

Role Of A Family Members In Purchasing Of FMCG Products

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Abstract: The field of consumer research developed as an extension of the field of marketing research, focusing almost exclusively on consumer behaviour rather than on other aspects of the marketing process. Just as the finding of marketing research were used to improve managerial decision making so too were the finding of consumer research. The initial reason for studying consumer behaviour was to enable marketers to predict how consumer would react of promotional messages, and to understand why they made the purchase decision they did. Marketers assumed that if they knew everything there was to know about the consumer decision making process, they could design marketing strategies and promotional messages which would influence the consumer in the desired way (i.e. to purchase the marketer's product or service). In the belief that marketing was simply applied economics, the economic man theory prevailed-which assumes that consumers are rational decision makers who objectively evaluate the goods and service available to them and select only those that give them highest utility (satisfaction) at the lowest cost. This paper tried to find out when and how consumer behaviour effect purchasing of a fmcg product and who is the influencer, decider and initiator of different products.

Keywords: prevailed, initiator, influencer, promotional

I. INTRODUCTION

The world, in the 20th century is a celebration in diversity. Its people differ not only in the usual ways by age and gender, by race and nationality, by education and occupation, by marital status and living arrangements but also in their activities and interests, their preferences and opinions. They differ in the music they like, the television shows they watch, the political beliefs they hold, the clothing they wear.

Indeed, there has never been a better time for people watching. Just stand on a street corner during the afternoon in any medium-sized city. The diversity in dressing fashion women's hemlines may vary from the micromini to ankle length and even longer, with any and every length between. Their trousers may range from short-shorts to tailored slacks, from spandex bicycle pants to flowing pajamas, from bell bottom trousers to jeans. Men's clothing may vary from traditional business suits to sport jackets, from baseball jackets to unstructured jackets, from t-shirts to spot shirts and even to dress shirts. Department stores feature tattered clothing;

fashion editors write about the "grunge" look; alligator logos are out, patched clothing is in. And every body is in style.

Or look at hairdos-on men and women alike, regardless of age and stage. They may range from the shaved head to the flowing mane, from the clipped bob to the ubiquitous pony tail, from straight hair to curly hair, from frizz to cornrows to perms.

In today's time, we are all free to express our tastes and our personalities in any way we wish, and the wonderful news is that we all fit in. In addition to the diversity among individuals, the twenties also mark a tremendous diversity among marketers. Traditional retailers, from department stores to mom-n-pop stores, are still around. So are the mass merchandisers, the discount stores, and the off-price stores. But the twenties also has seen a tremendous shift from mass marketing to niche marketing to direct marketing, from show-rooms to custom catalogue, from selling through direct mail to selling through television shopping networks. Some marketers offer value pricing, which stresses high quality at the lowest possible price, while other marketers are concerned with relationship marketing, designed to develop a close affiliation

with the consumer. Some consumers prefer to shop at stores that offer large selections of merchandise and low prices, while others prefer stores where they can get in and out quickly, and they are willing to pay a premium to save time.

Manufactures sell through traditional distribution channels, through custom – designed channels, and direct to the consumer. Where United States producers formerly focuses almost exclusively, on the domestic market, the larger global market now beckons, and marketers are designing marketing strategies that they hope will be as effective in Bombay as they are in Boston.

With all the diversity that surrounds us, the profusion of goods and services offered to us, and the freedom of choice available to us, one may wonder how individual marketers actually reach us with their highly specific marketing messages. How do they know which people target, where to reach them and what message would be most persuasive to that target audience?

The answer, of course, is that despite the diversity among us, there are also many similarities among us that can be found among many peoples of the world. For example, we all have the same set of biological needs no matter where we were born. These needs include the needs for food, for nourishment, for water, for air, for shelter from the elements; we also acquire needs after we are born. These needs often are shaped by the environment and the culture in which we live, and by our education and the experiences we have.

