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Importance of evaluative criteria in decision process of selected FMCG among rural consumers: A comparison of Compensatory and Non – Compensatory structures

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Abstract- Fast moving consumer goods industry is in spotlight as it is growing with rapid swiftness over last decade peculiarly in rural domain. However, few studies provide insight into rural penetration but there is no study which gains insight into comparison among compensatory and non-compensatory structures of rural folks in consumer packed goods segment. This qualitative study explores the metamorphosis of significance of evaluative criteria betwixt compensatory and non-compensatory structures of three FMCG products i.e. toothpaste, shampoo and soap among rural consumers. The present study is conducted in rural areas of Himachal Pradesh which is in northern part of India. Multistage proportionate sampling technique was used for data collection and data were collected through self-administrated questionnaire. The results of the study illustrate that criteria's such as shop location, style, shelf display, date of manufacture and credit facility available with the seller are not used by the rural folks prior to purchasing FMCG products. Moreover, for criteria's such as attractive packaging, quality, quantity, brand, organic product, price, more features of product, country of origin, behaviour of retailer, special offer and discount, availability and medical use of products there is same level of importance, regardless of compensatory or non-compensatory decision rule. Besides, results demonstrate that retailer recommendations, effect of advertisement, friends and family recommendations vary in prominence between compensatory and non-compensatory decision rules among countryside folks.

Keywords: Rural, FMCG, Compensatory, Non-Compensatory

I. INTRODUCTION

Marketing to rural consumers has crop up as asalient domain of study in emergent nation like India owing to the recent boom in consumption in rural markets (Sarkar, Kundu and Chaudhuri, 2016). In the marketing context, the term consumer denotes not solitary to the act of procurementbut also to patterns of comprehensive buying which comprise pre-purchase and post-purchase happenings. Since,consumer behaviour arose as a distinct field of study in 1960's, and association of consumer research was formed in 1969 (Pachauri, 2002). Still, most inescapable and prominent postulation in consumer behaviour research is that consumptions are headed by a decision process (Olshavsky and Granbois, 1979). However, behaviour philosophies are vital to its theoretical and experiential investigation programme, its pursuit to infer certainly occurring consumer behaviours such as purchasing, saving, brand choice, the adoption of innovations, and the consumption of amenitiesenlargementsmetaphysical and practicalconcerns that go further than the theoretical discipline known as the behaviour analysis (Foxall, 2001). Besides that, most inescapable and prominent postulation in consumer behaviour research is that consumptions are headed by a decision process (Olshavsky and Granbois, 1979). Similarly, emblematic consumer choice comprises of a set of alternatives, each designated by numerous attributes (Bettman, Johnson and Payne, 1991). Besides that, Engel-Kollat-Blackwell (EKB) model extended John Dewey's (1910) original five-stage problem-solving process and applied it to consumer behaviour. Additionally,using the EKB model as a backdrop, the focus is on the five core stages of the decisionmaking process (i.e., problem recognition, search, alternative evaluation, purchase and post-purchase), these five stages are the most widely accepted, as evidenced in a preponderance of consumer behaviour textbooks (Darley, Blankson and Luethge, 2010). Whereas, prominence of detecting vital attributes or else evaluative criteria has long been renowned in the consumer behaviour as well in trading literature (McDaniel and Burneet, 1990). Moreover, decisions about product characteristics or attributes are essential components of marketing strategy, subsequently by fluctuating the product attributes,

marketers can make their products more striking to customers (Jamal and Goode, 2001). Likewise, consumer administrators have long been interested in exploring the evaluative criteria or product attributes contrary to which each choice alternative is evaluated by a consumer (Rosenberg, 1956), evaluative criteria can include objective attributes such as price, brand name, country of origin or subjective attributes such as quality, comfort and design (Jamal and Goode, 2001; Rosenberg, 1956).However,marketing to rural consumers has appeared as an essential space of study in evolving country like India owing to the new-born boom in utilization in rural arcades (Sarkar, Kundu and Chaudhuri, 2016), and seventy per cent of India's young population lives in the under-served rural India. Not only, a recent McKinsey report estimates that in approaching years the per capita intake of FMCGs but also, in rural India will be equivalentto existing urban magnitude (Kashap, 2015). Moreover, Borden (1964) exemplified Fast Moving Consumer Goods (FMCG) as products that are merchandisedrapidly and at comparatively low cost. Indeed, demand for consumer goods in rural arcades in the evolving economies is cumulative, and these market place are being embattled by international corporations publicizing consumer goods (Venugopal, 2014).

