)	(8)	(6)	(6)	(4)	(4)	(2)	(2)	(4)	(6)	(4)	(2)
A	25	24	22	19	30	24	19	15	25	24	25	22	19	17	22	19	19	15	28	25	24	21	22	20
	(50)	(48)	(44)	(38)	(60)	(48)	(38)	(30)	(50)	(48)	(50)	(44)	(38)	(34)	(44)	(38)	(38)	(30)	(56)	(50)	(48)	(42)	(44)	(40)
UD	8	12	7	8	5	11	4	7	10	9	11	9	10	10	7	7	12	13	8	8	6	5	9	7
	(16)	(24)	(14)	(16)	(10)	(22)	(8)	(14)	(20)	(18)	(22)	(18)	(20)	(20)	(14)	(14)	(24)	(26)	(16)	(16)	(12)	(10)	(18)	(14)
DA	11	10	16	16	10	10	25	24	9	10	11	15	15	18	16	18	15	19	11	13	17	20	16	10
	(22)	(20)	(32)	(32)	(20)	(20)	(50)	(48)	(18)	(20)	(22)	(30)	(30)	(36)	(32)	(36)	(30)	(38)	(22)	(26)	(34)	(40)	(32)	(20)
SD	3	2	3	4	2	3	1	2	1	3	-	2	3	1	2	3	2	1	2	3	1	1	1	3
	(6)	(4)	(6)	(8)	(4)	(6)	(2)	(4)	(2)	(6)	(4)	(4)	(6)	(2)	(4)	(6)	(4)	(2)	(4)	(6)	(2)	(2)	(2)	(6)

SA - Strongly agree, A - Agree, UD - Undecided, DA - Disagree, SD - Strongly disagree. Figures in paranthesis show percentage to total.