Everybody in this world is a consumer. Everyday of our life we are buying and consuming an incredible variety of goods and services. However, we all have different tastes, likes and dislikes and adopt different behaviour patterns while making purchase decisions. We may prefer to use Colgate toothpaste, Cinthol toilet soap and Halo shampoo while our spouse may prefer Neem toothpaste, Lux soap and Shikakai shampoo. Similarly, we may have a certain set of preferences in food, clothing, books, magazines, recreational activities, forms of savings and the stores from where you prefer to shop, which may be different not only from those of our spouse but also our friends, neighbours and colleagues. Each consumer is unique and this uniqueness is reflected in the consumption behaviour and pattern and process of purchases.

‘What’ products and services do we buy, ‘why’ do we buy, ‘how often’ do we buy, from ‘where’ do we buy, ‘how’ do we buy, etc. are the issues which are dealt with in the discipline of consumer behaviour. Consumer behaviour refers to the behaviour that consumer display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs. The research of consumer behaviour is the research to how individual make decision to spend their available resources (time, money, effort) on consumption related items. Consumer behaviour can be defined as those acts of consumers directly involved in obtaining, using and disposing of economic goods and services, including the decision processes that precede and determine these acts.

Consumer behaviour is helpful in understanding the purchase behaviour and preferences of different consumers. As consumers, we differ in terms of our sex, age, education, occupation, income, family set-up, religion, nationality and social status. Because of these different background factors we

have different needs and we only buy those products and services which we think will satisfy our needs. In marketing terminology, specific types or group of consumers, buying different products (or variation of the same basic product) represent market segments.

As scholars of human behaviour, we are concerned with understanding consumer behaviour, with gaining insights into why individual act in certain consumption related ways and with learning what internal and external influences impel them to act as they do. Indeed, the desire, for understanding consumption related human behaviour has let to a diversity of theoretical approaches to its research.

Consumer behaviour was a relatively new field to study in the mid-to-late 1960s, with no history of body of research of its own, the new discipline borrowed heavily from concepts developed in other scientific disciplines, such as psychology (the study of the individual), sociology (the study of groups), social psychology (the study of how an individual operates in groups), and economics. Many early theories cornering consumer behaviour were based on economic theory, on the notion that individual act rationally to maximize their benefits (satisfactions) in the purchase of goods and services. The initial thrust of consumer research was from a managerial perspective, marketing manager wanted to know the specific cause of consumer behaviour. They also wanted to know how people receive, store and use consumption related information so that they could design marketing strategies to influence consumption decisions. They regarded the consumer behaviour discipline as an applied marketing science; if they could predict consumer behaviour, they could influence it. This approach has come to be known as positivism, and consumer researchers primarily concerned with predicting consumer behaviour are known as positivists.

The field of consumer research developed as an extension of the field of marketing research, focusing almost exclusively on consumer behaviour rather than on other aspects of the marketing process. Just as the finding of marketing research were used to improve managerial decision making so too were the finding of consumer research. The initial reason for studying consumer behaviour was to enable marketers to predict how consumer would react of promotional messages, and to understand why they made the purchase decision they did. Marketers assumed that if they knew everything there was to know about the consumer decision making process, they could design marketing strategies and promotional messages which would influence the consumer in the desired way (i.e. to purchase the marketer’s product or service). In the belief that marketing was simply applied economics, the economic man theory prevailed-which assumes that consumers are rational decision makers who objectively evaluate the goods and service available to them and select only those that give them highest utility (satisfaction) at the lowest cost.

In marketing, there is well identified consumer buying process, with slight variation from one product category to another and also across buyer segments. In consumer buying process, there are various well identified roles, several marketing experts have identified specific purchase roles viz. initiator, influencer, buyer, used, information gatherer and decider. Initiator is the individual who determines that need or want is not being met and authorizes a purchase to rectify the

situation. Influencer is a person who by some intentional or unintentional word or action influences the purchase decision, the actual purchase, and/or use the product or service. Buyer is the individual who actually makes the purchase.