Alternative choice process

a. Compensatory structures

Consumer exhausting a compensatory decision rule will consent supposed favourable rating or brand evaluative criteria to compensation of unfavourable evaluations (Louden and Bitta, 2002). In compensatory decision rule, a purchaser evaluates brand or exemplary preferences in terms of each related attribute plus computes weighted or summated markaimed at each brand (Shiffman and Kaunak, 2008). The compensatory rules as well as states that the brand rates highest on sum of consumer's conclusions of the relevant evaluative criteria will be picked. Moreover, this rule allows the trade-offs between the strength and flaws, the consumer is capable to mark trade-offs once paralleling alternatives (Lindquist and Sirgy 2009).

b. Non-Compensatory structures

A non-compensatory consumer choice rule is one in which the faintness of a possible alternate is not offset by its forte (Lindquist and Sirgy 2009). In contrast, non-compensatory judgement rule does not permitbuyers to poise positive elevations of brand on one alternative against a negative assessment on some auxiliary attribute (Shiffman and Kaunak, 2008). However, choice rules are supposed to be non-compensatory when virtuous performance on one criteria does not offset or recompense for deprived performance on other evaluative criteria of the product (Louden and Bitta, 2002).

II. REVIEW OF LITERATURE

2.1 Decision making by consumers

Edwards (1954) in theory of decision making claimed that economists and others have been developing theories about how people make adoptions amongst desired alternatives. These theories centre on the concept of the subjective value or effectiveness, of the alternatives among which the decider must pick. Sproles and Kendall (1986) analysed the methods for profiling consumer's decision making styles using eight factors namely quality, brand consciousness, novelty fashion consciousness characteristics, hedonistic shopping consciousness, price, impulse, over choice consciousness and brand loyalty. In another study by Cubillo, Sanchez and Cervino, (2006) analysed the decision making process of international students and presented the model which showed purchase intention as dependent variable dependent on five factors i.e. personal reasons, the effect of country image, influenced by city image, institution image and the evaluation of programme of study. Shiv and Fedorikhin (1999) explored the consumer decision making in context to interplay of affect and cognition. Findings from the experimentation by authors suggest that if processing resources are limited, spontaneously evoked affective reactions rather than cognitions tend to have a greater impact on choice. As a result, the consumer is more probable to select the alternative that is superior on the affective measurement but inferior on the cognitive measurement. In year 2000, authors Haubl and Trifts inquired decision making in online shopping environment, they established in their investigation that while making purchase choices, consumers are often incapable to assess all obtainable alternatives in extreme depth and, thus, incline to use two-stage procedures to distance their decisions. At the first stage, consumers typically

screen a large set of available products and identify a subset of the most auspicious alternatives. Consequently, in second stage they evaluate infurther depth, perform relative comparisons across products on important attributes, and make a purchase decision.

2.2 Evaluative criteria and FMCG

For more than a decade there has been significant curiosity in investigating consumer's evaluation's (Ostrom and Lacobucci, 1995). Verma and Rojhe (2018) reviewed the evaluative criteria used by consumers preceding purchase decision of FMCGs. Investigators scrutinised six criteria's used by consumers preceding purchase of consumer packed goods namely price, quality, brand, lifestyle, advertising and packaging. Sridevi (2014) through an empirical study on effectiveness of advertisements on selected FMCG, found there is positive relation of advertisements with these products i.e. shampoo, soap, hair oil and toothpaste. Eckman, Damhorst and Kadolph (1990) probed into store purchase decision process: use of criteria for evaluating women's apparel. Eckman et.al. interviewed 80 female customers, most of females were aged between 18 to 30 years, majority were single women residing in local urban areas holding mid-level white collar, managerial and professional jobs. Overall, four key type of criteria appeared as vital to respondent's -aesthetic, usefulness, performance and quality, and extrinsic criteria. Robinson, Shaver and Wrightsman (1991) studied the criteria for scale selection and evaluation, authors narrated eight criteria in construction of well-designed scale viz. representative sampling, normative information, reliability, internal consistency, known groups validity, convergent validity, cross-validation and discriminant validation. Mohan and Serueria (2015) studied using descriptive and exploratory methods with goal to evaluate different brand equity dimensions of awareness, loyalty, perception of quality and associations with respect to different FMCG brands. Authors Mohan and Serueria used multiple regression to analyse the relation between dependant variable brand equity and independent variable brand awareness, perceived quality, brand loyalty and brand association. The standardised regression coefficients indicated the significant relationships between overall brand equity and its dimensions of FMCGs.

