

# Impact of Buying Behaviour Factors on Consumer Satisfaction in Organized Retail Stores with Reference to FMCGs

Shruti Dholi

*Marketing Management, Indore Institute of Management, DAVV*

**Abstract** - In present day economic scenario FMCG have a vital role to play. The selection of target will throw light mainly on market segmentation and the assembling of marketing mix (the four P's of marketing) in the right combination. The choice of the appropriate marketing activities and the allocation of the appropriate marketing effort to each one of them are involved in this process. Product strategy is a part of this process and its main purpose is matching the products with market needs and consumers' purchasing capacity issues. Distribution strategy is another part and its major role is taking the product where it is convenient to consumers. It can be concluded on the basis of above given facts that how importantly marketing is required for FMCG. The study has examined the impact of buying factors on customer satisfaction and through regression, the hypotheses were tested.

## INTRODUCTION

One of the most growing industries in India is Organized Retail Industry and was forecasted to grow by 31% in the year 2018. By the year 2021, it is expected to grow to USD 1200 billion. In retail sector India is ranked as fifth most preferred destination which gives an edge to different companies in the retail chain.

The Indian retail industry is divided into organized and unorganized sectors. Trading activities undertaken by licensed retailers, that is, those who are registered for sales tax, income tax, etc comes under organized retailing. Corporate-backed hypermarkets and retail chains and also the privately owned large retail businesses are the examples of organized retailing. on the other hand, unorganized retailing, refers to the traditional formats of low-cost retailing, such as the local Kirana shops, owner manned general stores, paan/ beedi shops,

convenience stores, hand cart and pavement vendors, etc.

There were only Kirana stores in the beginning called as Mom and Pop Stores, the Friendly neighbourhood stores selling every day needs. Retailers like Food world, Nilgris, etc. are some of the examples in the food and FMCG sectors. Planet M, Music world in music segment and in books Crossword and Fountain head are the examples. From 1995 onwards Shopping Centres began to establish. A unique example was the establishment of margin free markets in Kerala. The 21<sup>st</sup> century saw the emergence of super markets and hypermarkets. Big players like Birla Group, Walmart, Reliance, Bharti, Tatas, HLL, ITC etc. are entering into the organized retail segment. The international retail bigwigs are waiting in the wings as the present FDI guidelines do not allow them to own retail outlets in the country.

Retailing in India accounts for 14 to 15% of its GDP as it is one of the business enterprises of its economy. India's retailing industry is essentially owner manned small shops account for more than 90%. Larger format convenience stores and supermarkets accounted for about 4% of the industry in 2010 and these were present only in large urban centres. Currently the Indian retail market estimated at around US\$ 490 billion and it is project to grow at a compound annual growth rate (CAGR) of 6 percent to reach US\$ 865 billion by 2023. In India over the long term period, the FMCG industry is depicting a constant growth due to infrastructure development, constructive demographic profile of consumers, complete growth in industrial sectors and services etc. a major share of growing demand for different types of FMCG due to disposable income, advancement of technology and working women. During the last two decades, the Indian FMCG

industry has perceived extensive developments due to changing patterns in the affordability of the consumers. It is observed among the buying behaviour of the consumers, the vast changes are being occurred due to the impact of advertising and the disposable income.

Rapidly increasing growth in the information technology and outsourcing industry is a major demand driver for the growth of branded products of FMCG in the country. Rapid urbanisation of rural areas has fuelled inflow of massive population from the countryside and smaller towns into the major cities of the country. Foreign investment is also a critical factor principally on account of the capital concentrated temperament of the zone. The world of at present is changing speedy. India has no exemption. Particularly the pace of change that India and its people are experiencing in their socio-cultural surroundings is incredible after the opening up of the economy. India, with its extensive variety, offers a captivating extent to study.

Consumer buying behavior is the sum total of a consumer's attitudes, preferences, intentions, and decisions while purchasing a product or service. The study of consumer behavior draws upon social science disciplines of anthropology, psychology, sociology, and economics. The key growth drivers for the Indian consumers are:

**High Disposable Income:** With the increase in disposable income the demand for consumer electronics is raising under the double income families. Indian middle class is an attraction for companies who are out there to woo them.

**Availability of newer variants:** In gaining the attention of consumers who are searching for innovative products, newer variants of producer helps the company.

**Pricing:** The FMCG industry is highly price sensitive, making price the determining factor in increasing volumes at least for lower range consumers. The brand name, technology and product features are important for middle and upper class consumers.