Appendix - II

PERCENTAGE OF RESPONSES TO VARIOUS STATEMENT IN URBAN AREAS

Statements scale of response	S1		S2		S3		S4		S5		S6		S7		S8		S9		S10		S11		S12		
	UA	UB	UA	UB	UA	UB	UA	UB	UA	UB	UA	UB	UA	UB	UA	UB	UA	UB	UA	UB	UA	UB	UA	UB	
<u>curry powder/</u>																									
<u>Masalas</u>																									
SA	2 (4)	5 (10)	2 (4)	3 (6)	5 (10)	5 (10)	3 (6)	3 (6)	5 (10)	4 (8)	4 (8)	2 (4)	4 (8)	3 (6)	3 (6)	2 (4)	3 (6)	2 (4)	5 (10)	4 (8)	2 (4)	1 (2)	4 (8)	2 (4)	
A	35 (70)	35 (70)	17 (34)	25 (50)	38 (76)	28 (56)	39 (78)	32 (64)	28 (56)	31 (62)	25 (50)	31 (62)	31 (62)	32 (64)	30 (60)	24 (48)	26 (52)	37 (74)	35 (70)	29 (58)	20 (40)	27 (54)	29 (58)	26 (52)	
UD	3 (6)	5 (10)	5 (10)	8 (16)	12 (24)	8 (16)	6 (12)	9 (18)	7 (14)	9 (18)	7 (14)	7 (14)	7 (14)	8 (16)	8 (16)	8 (16)	8 (16)	8 (16)	3 (6)	9 (18)	5 (10)	5 (10)	3 (6)	8 (16)	
DA	8 (16)	3 (6)	24 (48)	12 (24)	1 (2)	7 (14)	1 (2)	4 (8)	8 (16)	4 (8)	13 (26)	9 (18)	7 (14)	5 (10)	8 (16)	5 (10)	11 (22)	2 (4)	5 (10)	6 (12)	21 (42)	15 (30)	11 (22)	13 (26)	
SD	2 (4)	2 (4)	2 (4)	2 (4)	- (-)	2 (4)	1 (2)	2 (4)	2 (4)	2 (4)	1 (2)	1 (2)	1 (2)	2 (4)	1 (2)	1 (2)	2 (4)	1 (2)	2 (4)	2 (4)	2 (4)	2 (4)	2 (4)	3 (6)	1 (2)
<u>Processed fruits & vegetables</u>																									
SA	6 (12)	5 (10)	3 (6)	3 (6)	2 (4)	3 (6)	4 (8)	4 (8)	3 (6)	5 (10)	5 (10)	3 (6)	8 (16)	7 (14)	7 (14)	6 (12)	9 (18)	7 (14)	8 (16)	7 (14)	7 (14)	8 (16)	2 (4)	1 (2)	
A	27 (54)	27 (54)	29 (58)	32 (64)	33 (66)	29 (58)	35 (70)	27 (54)	33 (66)	27 (54)	36 (72)	30 (60)	35 (70)	27 (54)	28 (56)	26 (52)	27 (54)	22 (44)	25 (50)	24 (48)	31 (62)	31 (62)	15 (30)	14 (28)	
UD	8 (16)	6 (12)	7 (14)	6 (12)	5 (10)	7 (14)	3 (6)	6 (12)	5 (10)	8 (16)	3 (6)	7 (14)	5 (10)	7 (14)	8 (16)	6 (12)	7 (14)	8 (16)	6 (12)	5 (10)	7 (14)	8 (16)	30 (60)	30 (60)	
DA	7 (14)	8 (16)	8 (16)	7 (14)	7 (14)	10 (20)	7 (14)	10 (20)	8 (16)	9 (18)	3 (6)	5 (10)	1 (2)	7 (14)	5 (10)	10 (20)	6 (12)	11 (22)	9 (18)	13 (26)	3 (6)	2 (4)	1 (2)	3 (6)	
SD	2 (4)	4 (8)	3 (6)	2 (4)	3 (6)	1 (2)	1 (2)	3 (6)	1 (2)	1 (2)	3 (6)	5 (10)	1 (2)	2 (4)	2 (4)	2 (4)	1 (2)	2 (4)	2 (4)	1 (2)	2 (4)	2 (4)	2 (4)	2 (4)	
<u>Edible oils</u>																									
SA	5 (10)	4 (8)	6 (12)	4 (8)	5 (10)	4 (8)	5 (10)	6 (12)	4 (8)	4 (8)	3 (6)	2 (4)	4 (8)	3 (6)	3 (6)	2 (4)	4 (8)	2 (4)	3 (6)	4 (8)	2 (4)	3 (6)	2 (4)	3 (6)	
A	31 (62)	29 (58)	27 (54)	21 (42)	31 (62)	29 (58)	26 (52)	23 (46)	30 (60)	26 (52)	30 (60)	30 (60)	26 (52)	22 (44)	26 (52)	20 (40)	27 (54)	22 (44)	30 (60)	21 (42)	25 (50)	20 (40)	24 (48)	17 (34)	
UD	5 (10)	6 (12)	4 (8)	5 (10)	5 (10)	4 (8)	6 (12)	8 (16)	4 (8)	4 (8)	5 (10)	5 (10)	7 (14)	5 (10)	6 (12)	8 (16)	7 (14)	8 (16)	7 (14)	9 (18)	5 (10)	7 (14)	6 (12)	6 (12)	
SD	2 (4)	3 (6)	3 (6)	3 (6)	1 (2)	3 (6)	3 (6)	2 (4)	1 (2)	1 (2)	2 (4)	2 (4)	2 (4)	5 (10)	3 (6)	5 (10)	4 (8)	3 (6)	1 (2)	3 (6)	2 (4)	3 (6)	5 (10)	4 (8)	

SA - Strongly agree, A - Agree, UD - Undecided, DA - Disagree, SD - Strongly disagree.

Figures in paranthesis show percentage to total.