OBJECTIVE OF THE STUDY

To identify, who in a rural as well as urban family influence and who makes a decision regarding purchase of FMCG's.

II. RESEARCH METHODOLOGY

In indicates how sample units are selected. In the present study non-probability method of sampling was applied, to be more specific judgmental method of sampling was adopted. It was taken up because sampling frame in case of villagers could not be defined. Therefore units/ elements in the population were purposely selected. It was desirable because the researcher has to select a sample of respective consumer of rural and urban background. It is needless to mention that when a small sample of few units is to be selected a judgment sample is more suitable as the errors of judgment are likely to be less than the random errors of probability or any other sampling method. For this study besides Bareilly city with a population of 21,04,535 in terms of household and 5 no. of villages namely Rajpura, Abdulapurmafi, Pharganj, Bithari, Dohra with the respective household population of 70,151 was chosen.

A sample of 250 combined of Bareilly city and a sample of 250 comprising of 50 respondents from each respective village was taken to make a total of 500 respondents. As mentioned above each respondent was selected on judgmental basis both in city and village based on the criteria of reasonable standard of living of the respondents.

PURCHASE ROLES

This section probes more deeply into the nature of the decision-making process in the family and its implications on consumer behaviour and marketing. As it is clear that the society is structured of roles that are occupied (or played) by its members. So, the family have its own structure, with each member playing his or her role. For many products, it is fairly easy to identify the buyer on one hand, but .some products involve a decision-making unit on the other.

Four roles have been identified which the people might play in a buying decision:

- ✓ Initiator,
- ✓ Influencer,
- ✓ Decider, and
- ✓ Purchaser

These have been .selected for a comparative study in urban and rural context. The data collected on the purchase roles has been (tabulated below).

Edible Oil	18	78	04	52	24	24	95	00	05	77	00	23
Bathing Soap	21	57	22	52	29	19	85	05	10	77	00	23
Hair Oil	36	57	07	54	38	08	84	08	08	92	00	08
Face Cream	24	62	14	42	42	16	65	20	15	80	00	20
Clothes	74	21	05	68	16	16	10	00	00	87	00	13
Tooth Paste	44	44	12	23	69	08	10	00	00	78	00	22
Tea and Cold Drink	30	70	00	75	18	07	10	00	00	90	00	10

Table 4.6: Rural Purchase Roles (In Percentage) As Played By Husband (H), Wife(W) And Spouses(S) In Different Product Categories In Rural Area

PRODUCT CATEGORY	PURCHASE ROLES (%)											
	Initiator			Influencer			Decider			Purchaser		
	H	W	S	H	W	S	H	W	S	H	W	S
Pulse	29	68	03	26	59	15	50	47	03	47	24	29
Edible Oil	29	68	03	24	59	18	50	47	03	44	24	32
Bathing Soap	29	65	06	24	50	26	47	50	03	38	26	36
Hair Oil	16	71	19	22	56	22	45	36	19	42	22	36
Face Cream	12	85	03	24	65	11	53	41	06	44	26	30
Clothes	29	62	09	38	38	24	53	32	15	35	21	44
Tooth Paste	26	65	09	21	43	36	44	47	09	41	21	38
Tea and Cold Drink	19	75	06	38	53	09	58	42	00	41	24	35

Table 4.7: Urban Purchase Roles (In Percentage) As Played By Husband (H), Wife (W) And Spouses(S) In Different Product Categories In Urban Area

III. ANALYSIS

BATHING SOAP

A combined analysis of the above three product categories is being made as there is similarity in the responses obtained. The performance of four roles in these product categories is analysed below:

INITIATOR: In this category, three-fourth of the wives in rural area are initiator. It is also noticeable that in 18 per cent of cases the husband is also an initiator.

In the urban sector, the role of wife has slightly reduced. They are the initiators in about 70 per cent cases. The role of husband is slightly more as they act as initiator in about 30 percent cases. This increased participation is perhaps due to comparatively more participatory decision, more involvement in home work and enhanced awareness level of the urban consumer.