**Availability of Credit Facility:** The availability of credit and the structure of the loans are the major determinants of the affordability of the product.

**Innovative advertising and Brand Promotions:** Sales promotions measures such as; discounts, free gifts and exchange offers help the company in distinguishing itself from others.

**Festive Season Sales:** During the festive season sales new products are launched by most of the companies.

#### Quality

For choosing a product that helps in the development of retail reputation product quality is an important determinant for the consumers. Product perspective seen by the consumers determines the quality. Consumer perceives as higher the price higher is the quality. Consumer satisfaction depends upon Perceived quality and it makes them to repurchase the product, which leads to loyalty (Uggla, 2001). Perceived quality is defined as the consumers' judgment about an entity's (service's) overall excellence or superiority. Quality is conceptualized in terms of the "superiority" or "excellence" of a product's performance.

Performance refers to products primary operating characteristics Features. These are also known as the bells and whistles of the product. Performance constitutes the major part of the quality which in turn decides the loyal of the consumers.

**Conformance** it is the extent to which a product will operate properly over a specified period of time under stated conditions of use

Consumer's involvement varies across persons, across product/service offerings while making purchase decisions. Product purchase varies from person to person because some have a strong purchasing capacity and some have a moderate purchasing capacity. It also depends on the needs of consumers. For example, a person who has a high level of interest in a product category would expend a lot of time making a decision with regard to the product and the brand.

Consumers compare many features such as quality, price, warranty, after sales services etc while purchasing FMCG products. Those consumers who do not want to take risk they take a long time to consider on purchasing which require a great amount. Involvement is categorized into high and low

involvement. Products are expensive and they are worth purchasing and consumers pay more attention and are risk averse in high involvement. These products are not supposed to be exchanged or returned if any kind of discrepancy occurs, so consumers consider this fact is more important. Low involvement products on the other hand are purchased frequently without any serious thinking. This type of low involvement is applicable in regular and routine use.

In selection of products/services in specific situations the involvement of consumers requires a psychological state of mind. Consumers associate their personal feelings and emotions with the products or services while selection of the same. Today in this modern world, e-commerce has been rapidly gaining space. As a result of which the demand for FMCG products is increasing day by day. This helps in strengthening the GDP of the country.

#### CONSUMER SATISFACTION

Consumer satisfaction is the best indicator of consumers making purchase in the future which helps the stores gain competitive advantage and increase market share. Indeed, it has been argued by some authors that consumer satisfaction is particularly relevant to the services sector where the building and maintenance of long term relationships is a key component of improved business. Satisfaction has also been linked with purchase intentions. Buyers purchase a brand which they feel will maximize their satisfaction; therefore if their expectations of a particular brand are high they are more likely to purchase it.

The working of consumers' mind is a mystery that is difficult to solve and understanding the nuances of what customer satisfaction is a challenge for today's convenience stores. These issues are in the context of the convenience stores give us an insight into the parameters of consumer satisfaction and their measurement. This crucial information will help us to construct the dimensions of satisfaction amongst the consumers and customer loyalty in the long run, which is an essential part for any business. When expectation of consumers is harmonized the consequential emotion is satisfaction and when expectation does not match then the resultant feeling is dissatisfaction. There should be proper and

complete communication system in place. A firm should know what consumers' expectations are and implement their expectation to make them satisfied. There should be a broad altitude of surveys, customer feedback should be collected on regular basis. It is always costly to make new consumers than to keep existing consumers.

Consumers' satisfaction for many years has been perceived as key in determining why customers purchase repeatedly from the same stores. These stores require to know how to keep their customers, even if they appear to be satisfied. Additionally, satisfied consumers may come across for other providers because they believe they might receive better service elsewhere.

One of the goals of building a specific store image is to meet the needs of customers and to provide a positive customer experience. Customer satisfaction can lead to the achievement of long-term goals such as future earnings and corporate viability. Furthermore, consumer satisfaction encourages repeat purchases and the purchase of further items from the same store (Chang and Tu, 2005). Chen-Yu and Hong (2002) discovered that the way consumers spend their money is geared at enhancing their happiness, which is a desired outcome of a marketing strategy. Furthermore, satisfaction not only reinforces the desire or commitment to repurchase, but also loyalty to a store (Patterson and Spreng, 1997; Bloemer, Kasper, and Lemmink, 1990; Kincade, Redwine, and Hancock, 1992). Customer satisfaction is a reaction to anticipation, product functionality after purchase, product experience, and shopping experience. The reaction is a result of a comparison of requirements; between pre-purchase expectations, needs, or models, and actual shopping- and/or product experience (Bloemer and De Ruyter, 1998; Howard and Sheth, 1969). As a result, client happiness is dependent on whether or not the beliefs considered prior to a buying event are realized (Joyal, 2012). Customer satisfaction in retail can be divided into three categories: contentment with shopping systems, which includes convenience and outlet category; satisfaction with buying systems, which includes product selection and purchase; and satisfaction of consumers, which is a result of product use (Westbrook, 1987). Customer dissatisfaction with any of these characteristics could lead to decreased sales and market share loss. Customer satisfaction is