Appendix - III

SATISFACTION INDEX OF CONSUMERS FOR THE SELECTED PRODUCTS IN URBAN AREA

Scores Characters	UA			UB			Total (A+B)		
	Total score	Average score	SI	Total score	Average score	SI	Grand Total	Average score	SI
Curry powder/ masalas									
Quality	100	3.12	62.5	89	3.06	61.37	189	3.09	61.96
Price	89	2.78	55.62	77	2.65	53.10	166	2.72	54.42
Availability	118	3.68	73.75	102	3.51	70.34	220	3.60	72.13
Packing	124	3.87	77.5	109	3.75	75.17	233	3.81	76.39
Taste	119	3.71	74.37	104	3.48	63.12	220	3.60	72.13
Processed fruits & vegetables									
Quality	178	3.86	77.39	138	3.83	76.66	316	3.85	77.07
Price	119	2.58	51.73	87	2.41	48.33	206	2.51	50.24
Availability	170	3.69	73.91	132	4.55	73.33	302	3.68	73.65
Packing	169	3.67	73.47	130	3.61	72.22	299	3.64	72.92
Taste	162	3.52	70.43	130	3.61	72.22	292	3.56	71.21
Edible oils									
Quality	59	3.47	69.41	18	3.6	72	77	3.5	70
Price	50	2.94	58.82	12	2.4	48	62	2.81	56.36
Availability	67	3.94	78.82	23	4.6	92	90	4.09	81.81
Packing	70	4.11	82.35	17	3.4	68	87	3.95	79.09
Taste	63	3.70	74.11	16	3.2	64	79	3.59	71.81

Appendix - IV

**CONSUMER BEHAVIOUR TOWARDS SELECTED
AGRO-PROCESSED PRODUCTS - A MICROLEVEL STUDY OF
THRISSUR DISTRICT**

Schedule of Questionnaire
(for Academic purpose only)

1. Name of the respondent :
2. Place of residence : Village/Panchayat/Municipality (Specify) :
3. a) Age :
- b) Sex :
4. a) Religion :
- b) Caste :
5. Marital Status : Married/Unmarried
6. Educational qualification : Illiterate/Primary Schooling/Secondary
Schooling/Graduate/Postgraduate/
Professional qualification/others (specify)
7. Occupation : Employed in Private Sector/Govt. Service/
Agrl. and allied activities/Business/
Unemployed/others (specify)
8. Family details :
- (i) Type of family : Nuclear/Joint/others (specify)

<i>(ii) Sl. No.</i>	<i>Family Members</i>	<i>Relationship with the respondent</i>	<i>Age & Sex</i>	<i>Educational Qualification</i>	<i>Occupation</i>	<i>Monthly income if earning</i>

9. Expenditure Particulars (Monthly)

<i>Food</i>	
<i>Non food</i>	

10. Amount spent on processed food items

<i>Item</i>	<i>Average Monthly purchase (Qty)</i>	<i>Frequency of purchase Once/ Twice/ Thrice</i>	<i>Amount spent in Rs.</i>
<p>a) Spices & condiments Curry Powder (Masalas) (Chilli powder, Coriander powder, Turmeric, Others)</p>			
<p>b) Processed fruits & Vegetables i) Jams ii) Squashes iii) Pickles iv) Sauce</p>			
<p>c) Edible Oil i) Coconut oil ii) Sunflower oil iii) Groundnut oil iv) Gingelly oil v) Palm oil</p>			

Consumption pattern of selected products

<i>Products</i>	<i>Do you consume the following Yes/No</i>	<i>Frequency of purchase W/F/H/HY/NST</i>	<i>Form of consumption LU/PU/PB/HM</i>	<i>Reason for such use MF/C/Q/EC /CW/EA/O</i>	<i>Quantity of consumption gm/kg./lit No specific qty/home made/others</i>	<i>Source of purchase GP/SW/WS/O</i>
<u>Spices & Condiments</u> Curry Powder (Masalas)						
<u>Processed fruits & vegetables</u> i) Jams ii) Squashes iii) Pickles iv) Sauces						
<u>Edible Oil</u> i) Coconut oil ii) Sunflower oil iii) Groundnut oil iv) Gingelly oil v) Plamoil						