The spouses play a negligible role in both rural and urban sectors.

INFLUENCER: In the rural sector, the husband plays the role of influencer in more than half cases, wife and spouse share the remaining dais.

In the urban sector, in 60 per cent cases the influence) role is played by wife, in 25 per cent cases the husband is influencer and the rest, go to the score of the spouse.

The above figures clearly suggest that the wife have substantive roles to play in the urban sector compared in rural one. This certainly carries a message for the marketer about how to promote the product in the rural areas. It will also be pertinent to note down that the mature children also play a noticeable role in influencing the selection, of brand.

PRODUCT CATEGORY	PURCHASE ROLES (%)											
	Initiator			Influencer			Decider			Purchaser		
	H	W	S	H	W	S	H	W	S	H	W	S
Pulse	18	78	04	52	24	24	95	00	05	77	00	23

DECIDER: The analysis of the performance of this role in the product category clearly shows an extreme tilt towards the husband in the rural sector. The data reveals that in about 95 per cent cases husband plays the role of the decider in rural homes. The rest is shared by the spouse. There is no role left for the wife in this category. Therefore, the data clearly depicts the position of wife as a decider in this category. This means that she cannot decide any component of a buying decision: whether to buy, what to buy, how to buy, or where to buy.

Compared to this, in the urban sector although the wife plays marginally a lesser role of a decider than to a husband, she is able to go through in about half of the decisions. As a result, the husband and the wife share equal dais in performance of the rule in this product category.

PURCHASER: The role is played by the spouse. This illustrates a position of total concentration of purchase either in the hands of husbands or in the hands of the spouse.

In the urban sector the data says that about 45 per cent of husband, 25 per cent of wives and 30 per cent of spouses are purchasers. Further interrogations revealed that out of 45 per cent, in 25 per cent cases the purchases were made by wife and husband combined. Therefore, in effect the role of husband as a purchaser reduces to 20 per cent.

The above trend clearly suggests a major difference between the rural and urban sectors as far as the role of purchaser is concerned.

The marketers can take the message regarding positioning at point-of-purchase of their product to the attention of the buyer.

HAIR OIL

The four roles as played in case of Hair Oil by the family members are analysed below:

INITIATOR: In this product category, it can be noted from the available data that in case of rural consumers, the wife is an initiator in about 60 per cent events. In about 35 per cent cases, the husband is an initiator and the remaining goes to the spouse. It is interesting to note down that in case of a product category mainly attributed to ladies, the husband share a considerable platform of purchase initiation. Interrogations revealed that as in rural areas sachet pack of the Hair Oil is consumed, and as clear from the earlier analysis the husband plays the role of purchaser in almost all the cases, it takes the decision on the shop itself as the stake involved is little. Therefore, it is obvious that how introduction of sachet packs has caused a revolution in the consumption pattern.

In the urban sector, the wife is an initiator in about 70 per cent cases, in 16 per cent cases the husband is an initiator and 13 per cent cases are handled by spouse. The difference in the scenario is due to the difference in the packaging bought. As Hair Oil is purchased in large packs in urban areas, therefore, it leaves little scope to exercise the option at the time of purchase.

It was also revealed in interrogations that about 5 per cent of the husbands are also consumers of Hair Oil. This clearly suggests towards a dormant market for the marketers. It was also interesting that Spouses are initiators in cases where it is

feminine and is above 15 years. The same was true for rural area.

INFLUENCER: In the rural areas the role of influence; is played by the husband in about 55 per cent cases, by the wife in 38 per cent cases and remaining 8 per cent is bagged by the spouse. The dominance of the husband in a product category used by the wife is a clear indicative of the dominance of the husband in all matters in rural areas. Any marketer interested to move in a rural area has to keep this very fact in view before making a foray in the field. Still it has to be noted down that about 40 per cent cases are influenced by the wife.