2.3 Compensatory vs Non- compensatory rules

The screening rules confine the set of alternatives that are evaluated for final selection by the consumer (Gilbride and Allenby, 2004). Arana and Leon (2009) endeavour to understand the use of decision rules in discrete choice experiments with context to the role of emotions. Results of their experiments show that emotions can partially explain the choice among compensatory and non-compensatory decision rules. Moreover, experimenters analysed positive correlation between years of education and probability of choosing non-compensatory rules. Gilbride and Allenby (2004) probed into choice model with conjunctive, disjunctive and compensatory screening rules. The empirical results illustrate that use of screening rules is pervasive, while ninety-two percent of respondents using this heuristic to manage the problem of choice problem. Lee and Anderson (2009) anatomized a comparison of compensatory and non-compensatory decision making strategies in it project portfolio management. Wordsmith delineated compensatory decision strategies as rational decision choices that are represented by multi attribute utility models. In contrast, non-compensatory decision rules are those that shortcut or simplify the compensatory process by applying heuristics to swiftly evaluate the alternatives with minimal efforts.

Objective of the study

Main objective of the present study is to identify the difference between importance of evaluative criteria, a comparison among compensatory and non-compensatory decision structures or rules in decision processof selected FMCG products among rural consumers.

Research Gap

Despite the fact that the choice rules we describe are not exhaustive representations of consumer decisions they do enhance our understanding of how consumers make decisions and provide guidance for marketing strategy (Hawkins et. al., 2009). Moreover, currently available literature on factors influencing rural consumer behaviour and usage of evaluative criteria in decisions rules give the impression to be inadequate. As company's marketing FMCG to rural consumers can not merely extend their general marketing strategies to rural consumer, instead they need to device specific rural strategies (Ali, Thumiki

and khan, 2012). In the process to create specific strategies we need to understand evaluative criteria's and decision making rules used by rural patrons preceding the purchase of FMCG products. Rural India has now become target for marketers because of huge potential, as over 70% of India resides in villages therefore it becomes motivational factor for FMCG establishments to tap rural market (Gupta and Mittal, 2008). On the other hand, rural marketing doesn't exist as a proper academic or research discipline in western world. Although books and articles on rural marketing exist in India, they are commonlyfixated on brand management aspect in rural marketing (Sarkar and Pareek, 2012). Since there is so little material on decision matrix of decision making rules used in rural, therefore there is research gap which is needed to be fulfilled. Beyond decision making rules leverages by rural consumers, it is also imperative to understand how rural consumers deploy evaluative criteria under each decision making rule and ultimately minimise their choices for decision making.

Research design

A comprehensive questionnaire was constructed covering twenty-one criteria's and compensatory vs non-compensatory rules used by rural consumers preceding the buy of FMCG products. Criteria's were selected from the literature and previous work done by pioneers in the field. Multistage proportionate sampling technique was used for data collection.Data were collected through self-administrated questionnaire N=625 but only 550 questionnaires were selected for the analysis.

$$n = \frac{N}{1 + Ne^2}$$

n= sample size

N= Total population size

E= Margin of error preferred

The data were collected from 12 districts in Himachal Pradesh from rural settlements. To qualify for the study, the community was needed to qualify on three criteria's a) minimum population of 5000, b) (b) at least 75% of male workforce engaged in non- agricultural activities, and (c) a population density of over 400 persons per square kilometre**.** First, list was created of all communities fulfilling the above mentioned criteria. Communities below population of 500 were considered as small, villages between population of 500 – 999 were considered as medium and villages between population of 1000 to 5000 were considered as large. Each district was divided into these three clusters as small, medium and large. From each cluster, 3 villages which had top population were selected for the study from each district. Number of respondents from each district were calculated as per the proportion of people living in the district according to government report of census of India. Furthermore, equal number of respondents were selected from each category of small, medium and large type of village within each districtof Himachal Pradesh as representative sample. The importance attributed to various criterions of rural consumers was measured on five-point scale ranging from 'not important' (1), 'very important' (5). Demographic data collected included sex of the respondents, age, annual income, period of stay in rural area, education, occupation, marital status, nature of family and family size. The decision structures or rules used by rural consumers compensatory or non-compensatory was computed using specific tool constructed for the measurement.