W - Weekly
F - Fortnightly
M - Monthly
HY - Half yearly
NST - No Specific Time period

ii) LU - Loose Unbranded
PU - Packed Unbranded
PB - Packed Branded
HM - Home made

iii) HF - **Health Factors**
C - **Convenience** in use
Q - **Quality**
EC - **Economy** in cost
CW - **Correctness** in Weight & **Measurement**
EA - **Easy** availability
O - **Others** (specify)

iv) GP - **General Provisional** stores
GM - **Supermarkets**
WS - **Wholesale** stores/dealers
O - **Others** (specify)

2. Awareness, Brand preference and Decision Making for the Selected Products

<i>Products</i>	<i>Aware/Unaware of the available brands X or V</i>	<i>If aware from which source AP/RO/AT RI/others</i>	<i>Preferred brand</i>	<i>Reason for preference Q/P/A/PA/O</i>	<i>Package size preferred gm/kg/ lit/others</i>	<i>Whether aware of AGMARK or other qty labels Y or N</i>	<i>If aware for which all products you instants</i>	<i>Decision maker H/W/C/J/O</i>	<i>Actual buyer H/W/C/J/O</i>
<u>Spices & condiments</u>									
<u>Curry Powder (Masalas)</u>									
<u>Processed fruits & vegetables</u>									
Jams									
Squashes									
Pickles									
Souces									
<u>Edible oil</u>									
i. Coconut oil									
ii. Sunflower oil									
iii. Groundnut oil									
iv. Gingelly oil									
v. Palm oil									

AP - Advertisement in print
 RO - Recommendation by others
 AT - Advertisement in Television/Radio
 RI - Retailers
 O - Others

(iv) Q - Better quality
 P - Low price
 A - Availability
 P - Packing is convenient & attractive
 O - Others (specify)

(viii) H - Husband
 W - Wife
 C - Children
 J - Joint
 O - Others (specify)

Brand loyalty, store loyalty and brand shift

<i>Products</i>	<i>Currently used brand</i>	<i>Duration for which the current brand has been in use</i> 1 2 3 4 5	<i>Do you intend to shift to new brands</i> Yes/No	<i>Have you shifted brands in the past 2</i> Y/N	<i>If yes reasons for shift</i> LQ/HP/NA /NBT/O	<i>Do you insist purchasing from any particular store</i> Yes or No	<i>If yes specify the reasons</i> Q/PA/CS/SI/A/I/O
<u>Spices & condiments</u> Curry Powder (Masalas)							
<u>Processed fruits & vegetables</u> 1) Jams 2) Squashes 3) Pickles 4) Sauces							
<u>Edible oil</u> i. Coconut oil ii. Sunflower oil iii. Groundnut oil iv. Gingelly oil v. Palm oil							

- 1 - Last 3 months
- 2 - Last 3 months to 6 months
- 3 - Last 6 months to 1 year
- 4 - Last 1 to 2 years
- 5 - for more than 2 years

- (iv) LQ - Low quality
- HP - High price
- NA - Non-availability
- NBT- for new brand trial
- O - Others (specify)

- (viii) Q - Belief in quality
- PA - Price advantage
- CS - Better Customer Service
- SI - Better Store image
- A - Nearness and accessibility
- I - Incentives
- O - Others (specify)

14. Attitude towards the selected products (Packed and Unpacked form)

i) Spices and condiments - Curry powder (Masalas)