The urban areas are marked by the wife playing influencer role in about 55 per cent cases and the rest of the dais equally shared by husband and spouse, i.e. 22 per cent each. This points out that wife plays a more influential role in urban areas compared to rural areas. The mature spouse also is more involved here in purchase decision than in rural one. Therefore, it is fair to interpret that the spouse in urban areas can also be angled in promotion of a product. One of the reasons why husbands are dominant in 22 per cent cases is that they are also users in many of the cases.

DECIDER: As in other cases, the rural area is marked by the husband playing a dominant role in deciding about whether, what, how and where, about the product. In about 84 per cent cases the husband is a decider and the remaining piece of the cake go equally to wife and spouse, i.e. 8 per cent each.

In comparison the wife plays an equally important role of a decider, she is the decider in about 36 per cent of cases. Though the husband outplays the wife by 9 per cent, as he plays the role of decider in 45 per cent cases, but the main reason is that he is also a consumer in about 10 per cent cases. It is this portion that gives him lead over the wife. Therefore, it is fair to conclude that in case of Hair Oil, husband and wife both play the role of the decider in an equal quantum. Another hiring fact to note is (hat the role of spouse as decider is almost double in the urban sector compared to the rural ones.

PURCHASER: Purchaser's role in rural area is similar to the earlier product category. The husband plays the role of purchaser in about 92 per cent cases and spouse in 8 per cent cases. The wife does not play any role in this product category.

In contrast, the husband is a purchaser in 42 per cent cases in the urban sector, the wife in 22 per cent cases, and the spouse in about 36 per cent cases. As interrogations revealed, the cases in which husband plays the role of purchaser, he is accompanied by his wife in 25 per cent cases. The spouse also has a major role of a purchaser in this category. It is worthwhile to note here that where the spouse performs the role of a purchaser, the brand is pre-decided. Therefore, it is fair to interpret that in about 40 per cent, of case the brand of Hair Oil is pre-decided. This indicates towards a good deal of brand loyalty in this product category.

FACE CREAM

At the outset it should be clear that in about 45 percent of cases Branded Face Cream are not purchased in the rural areas and all the inhabitants are user of unbranded Face Cream. In urban areas, 30 per cent of the consumers are user of

unbranded Face Cream. A comparative analysis of the four roles as played in rural and urban families is given below:

INITIATOR: In the rural sector, the husband is an initiator in 24 per cent cases, the wife in 62 per cent cases and the spouse in 14 per cent cases. The highlight of the figures is that in a product category that is solely used by ladies, the husband still has a say in it. Another compelling fact that encountered is the spouses in the rural area exceed their urban counterpart by 1:4 as far as an initiator role is concerned. The interaction with the respondents revealed that there is a greater tendency of the spouses taking part in food preparation in rural areas compared to urban counterpart.

The urban sector is characterised by wife playing initiator's role in 85 per cent cases. Husbands are initiators in 12 per cent cases and spouses play a negligible role, i.e. 3 per cent. It is clear from the data that the initiator role centres around the wife in the urban sector. The negligible role of the spouse is because they are seriously engaged in studies, a rare factor in the rural areas, as discussions revealed.

INFLUENCER: The role of an influence in the rural areas, is equally played by the husbands and the wives, each claiming a share of 42 per cent each. The remaining is left for the spouses who play the role of an initiator in 16 per cent of cases. The message for the marketers is that they should not underestimate the role played by husbands. In formulation of any marketing strategy this fact must get due attention. The feminine spouses in the rural sector devote more time in kitchen, is reason behind being their influencer in 16 per cent cases.

In the urban sector the husband plays the role of an influencer in 24 per cent cases, the wife in 65 per cent cases and the spouses in 11 per cent case. Here the wife plays a greater role in comparison to their rural counterpart. The important feature to note down is that husband and spouse plays the role of influence in 35 per cent of cases. The discussions revealed that this is because of greater awareness of competing brands and spread of communication channels. It shall be worthwhile for the marketers to focus on both the husband and the wife in formulation of any marketing strategy, keeping an edge tilted towards the wife.