Analysis

Comparison between compensatory and non-compensatory decision rules on the basis of evaluative criteria was made between FMCG products among rural i.e. toothpaste, shampoo and soap.

Ha1: There is a significant difference between mean scores of criteria between compensatory and non-compensatory decision rules for tooth paste product category of FMCG among rural consumers.

Analysis of variance (ANOVA) technique is used to analyse the differences among group means in a sample. ANOVA technique was carried out for the testing of hypothesis of the sample. There were 21 evaluative criterions are used for computing the decision process of rural consumers. Criteria's were selected from the previous literature available by pioneers in the field. Analysis exhibited that there were fewer than two groups for dependent variable therefore no statistics were computed for criteria's i.e. shop location, style, shelf display, date of manufacture and credit facility available with the seller. These are the set of criteria's which are not frequently used by the consumers for the purchase of toothpaste product category in FMCG sector by rural consumers.

Test of Homogeneity of Variances for Toothpaste

	Levene Statistic	df1	df2	Sig.
Retailer recommendation	2.928	1	116	.090
Attractive packaging	1.248	1	58	.269
Special offer and discount	4.069	1	123	.046
Quality	.026	1	174	.873
Quantity	.818	1	129	.367
Availability	4.452	1	92	.038
Brand	.083	1	185	.773
Effect of advertisement	1.293	1	131	.258
Organic product	3.831	1	93	.053
Friends and family	.305	1	152	.581
Price	.420	1	182	.518
Medical use of product	8.544	1	102	.004
More features of product	2.987	1	96	.087
Country of origin	2.111	1	9	.180
Behaviour of retailer	.049	1	64	.825

Table: 1

Table 1 shows the Levene test of homogeneity of variance for toothpaste product category of FMCG. Aforementioned table shows p value is less than .05 for criteria's i.e. special offer and discount, availability and medical use of products. $P < 0.05$, ANOVA technique will not be applicable for these criteria instead welch method will be used to take out the significance value of these three criteria's.

ANOVA for toothpaste

		Sum of Squares	Df	Mean Square	F	Sig.
	Between Groups	6.393	1	6.393	4.085	.046
Retailer recommendation	Within Groups	181.548	116	1.565		
	Total	187.941	117			
	Between Groups	2.949	1	2.949	2.934	.092
Attractive packaging	Within Groups	58.301	58	1.005		
	Total	61.250	59			
Quality	Between Groups	.012	1	.012	.032	.859
	Within Groups	66.874	174	.384		
	Total	66.886	175			
	Between Groups	.045	1	.045	.039	.844
Quantity	Within Groups	147.497	129	1.143		
	Total	147.542	130			
	Between Groups	.757	1	.757	1.311	.254
Brand	Within Groups	106.890	185	.578		
	Total	107.647	186			

	Between Groups	6.484	1	6.484	4.119	.044
Effect of advertisement	Within Groups	206.193	131	1.574		
	Total	212.677	132			
	Between Groups	.051	1	.051	.051	.822
Organic product	Within Groups	92.581	93	.995		
	Total	92.632	94			
	Between Groups	5.460	1	5.460	4.320	.039
Friends and family	Within Groups	192.105	152	1.264		
	Total	197.565	153			
	Between Groups	4.782	1	4.782	3.371	.068
Price	Within Groups	258.153	182	1.418		
	Total	262.935	183			
	Between Groups	.079	1	.079	.085	.772
More features of product	Within Groups	89.686	96	.934		
	Total	89.765	97			
	Between Groups	1.894	1	1.894	2.494	.149
Country of origin	Within Groups	6.833	9	.759		
	Total	8.727	10			
	Between Groups	1.422	1	1.422	1.255	.267
Behaviour of retailer	Within Groups	72.517	64	1.133		
	Total	73.939	65			