<i>Statements</i>	<i>Strongly agree</i>	<i>Agree</i>	<i>Undecided</i>	<i>Disagree</i>	<i>Strongly disagree</i>
1. The quality of the product is acceptable					
2. The price of the product is reasonable					
3. The product is easily available					
4. The product has effective promotion					
5. The product has pleasant odour (aroma)					
6. The product has required texture					
7. The product has enjoyable taste					
8. The product has requisite colour					
9. The product has attractive packing					
10. The product is available in convenient packing and size					
11. The product is sufficiently pure					
12. The product is economical in use					

ii) Processed fruits and vegetables. James, Squashes, Pickles, Sauces (Branded packed form)

<i>Statements</i>	<i>Strongly agree</i>	<i>Agree</i>	<i>Undecided</i>	<i>Disagre</i>	<i>Strongly disagree</i>
1. The product has enjoyable taste					
2. The product has adequate freshness					
3. The product has good keeping quality (shelf life)					
4. The product is easily available					
5. The product is not hazardous to health.					
6. The product has the required quality					
7. The product has effective promotion					
8. The product has attractive packing					
9. The product is available in convenient packing and size					
10. The price of the product is reasonable					
11. The product is convenient for use					
12. The product has necessary nutritional value					

iii) Edible oil :-Coconut oil, Sunflower oil, Groundnut oil, Gingelly oil, Palm oil
(Packed branded form)

<i>Statements</i>	<i>Strongly agree</i>	<i>Agree</i>	<i>Undecided</i>	<i>Disagre</i>	<i>Strongly disagree</i>
1. The product has enjoyable taste					
2. The product is not hazardous to health					
3. The product has good keeping quality					
4. The price of the product is reasonable					
5. The product has pleasant flavour					
6. The product has adequate lightness/heaviness					
7. The product has economy in consumption					
8. The product has easy availability					
9. The product has sufficient reusability					
10. The product has effective promotion					
11. The product has conveient packing and size					
12. The product has attractive packing					

Parameters that influence purchase (Rank then in the order of preference)

<i>Products</i>	<i>Parameters</i>
<p><u>Spices and Condiments</u> Curry powder (Masalas)</p>	<p>Freshness/Better colour/Better flavour/Texture/Price/Economy in Consumption/Brand Reputation/Better Packing/Easy Availability/Others (Specify)</p>
<p><u>Processed fruits and Vegetables</u> (1) Jams (2) Squashes (3) Pickles (4) Sauces</p>	<p>Taste/Freshness/Keeping/Health factors/Nutritional Factors/ Convenience in use/price/Brand Reputation/Better Packing/Easy Availability/others (specify)</p>
<p><u>Edible Oil</u> (1) Coconut oil (2) Sunflower oil (3) Groundnut oil (4) Gingelly oil (5) Palmoil</p>	<p>Health factors/Taste/Reusability/Lightness or heaviness/Price/ Economy in Consumption/Keeping quality/Flavour/Better packing/ Easy Availability/Others (Specify)</p>

Satisfaction towards the currently using brand.

Express your opinion towards the following parameters for the brands currently used by you

Attributes	(1) Spices and Condiments	(2) Processed fruits & Vegetables				(3) Edible oil Oil				
	Curry Powder	James	Squashes	Pickles	Sauces	Coconut	Sunflower	Groundnut	Gingelly	Palm
Quality of the brand VG/G/A/B/VB										
Price VL/L/R/H/VH										
Availability of the brands A/S/O/R/N										
Packing VG/G/A/B/VB										
Taste VG/G/A/B/VR/										

VG - Very good
G - Good
A - Adverage
B - Bad
VB - Very Bad

(2) VL - Very Low
L - Low
R - Reasonable
H - High
VH - Very high

(viii) A - Always available
S - Some times
O - Occasionally
R - Rarely
N - Note at all

**CONSUMER BEHAVIOUR TOWARDS
SELECTED AGRO-PROCESSED PRODUCTS -
A MICRO LEVEL STUDY OF
THRISSUR DISTRICT**

BY
SUBHALEKSHMY R

ABSTRACT OF THE THESIS

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ABSTRACT

The study entitled 'Consumer behaviour towards selected agro-processed products -A microlevel study of Thrissur district ' was undertaken to make a comparative analysis of the pattern of consumer behaviour towards selected agro- processed products viz; spices and condiments, processed fruits and vegetable and edibleoils and to examine the factors that influence consumer choices towards packaged agro-processed products.