divided into three stages: pre-sales (when the customer anticipates maintenance or information, substitution or reimbursement, overhaul, or the use of the grievance process); sales (when the customer encounters the store setting, goods, service, delivery, quality, and so on); and after-sales (when the customer anticipates maintenance or information, substitution or reimbursement, overhaul, or the use of the grievance process) (Juyal, 2012).

Loyalty in Stores Customer loyalty was divided into four categories by Dick and Basu (1994): brand loyalty, vendor loyalty, service loyalty, and shop loyalty. These classifications can be further divided into three types: behavioural, attitudinal, and mixed approaches. Early research on loyalty focused on specific brands that could be examined using group data, and as a result, brand loyalty was generally regarded as a behavioural concept. Customers' purchasing history was also considered for determining brand loyalty (Kuehn, 1962). Lipstein (1959) offered another viewpoint, claiming that brand loyalty was a function of the likelihood of purchasing the same product or a function of time for a certain brand. Loyalty, according to Jacoby and Chestnut (1978), is a prejudiced behavioural response of customers in the selection of one among numerous possibilities over time, and it can be defined as a function of the decision-making process. From an attitude standpoint, store loyalty might be regarded as store bias or psychological loyalty. As a result, it can be regarded as a good attitude toward a specific store, and it can be evaluated in terms of future purchase likelihood (Juyal, 2012). Dick and Basu (1994) merged the behavioural and attitudinal approaches, describing store loyalty as a favourable attitude and recurring purchases by customers to make the concept more accessible. They said that their proposal was appropriate because both elements could be evaluated. Positive attitudes and recurrent purchases cannot be considered sufficient characteristics of retail format loyalty on their own, and both must be considered in tandem from the consumer's perspective.

The relationship between satisfaction and loyalty has piqued the interest of both academics and practitioners in marketing over the last few decades (Dick and Basu, 1994; Fornell et. al., 1996; Hallowell, 1996; Kasper, 1988; LaBarbera and Mazursky, 1983; Newman and Werbel, 1973; Oliver,

1996). However, the majority of these research have focused on products (brands) and to a lesser extent on services or channel intermediates. Surprisingly, both in terms of volume and scope, research on the relationship between store, shopper, and situational elements, as well as store image, happiness, and loyalty, has remained restricted. However, in today's environment of increased competition and rapid market entry of new store concepts and formats, the managerial challenge of increasing store loyalty also poses the research challenge of gaining a better understanding and empirical estimation of this critical type of consumer behaviour. Store loyalty may be (positively) related to store image, according to some evidence (Mazursky and Jacoby, 1986; Osman, 1993). However, the specific relationship between store, shopper, and situational characteristics, as well as store image, satisfaction, and loyalty in a retail setting, has remained unknown. One unsolved topic, for example, is whether there is a direct relationship between retail image and store loyalty, or whether there is an indirect association through store satisfaction. This study aims to recognise buyers' purchasing habits and perceived store image, both of which contribute to their overall happiness with retail formats.

#### RATIONALE OF THE STUDY

The purpose of the study is to provide the significant information to the economists, planners and policy makers. This will facilitate in developing conducive environment with a realistic and sound policy, procedural and infrastructural support system, enabling FMCG industries to take advantage of their core competencies to capture global competitive advantage through marketing strategies. In the present day of marketing the study of consumer buying behaviour has become an indispensable since it is based on consumer delight. This study will emerged as changing step towards analyzing the consumer behaviour towards FMCG in terms of its potential advantages, key success factors, preparing dues to meet the challenges. The purpose of this study is to examine the impact of consumer behaviour on consumers satisfaction for FMCG products.

#### LITERATURE REVIEWS

Pandey et al (2019) in their study identified the factors affecting the consumer buying behaviour towards FMCG products and how these factors affect the decision-making process of the consumer. Since the FMCG sector plays an important role in the growth of India GDP thus it is necessary to identify the changes in consumer buying behaviour towards FMCG products. The findings of the paper reveal that consumer behaviour is largely affected by place, product, price and promotion along with physiological and psychological factors. However effect of these factors also differs from product to product.