Table :1.1

Table 1.1indicates p value of significance is greater than 0.5 for criteria's i.e. attractive packaging, quality, quantity, brand, organic product, price, more features of product, country of origin and behaviour of retailer. P > 0.05, in these criteria's alternate hypothesis is not accepted as means scores of all categories are same and there is no significant difference between mean scores of criteria between compensatory and non-compensatory decision rules for Tooth paste product category among rural consumers. P value of significance is less than 0.5 for criteria's i.e. retailer recommendations, effect of advertisement, friends and family recommendations. P < 0.05, in these criteria's alternate hypothesis is accepted, as means scores of all categories are not same there is a significant difference between mean scores of criteria between compensatory and non-compensatory decision rules for Tooth paste product category among rural consumers.

Robust Tests of Equality of Means for toothpaste

		Statistic	df1	df2	Sig.
Availability	Welch	.070	1	11.458	.796
Medical use of products	Welch	1.616	1	4.126	.271
Special offer and discount	Welch	.693	1	16.344	.417

Table: 1.2

Table 1.2indicates the robust test of equality of means (WELCH test) this test is used for the criteria's whose significance p value for test of homogeneity is less than 0.5. In welch robust test of equality of means, significance value is greater than 0.5 for product availability, medical use of products, and special offer and discount. P > 0.05, alternate hypothesis is not accepted as means scores of all categories are same and there is no significant difference between mean scores of criteria between compensatory and non-compensatory decision rules for Tooth paste product category among rural consumers.

Ha2: There is a significant difference between mean scores of criteria between compensatory and non-compensatory decision rules for shampoo product category among rural consumers.

Test of Homogeneity of Variances for shampoo

	Levene Statistic	df1	df2	Sig.
Retailer recommendation	3.541	1	97	.063
Attractive packaging	1.152	1	56	.288
Special offer and discount	4.853	1	114	.030
Quality	.128	1	170	.721
Quantity	.277	1	115	.600
Availability	5.701	1	82	.019
Brand	.043	1	179	.836
Effect of advertisement	.245	1	128	.622
Organic product	.047	1	83	.829
Friends and family	.998	1	141	.319
Price	.120	1	157	.730
Medical use of product	7.786	1	93	.006
More features of product	1.293	1	97	.258
Country of origin	9.216	1	5	.029
Behaviour of retailer	.006	1	50	.941

Table: 2

In table 2 there were fewer than two groups for dependent variable therefore no static was computed for criteria's i.e. shop location, style, date of manufacturing and credit facility available with the seller. These are the set of criteria's which are not frequently used by the consumers for the purchase of shampoo product category in FMCG sector by rural consumers. P value of significance is less than 0.05 for criterions i.e. special offer and discount, availability, medical use of products and country of origin. For aforementioned criterions ANOVA technique will not be applicable because there is less homogeneity of variance, therefore WELCH technique will be used for examining the level of significance between the variables.

ANOVA for shampoo

		Sum of Squares	df	Mean Square	F	Sig.
Retailer recommendations	Between Groups	3.521	1	3.521	2.267	.135
	Within Groups	150.661	97	1.553		
	Total	154.182	98			
Shop location	Between Groups	2.871	1	2.871	2.859	.096
	Within Groups	56.249	56	1.004		
	Total	59.121	57			
Quality	Between Groups	.006	1	.006	.017	.898
	Within Groups	66.156	170	.389		
	Total	66.163	171			
Quantity	Between Groups	1.221	1	1.221	1.082	.300
	Within Groups	129.771	115	1.128		
	Total	130.991	116			

	Between Groups	.796	1	.796	1.400	.238
Brand	Within Groups	101.800	179	.569		
	Total	102.597	180			
	Between Groups	.057	1	.057	.042	.838
Effect of advertisement	Within Groups	175.450	128	1.371		
	Total	175.508	129			
	Between Groups	1.800	1	1.800	1.748	.190
Organic product	Within Groups	85.447	83	1.029		
	Total	87.247	84			
	Between Groups	6.103	1	6.103	4.991	.027
Friends and family influence	Within Groups	172.415	141	1.223		
	Total	178.517	142			
	Between Groups	.310	1	.310	.201	.654
Price	Within Groups	241.363	157	1.537		
	Total	241.673	158			
	Between Groups	.448	1	.448	.480	.490
More features of the product	Within Groups	90.542	97	.933		
	Total	90.990	98			
	Between Groups	.964	1	.964	.714	.437
Country of origin	Within Groups	6.750	5	1.350		
	Total	7.714	6			
	Between Groups	1.120	1	1.120	1.116	.296
Behaviour of retailer	Within Groups	50.188	50	1.004		
	Total	51.308	51			