DECIDER: As the data collected from the rural respondents reveal the field of decision is dominated by husband. He leads the tally with 65 per cent. In case of the urban sector, the same is the leader with 53 per cent. This clearly says the proved fact that Indian society is a male dominated. One pertinent thing to note down is the difference in the share of cake between the husband and the wife in the urban sector is small. This increase is due to reduction of the share of both husband and spouse. It entails that the spouse is the urban sector is not in a driving seat in fair number of cases as in the rural sector. The key lies in the difference in the activities of both.

PURCHASER: In the rural sector, the husband purchases in 80 per cent of cases and rest of the cases are handled by the spouse in the family. The discussions revealed that the spouses are used in purchase of those spices that need less quality input or quality is adequately identifiable for example salt, chilly etc. In cases where quality needs to be assured before going ahead with purchases, the purchases are made by the male head of the family. In the urban sector the spouse has

emerged as the major purchaser, bagging 30 per cent of the total cases. Though the percentage in the husband side shows to be 44, but of it purchases in 25 per cent case is made jointly by husband and wife. The reason behind the phenomena is that the urban household is assured of the quality as it goes for branded products. The wife alone bags 20 per cent of the role of purchaser, here lies a major difference between behaviour of the rural and the urban woman.

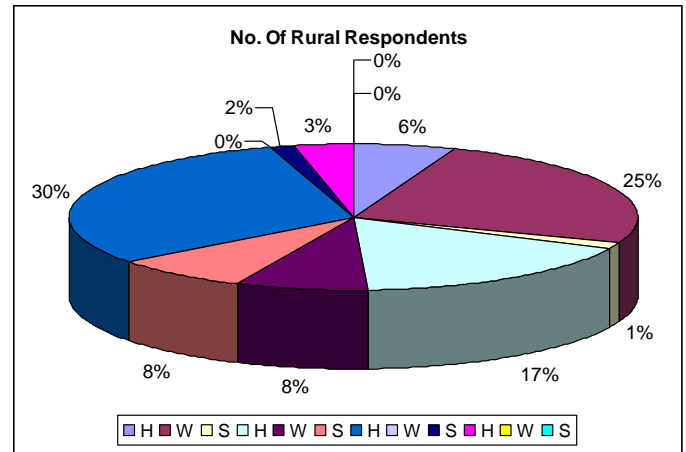


Figure 1

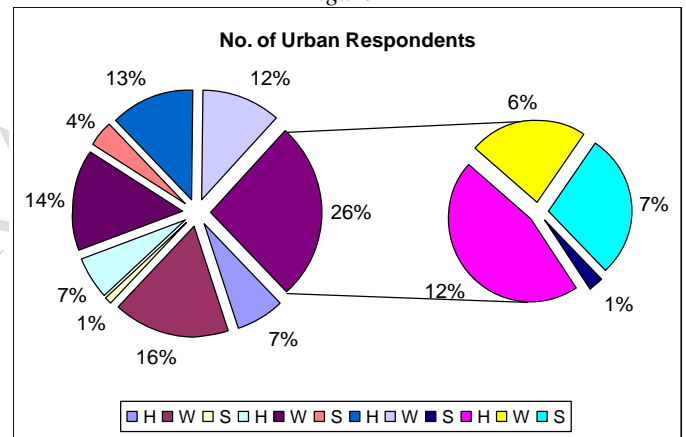


Figure 2

CLOTHES

It may be noticed that in case of clothes the rural segment is not at all loyal to brands and 30 per cent of urban segment also does not have pre-decided brands at the time of purchase. In this background the data collected regarding the purchase or buying roles is analysed below:

INITIATOR: In the rural areas, the husband is found to play the role of purchaser in three-fourth of cases. The second main player is the wife, playing the role of initiator in 21 per cent of cases. Rest five per cent is bagged by the spouse. Here also the husband leads the tally by a good margin over the wife. The wife only plays a second fiddle.