Ganesamurthy (2017) in his study, observed the awareness and impact of mass media on customers and the brand loyalty towards FMCGs. He predicted that in present scenario goods are flowing from urban to rural areas and rural to urban areas. Bastions premium brands are gaining wide recognition in the rural areas. Consumption habits and buying behaviour of consumers are changed due to increase in the awareness. At an increasing rate the urban market is getting competitive and saturated. In the urban markets the established categories have less scope for growth. The increase in the disposable incomes of the households sector has made the rural market prospering.

According to the study of Sathya, P. (2017) this study is based on the purchase behavior of FMCGs in Tiruvarur district. Since the FMCGs industry is operating in a highly competitive, complex and rapidly changing business environment the business leaders know their importance of having ready to access timely, accurate, consistent information and data for the purpose of establishing, nurturing and managing customer relationships across divisions.

RenugadeviK et al (2017) in their study explored brand choice and brand equity towards a specific brand by considering their various attributes. The main objective of the study is to identify the various factors influencing consumer's brand preference which influence the level of satisfaction of the respondents. The study identified that FMCGs are very much popular in between the respondents whether their residential status is urban and rural. As compare to cost, it is the quality which is more important to the customers. If the quality is good, they are ready to accept even unbranded product. Therefore the manufacturers should produce only

quality goods that in turn help them to be successful in the market; also help to increase their market share.

Fazeen Rasheed. A.K (2017) studied the Consumer Buying Behaviour of FMCG Products in Calicut City (With Special Reference of Tooth Paste). In this study various demographic, psychographic and behavioural factors that influence the buying decision of consumers who plan to purchase and or used Tooth paste are identified. To attain this objective, a survey was developed and administered across various part of Calicut city.

Ashwin A Santoki and Milind H Parekh (2017) discussed the main objective was to understand Brand awareness & consumer buying behaviour of Selected FMCG products among consumer in dang area of Gujarat. In this study 311 villages of dang district are covered in which approximately 75% of population is still living below poverty line and 98% population living here belong to Scheduled Tribe. It has been found that as far as fast-moving consumer goods are concerned, they are using as well as they are aware with very few brands of FMCG and they are making multiple use of single product. The people were aware about the brands like Lux, Head & Shoulders, Clinic Plus, Navratna, Parachute, Colgate, Jivraj & WaghBakri; Dang. From this research, rural people got aware about other brands in which they were unaware and still that brand was available at their village. Researchers recommend that companies selling FMCG products should do their campaigning in such rural areas too because rural areas are a part of untapped market where they can use their segmenting, targeting & positioning strategies.

James U. Mcneal, Chyon - Yeh, (2016) have searched that examining tolerance for Unethical Consumer Behaviour Provides a Key Insight to how People Behave as Consumers Worldwide. In this study using sample data from Austria, Brunei, France, Hong Kong, the UK, and the USA, consumer reactions to unethical consumer behaviour scenarios are investigated. Nationality is found to be a significant predictor of how consumers view various questionable behaviours. Gender is not a significant predictor, while age and religious affiliation are found to be significant predictors of consumer ethical perceptions.

Murthy C.M. and Veena K.P. (2015) in their study explained the export opportunities and challenges in FMCG products that had seen a wide range of innovations in Indi. This study highlights growth trends in sales exports and imports of HUL industry. A clear understanding of the various processes involved, enables the industry to cash-in on the prevailing trends in changing consumer interests. It was possible for FMCG Industries to bring about changes in their strategies in creating consumer preferences. It was highly appreciable to note that the recent trend in FMCG industries and shifting their focus from urban to rural settings make new strategies, promotional polices and new pedagogy capturing the new launcher market segment of HUL in India.

Shailesh, A. and Mishra, K. (2015) discussed about the consumer durables industry in India, a complete growth in industrial sectors and services, infrastructure development etc. powered by constructive customer demographics depicting a constant growth over the long term period. There is a change in the government policy due to increase in disposable income, change in the government policy depicts a major share of growing demand is coming from the suburban and rural areas. Several Multinational Companies and Indian players are looking to leverage this opportunity to strengthen their presence. The country perceives the establishment of many new markets and an additional expansion of the existing ones. The research concluded awareness and knowledge play an important role in influencing consumer behaviour about the product and brand. Buying behaviour of consumer is greatly influenced by the faithfulness towards the purchase of specific product.