Table 2.1

Table 2.1 illustrates ANOVA (analysis of variance) for shampoo product category of FMCG among rural consumers. Analysis displays that significance value of p is greater than 0.05 in cases i.e. retailer recommendation, shop location, attractive packaging, quality, quantity, brand, effect of advertisement, organic product, price, more features of product, date of manufacturing and behaviour of retailer. P > 0.05, therefore alternate hypothesis is not accepted, there is not a significant difference between mean scores of criteria between compensatory and non-compensatory decision rules for shampoo product category among rural consumers. P value of significance is less than 0.05 in cases i.e. friends and family influence in buying the product. P < 0.05, therefore alternate hypothesis is accepted, there is a significant difference between mean scores of criteria between compensatory and non-compensatory decision rules for shampoo product category among rural consumers.

Robust Tests of Equality of Means for shampoo

		Statistic	df1	df2	Sig.
Special offer and discount	Welch	.550	1	16.415	.469
Availability	Welch	.207	1	11.515	.657
Medical use of the products	Welch	1.402	1	4.143	.300
Country of origin	Welch	.529	1	2.252	.535

Table 2.2

Table 2.2 displays robust test of equality of means (WELCH test) this test is used for the criteria's whose significance p value for test of homogeneity is less than 0.5. In welch robust test of equality of means, significance value is greater than 0.5 for criteria's i.e. special offer and discount, availability, medical use of the products and country of origin. P > 0.05, therefore alternate hypothesis is not accepted, there is not

Test of Homogeneity of Variances for soaps

	Levene Statistic	df1	df2	Sig.
Retailer recommendation	3.005	1	118	.086
Attractive packaging	1.997	1	58	.163
Special offer and discount	3.656	1	123	.058
Quality	.053	1	174	.818
Quantity	.011	1	131	.916
Availability	4.304	1	92	.041
Brand	.005	1	182	.941
Effect of advertisement	1.702	1	132	.194

a significant difference between mean scores of criteria between compensatory and non-compensatory decision rules for shampoo product category among rural consumers.

Ha3: There is a significant difference between mean scores of criteria between compensatory and non-compensatory decision rules for soaps product category among rural consumer.

Organic product	.000	1	86	.985
Friends and family	4.243	1	156	.041
Price	1.053	1	182	.306
Medical use of product	7.082	1	93	.009
More features of product	.477	1	96	.492
Country of origin	2.111	1	9	.180
Behaviour of retailer	.002	1	64	.965

Table: 3

There were fewer than two groups for dependent variable therefore no static was computed for criteria's i.e. shop location, style, shelf display, date of manufacturing and credit facility available with the seller. These are the set of criteria's which are not frequently used by the consumers for the purchase of soap product category in FMCG sector by rural consumers. P value of significance is less than 0.05 for criterions i.e. availability, friends and family influence and medical use of products. For aforementioned criterions ANOVA technique will not be applicable because there is less homogeneity of variance, therefore WELCH technique will be used for examining the level of significance between the variables.

ANOVA for soaps

		Sum of Squares	df	Mean Square	F	Sig.
Retailer recommendations	Between Groups	5.600	1	5.600	3.605	.060
	Within Groups	183.325	118	1.554		
	Total	188.925	119			
Attractive packaging	Between Groups	3.139	1	3.139	2.955	.091
	Within Groups	61.595	58	1.062		
	Total	64.733	59			
Special offer and discount	Between Groups	1.440	1	1.440	1.070	.303
	Within Groups	165.488	123	1.345		
	Total	166.928	124			
Quality	Between Groups	.080	1	.080	.208	.649
	Within Groups	66.806	174	.384		
	Total	66.886	175			
Quantity	Between Groups	2.188	1	2.188	1.363	.245
	Within Groups	210.338	131	1.606		
	Total	212.526	132			
Brand	Between Groups	.291	1	.291	.495	.483
	Within Groups	107.268	182	.589		
	Total	107.560	183			
Effect of advertisements	Between Groups	6.953	1	6.953	4.485	.036
	Within Groups	204.637	132	1.550		
	Total	211.590	133			
Organic product	Between Groups	.068	1	.068	.066	.797
	Within Groups	88.795	86	1.033		