Comparatively, the wife is the leader in the rural sector. She is an initiator in 62 per cent cases. Husband plays the role to initiator in only 29 per cent of cases. These differences between the rural and the urban family decision making are important phenomena from the point of view of marketers.

INFLUENCER: The role of an influencer is also played mainly by the husband in a rural set up. An interesting thing to

note down is that the role of the husband and the wife has slightly decreased. The total decrease goes in the account of the spouse. The discussions revealed that the spouse has all say in purchases of their clothes. Therefore, it is suggested that a marketer should treat all the three segments of the family structure as three different markets and design any marketing strategy accordingly. The platform is equally shared by husband and wife in the urban sector. The husband here gains the lost ground as initiator due to the structure of the society, which is a male, dominated one. It is worthwhile to observe in this context that the wife no where lags in performance of the role. This is vastly different from the rural counterpart. Here the role of the spouse is also luring one, i.e. 25 per cent of the total. In this way he also qualifies for specific attention for the marketers.

DECIDER: The data relating to the role of decider in the rural areas in the product category of clothes give a clear account of how dominant there, male is. The husband is decider in 100 per cent cases. One reason perhaps is that he is the earning member of the family. The wife has least direct contribution to income because middle class women are prohibited to join the male members in the field, phenomena vastly found in lower strata of the society.

Similarly the urban sector is also dominated by the men over the women. As the data reveals the woman is not far behind, they are deciders in 32 per cent of cases. This is a totally different picture from the rural areas. Another interesting thing to put on records is that in the urban families, the spouse also shares the cake with 15 per cent. The reason as revealed is the improved educational background of the spouse and their increased interaction with the outer world.

PURCHASER: The husband plays the major role in purchase section too. He is the purchaser on about 90 per cent occasions and the rest is the share of the spouse. Interactions revealed that the spouse is allowed to purchase in only those cases where they have achieved maturity. It is fair to interpret that husband is also the purchaser of the wives garments. This is a particularly an important news for the marketers.

In the urban sector surprisingly the spouses have emerged as the leaders in this product category. They are ahead with 44 per cent followed by husband with 35 per cent and wife claiming the remaining share of 21 per cent. As revealed, the reason of this leadership is that the largest needy group for clothes is spouses. The change cycle is frequent because of their comparatively changing physical structure also due to more responsiveness to changing fads & fashions.

TOOTH PASTE

Before moving ahead, it is worthwhile to note down that 28 per cent of the inhabitants do not use any tooth paste. This may sound amazing but of equally interest for marketers. The roles have been scrutinised below:

INITIATOR: A turn of the trend has been noticed in this product category. The husband and the wife both are an initiator in equal number of cases, i.e. 44 per cent each. The reason that was revealed of the discussions with the rural respondents is that though the male is the only earning member, the same product is used by the whole family and

according to the traditions; it is the wife who has to keep in view the interest of all.

In an urban family the wife is an initiator in 65 per cent of cases and the husband trails with only 26 per cent. The reason for dominance of the wife in this region is because of the 'bathroom concept' prevalent in the urban areas, which is partially absent in the rural areas. The visits in the rural areas cleared that though there is a bathroom like compartment in the homes (found only in middle and high-class families), it is only meant for the ladies. That also is found very unscientific with an aim of only making the view opaque. The bathroom in urban areas has been looked after in most of cases by the wife. This is the reason behind her emergence as a leader in performance of the role.

INFLUENCER: In rural area, as the data reveals, the wife far exceeds the role of an influencer, because she is influencer in 69 per cent of cases compared to the husband who plays the role in only 23 per cent cases. This proposes to be interesting for the marketers as this is a product category in which the wife has turned the table in the rural area. The interested marketers may go in for in depth study to learn the causes, which may help them in turning tables in the other product categories.