**OBJECTIVES OF THE STUDY**

1. To examine the impact of Product Performance on their satisfaction in organized retail sector.
2. To examine the impact of Product Quality on their satisfaction in organized retail sector.
3. To examine the impact of Product Price on their satisfaction in organized retail sector.
4. To examine the impact of Promotions on their satisfaction in organized retail sector.

**RESEARCH METHODOLOGY**

The study is descriptive in nature and through the self-structured questionnaire; responses were collected on the basis of random sampling. Total 450 consumers were chosen from the across Madhya Pradesh included cities like Indore, Bhopal, Jabalpur, Gwalior. Regression test was applied.

**RESULTS ON HYPOTHESES**

H<sub>0</sub> (1): There is no significant impact of Product Performance on consumer satisfaction in organized retail sector.

**Table 1: Model Summary<sup>b</sup> on impact of Product Performance on consumer satisfaction**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.432 <sup>a</sup>	.187	.185	1.17337	.187	102.839	1	448	.000	1.623

a. Predictors: (Constant), Product Performance  
 b. Dependent Variable: Consumer Satisfaction

The table shows the relationship between product performance and consumer satisfaction, the value of R is .432 indicating the moderate relationship found that 18.7% changes are observed in consumer satisfaction by product performance. The values of correlation and regression are significant at .000. The value of Durbin Watson is 1.623 more than the standard value. Hence, the null hypothesis ‘There is no significant impact of Product Performance on consumer satisfaction in organized retail sector’ is rejected.

H<sub>0</sub> (2): There is no significant impact of Product Quality on consumer satisfaction in organized retail sector.

**Table 2: Model Summary<sup>b</sup> on impact of Product Quality on consumer satisfaction**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.455 <sup>a</sup>	.207	.205	1.15871	.207	116.864	1	448	.000	1.738

a. Predictors: (Constant), Product Quality  
 b. Dependent Variable: Consumer Satisfaction

The table shows the relationship between product quality and consumer satisfaction, The value of R is .455 indicating the moderate relationship found that 20.7% changes are observed in consumer satisfaction by product quality. The values of correlation and regression are significant at .000. The value of Durbin Watson is 1.738 more than the standard value. Hence, the null hypothesis ‘There is no significant impact of Product Quality on consumer satisfaction in organized retail sector’ is rejected.

H<sub>0</sub> (3): There is no significant impact of Product Price on consumer satisfaction in organized retail sector.

Table 3: Model Summary<sup>b</sup> on impact of Product Price on consumer satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.454 <sup>a</sup>	.206	.204	1.15940	.206	116.190	1	448	.000	1.777

a. Predictors: (Constant), Product Price

H<sub>0</sub> (4): There is no significant impact of Promotions on consumer satisfaction in organized retail sector.

Table 4: Model Summary<sup>b</sup> on impact of Promotions on consumer satisfaction

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.468 <sup>a</sup>	.219	.217	1.15015	.219	125.299	1	448	.000	1.592

a. Predictors: (Constant), Promotions

The table shows the relationship between product price and consumer satisfaction, The value of R is .468 indicating the moderate relationship found that 21.9% changes are observed in consumer satisfaction by product price. The values of correlation and regression are significant at .000. The value of Durbin Watson is 1.592 more than the standard value. Hence, the null hypothesis ‘There is no significant impact of Promotionson consumer satisfaction in organized retail sector’ is rejected.

CONCLUSION

The study found that consumer behaviour is influenced by product performance, product quality, price and promotions that have an impact on consumer satisfaction. Consumer prefers quality, price because today consumers is aware and they want worth of money. In FMCGs there is a wide competition among the branded products so consumers are very careful in choosing among many alternatives. Consumers look for various schemes, offers or discounts and this is very effective tool to influence the consumers. Consumers want quality without compromise the price of the products. Hence, looking into these assumptions, hypotheses were tested and found that there is a positive impact of product performance, price, promotional schemes and product quality on the consumer satisfaction.

SUGGESTIONS

On the basis of findings, some suggestions have been surfaced:

- The product quality would be enhanced to attract the consumers in order to compete in the market.
- The price of the products would be competitive that consumers can afford and this will be a prime social duty of the Retailers.
- The Retailers should organize various promotional activities for consumers to retain them.
- The product must have durability and must ensure the consumers by Retailers about the products.
- The Retailers should explain the products’ features explicitly to consumers.
- The Retailers must keep a check on important factors such as on time delivery, after sales services which are very important in order to improve problem solving dimension and establish its relationship with consumer satisfaction.

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