	Total	88.864	87			
	Between Groups	4.503	1	4.503	3.196	.075
Price	Within Groups	256.432	182	1.409		
	Total	260.935	183			
	Between Groups	.019	1	.019	.020	.887
More features of products	Within Groups	89.746	96	.935		
	Total	89.765	97			
	Between Groups	1.894	1	1.894	2.494	.149
Country of origin	Within Groups	6.833	9	.759		
	Total	8.727	10			
	Between Groups	1.109	1	1.109	.965	.330
Behaviour of retailer	Within Groups	73.558	64	1.149		
	Total	74.667	65			

Table: 3.1

Table 2.1 demonstrates ANOVA (analysis of variance) for shampoo product category of FMCG among rural consumers. Analysis displays that significance value of p is greater than 0.05 in cases i.e. retailer recommendation, shop location, attractive packaging, quality, quantity, brand, effect of advertisement, organic product, price, more features of product, country of origin, date of manufacturing and behaviour of retailer. P > 0.05, therefore alternate hypothesis is not accepted, there is not a significant difference between mean scores of criteria between compensatory and non-compensatory decision rules for shampoo product category among rural consumers. P value of significance is less than 0.05 in cases i.e., effect of advertisements. P < 0.05, therefore alternate hypothesis is accepted, there is a significant difference between mean scores of criteria between compensatory and non-compensatory decision rules for shampoo product category among rural consumers.

Table 3.2

Robust Tests of Equality of Means for soaps

		Statistic	df1	df2	Sig.
Availability	Welch	.057	1	11.472	.816
Friends and family influence	Welch	3.898	1	116.444	.051
Medical use of products	Welch	1.263	1	4.147	.322

Table 3.2 displays robust test of equality of means (WELCH test) this test is used for the criteria's whose significance p value for test of homogeneity is less than 0.5. In welch robust test of equality of means, significance value is greater than 0.5 for criteria's i.e. availability, friends and family influence and medical use of the products. P > 0.05, therefore alternate hypothesis is not accepted, there is not a significant difference between mean scores of criteria between compensatory and non-compensatory decision rules for shampoo product category among rural consumers.

III. DISCUSSION AND IMPLICATIONS

Three hypothesis are presented to explain the significant difference between mean scores of criteria between compensatory and non-compensatory decision rules for toothpaste, shampoo and soap product categories of FMCG among rural consumers. The hypothesis iscarried out on the basis of 21 criterions

selected from the pioneer's education in the field. H1 purposes that criteria's shop location, style, shelf display, date of manufacture and credit facility available with the seller are not used by the rural folks prior to taking decision of buying a toothpaste. H1 postulates that criteria's which do not possess any difference in significance by rural ethnic group between compensatory and non-compensatory decisions rules are attractive packaging, quality, quantity, brand, organic product, price, more features of product, country of origin, behaviour of retailer, special offer and discount, availability and medical use of products. Furthermore, hypothesis perceived the criterions which are used differently in terms of significance between compensatory and non-compensatory rules by rural populace while buying toothpaste persist of retailer recommendations, effect of advertisement, friends and family recommendations. H2 purposes that criteria's shop location, style, date of manufacturing and credit facility available with the seller are not used by the rural peeps preliminary to taking buying decision for shampoo. H2 hypothesized the criteria's which do not possess any difference in magnitude by rural citizenry between compensatory and non-compensatory decisions rules are retailer recommendation, shop location, attractive packaging, quality, quantity, brand, effect of advertisement, organic product, price, more features of product, date of manufacturing, behaviour of retailer, special offer and discount, availability, medical use of products and country of origin. Additionally, hypothesis perceived the criterions which are used differently in terms of gravity between compensatory and non-compensatory rules by rural populace while buying shampoo persist of friends and family influence. H3 impetus that shop location, style, date of manufacturing and credit facility available with the seller are not used by the rural inhabits prelusive to taking buying decision for soaps. H3 projects the criteria's which do not possess any difference in importance by rural folks between compensatory and non-compensatory decisions rules are retailer recommendation, shop location, attractive packaging, quality, quantity, brand, effect of advertisement, organic product, price, more features of product, country of origin, date of manufacturing, behaviour of retailer, availability, friends and family influence and medical use of the products.Moreover, hypothesis postulate the criterions which are used differently in terms of gravity between compensatory and non-compensatory rules by rural populace while buying soap persist of effect of advertisements.