In the urban sector, a more interesting feature is encountered that though the leader is the wife with 43 per cent, the spouses are second with 36 per cent. It was found that only one paste is used by the whole family and the parents have to increasingly keep the interest and tastes of the spouses in view. This is the reason why the spouses have comparatively larger share of cake.

DECIDER: As found in earlier cases too, here also the husband is sole decider in all the cases. Comparatively, in the urban sector the wife is leader with 47 per cent cases. This is a totally different picture from rural areas. An edge of the wife over the husbands in the decider category may be the changing face of the Indian society.

PURCHASER: The role of purchaser played by husband is in 78 per cent cases in rural area. Whereas the role of wife is duck in the purchaser's category. The spouses play the role in 22 per cent cases. The reason for a greater role for spouses is that in case of branded goods and if it is pre-decided, it matters a little about who is the purchaser.

The role of purchaser in the urban category is evenly distributed between husband, wife and spouses. The greater contribution of spouses as a purchaser can be of particular interest to marketers.

TEA & COLD DRINK

At the beginning, it must be recapitulated that 81 per cent of the rural and 44 per cent of the urban inhabitants do not go for purchase of Tea & Cold Drink. Not a single inhabitant has shown a trend of purchasing branded Tea & Cold Drink. Therefore, it may be said that the breeze of branded Tea & Cold Drink has yet to catch the eyes of middle class in both rural and urban categories.

INITIATOR: In rural area, the outside purchase of Tea & Cold Drink is made in only 19 per cent cases. As the data reveals the main initiator is the wife. She is instrumental for

purchase in 70 per cent cases. The husband is an initiator in 30 per cent cases.

Comparatively, in the urban sector 75 per cent cases are initiated by wife, 19 per cent by the husband and 6 per cent by the spouse. The investigations revealed that the spouse is an initiator in those homes where either the wife is too old to perform any work or she is disabled due to any reasons and the kitchen is taken care of by the spouses.

INFLUENCER: The dominance of male in this category is clearly visible as the collected data are scrolled. In three-fourth of the cases the husband was found an influencer. The reason that came out of the discussions was that in this product category the husband was fully aware and capable to evaluate the quality of a product as he was also a producer of the food grains.

The urban scenario is clearly dominated by women. She is an influencer in 53 per cent of the cases, followed by the husband with 38 per cent. The interaction revealed that the husband plays this role in families where the social ladder from lower to the middle has changed, within a spate of five years. It may also be added that middle class has not yet made itself familiar with the branded Tea & Cold Drink.

DECIDER: In the rural sector, 100 per cent cases are decided by husbands. This as noticed is a benchmark in the rural sector. In the urban sector though the husband is a decider in 58 per cent of cases the wife also has a sizeable contribution as she is a decider in 42 per cent cases. Here lies the vast difference in the decision making of rural and urban families.

PURCHASER: The husband is purchaser in 90 per cent of cases in the rural area. The spouse purchases in 10 per cent cases. The contribution of the wife is nil. The interrogations revealed that in effect the husband was purchaser in all the cases as the spouse was sent to purchase only pre-inspected Tea & Cold Drink.

In the urban sector the husband was a purchaser in 41 per cent cases followed by the wife in 35 per cent cases and the spouse with 24 per cent followed the trail. Actually speaking the wife reached to the shop in 60 per cent cases. The percentage shown in the favour of the husband includes 25 per cent cases where he is accompanied by his wife. It is in one important factor that, a marketer has to keep in mind.

Therefore, it is well evident from the analysis that at various points there is a vast difference between the purchasing or buying role in the urban and the rural set up.

IV. CONCLUSION

It is seen in present research, purchasing of a fast moving consumer products there are different aspects. One of the major aspect is role of consumers and nature of the decision-making process in the family. In present study it shows that for every product decision maker is different so this paper

strongly recommend that companies producing fast moving consumer goods should segment their products as per the sex, age and place as well as should keep in the mind the role of influencer, initiator and decider of a product and it will turn as great strategy for the companies, definitely It will maximize the sale of goods.

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