The study tried to make can explorative analysis on a comparative frame of the rural and urban consumers. The study was based on primary data collected from sample respondents using a structured schedule. Two villages and two municipal areas representing rural and urban consumer universe of Thrissur district constituted the sample. The sample size was restricted to fifty respondents each from the two rural and two urban areas totalling two hundred. Appropriate statistical techniques like Likert scale analysis, Q-sort method, Kendall's coefficient of concordance, satisfaction index and confluence analysis method were employed for the analysis.

Analysis of socio-economic profile of sample respndents showed that rural respondents were mainly low income groups , with primary eduction andwere unemployed. Higher income was found among urban consumers and number of employed women was also more in urban areas. Regarding nature of consumption it was observed that among the selected products Sauce is the product which was least consumed both in rural and urban areas. Edibleoils like sunflower oil and palmoil were consumed mainly by urban respondents . Average monthly household consumption of curry powder/ masalas was higher in rural areas. Monthly household consumption of processed fruits and vegetables was very lower in rural and urban area. Homemade form of consumption was mostly observed in rural area for curry powder/ masalas .In the case of processed fruits and vegetables, squashes and jams were consumed mainly in branded packed form in both rural and urban areas. Regarding

edible oils, majority in rural area consumed home made edible oil and loose unbranded oils. In urban areas edible oils were purchased mostly in packed unbranded form. Convenience in use and easy availability were the major reasons for purchase of branded processed products in rural and urban areas. Awareness regarding processed products was higher in urban areas. Number of brand users was very limited among the sample in rural areas. Family decision making regarding purchase of branded processed products was mainly in the hands of wife for curry powder/masalas, children for processed fruits and vegetables, and jointly for edible oils. Brand loyalty was more conspicuous in urban areas than rural areas.

In an effort to examine the general attitude towards processed products, it was found that rural respondents had clear negative attitude regarding branded curry powder/ masalas. However in the case of processed fruits and vegetables and edible oils, favourable attitude existed among rural and urban consumers.

In an attempt to evaluate the attributes of the products to which consumers agreed and disagreed, it was found that some similarity existed in the response pattern though variations were also found. Consumers in both rural and urban areas had apprehension about the purity of the branded curry powder/masalas available in the market. Both rural and urban consumers had the feeling that price of processed fruits and vegetable was not reasonable. For edible oils rural and urban consumers disagreed that the product was not hazardous to health. Rural and urban respondents agreed that branded edible oil had good taste and keeping quality. No similar response pattern was observed regarding attributes which rural and urban consumers agreed, in the case of curry powder /masalas and processed fruits and vegetables.

Using Q-sort piling of statements into five responses scale points, an attempt was made to make a comparison of rural and urban response pattern in terms of the various attributes of the selected products. Similarity in responses pattern in rural and urban areas was observed for many of the attributes, to which consumers strongly agreed, agreed, undecided, disagreed

and strongly disagreed , though variations were observed in their response pattern in certain cases.

Parameters that influenced purchase of processed products were almost similar in rural and urban areas for the selected products. Satisfaction level of brand users of processed products was reasonable i urban areas, though majority showed dissatisfaction regarding price of the products.

Analysis on the influence of socio economic factors on consumption of processed products in rural and urban showed that income ,educational level and awareness were the major determinants of consumer behaviour in rural areas. In urban areas, besides income, employment and awarness level, education and religion also influenced consumption of processed products.

The general observation from the study was that rural and urban consumer are not very similar in their behavioural patterns with regard to the use and consumption of processed products.

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