Our findings demonstratethat shop location, style, shelf display, date of manufacture and credit facility available with the seller are not used by the rural folks prior to purchasing FMCG products. These criteria are recurrent for all three FMCG product categories i.e. toothpaste, shampoo and soap. We found evidences in our exploration of rural markets that afro mention criteria's are not of much significance to rural folks. Our results contribute to theoretical understanding of decision making rules used by consumers ahead of buying consumer packed used. The results of this research should be of intrust to FMCG organizations who wants to peddle their merchandises in rural arcades. Our findings demonstrate that whether rural consumers are using compensatory or non – compensatory rules, the significance of benchmark criteria is just about same in both case scenarios. A future aspect that FMCG corporations may emphasize more on the criteria's i.e. attractive packaging, quality, quantity, brand, organic product, price, more features of product, country of origin, behaviour of retailer, special offer and discount, availability and medical use of products to improve their trading of tooth paste, shampoo and soap in rural extents as these criteria's are of same level of importance, regardless of compensatory or non-compensatory decision rule. In addition, our findings indicate that there are three criteria's i.e. retailer recommendations, effect of advertisement, friends and family recommendations which vary in prominence in compensatory and non-compensatory decision rules among countryside folks. A future aspect that toothpaste, shampoo and soap consumer goods establishments should consider when assessing the rural markets.

Table 4

Criteria's	Difference in use of criteria by compensatory and non-compensatory by rural people		
	Toothpaste	Shampoo	Soap
Retailer reconditions	Yes	No	No
Shop location	Not used	Not used	Not used
Attractive packaging	No	No	No
Special offer and discount	No	No	No
Quality	No	No	No
Quantity	No	No	No
Availability	No	No	No
Style	Not used	Not used	Not used
Brand	No	No	No
Effect of advertise cements	Yes	No	Yes
Organic product	No	No	No
Friends and family	Yes	Yes	No
Price	No	No	No
Medical use of the products	No	No	No
More features of the products	No	No	No
Shelf display	Not used	Not used	Not used
Country of origin	No	No	No
Date of manufacturing	No	No	No
Behaviour of retailer	No	No	No
Credit facility available with seller	Not used	Not used	Not used

IV. CONCLUSION

Rural societies were struggling to keep up with developments in digital connectivity at the end of twentieth century but in twenty first century a great deal of government and market effort was spent to upgrade the rural digital network. Today, because of previous years' efforts rural market is flourishing. Since developments there is enormous potential in rural markets as India's seventy in a hundred populace lives in rural areas according to government census, 2011.The results of this present study leads us to believe that there is no significant difference in importance of criterionsbetweencompensatory and non-compensatory rules expect for criteria's i.e. retailer recommendations, effect of advertisement, friends and family recommendations. Moreover, for criteria's such as attractive packaging, quality, quantity, brand, organic product, price, more features of product, country of origin, behaviour of retailer, special offer and discount, availability and medical use of products there is same level of importance, regardless of compensatory or non-compensatory decision rule. Results, however reveal that procurement of FMCG is not dependent on social and economic class of rural individuals, moreover rural consumers are concerned about shelf display of retailer nor credit facility available with the sellers. Additionally, rural FMCG consumers are not concerned about shop location and date of manufacture of products.

Managerially results of this study suggest that similar marketing strategies should be employed to attract and satisfy people who use compensatory and non-compensatory decision structures. The study extends our understanding of how rural folks contemplate their decision prior buying FMCG. This study is significant in a sense that it provides the purchase criteria significancemodel of rural consumers to FMCGcompanies. Future studies may attempt to test this model in various areas of the rural developing world.

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