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A study on Online Shopping Behavior of Consumers in FMCG Sector

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Abstract

The origin of internet provided the consumers with a new experience about collecting information, comparing the prices of the products and e-commerce is a very important aspect of internet and the most interesting way to shop online. With the growth of e-commerce, the marketers have started selling FMCG products online and as the purchasing power of the consumers is increasing the FMCG in India is also growing online. FMCG is the fourth largest sector in India and it is an important contributor to India's gross domestic product. Majority of the consumers go for buying FMCG products online because it is convenient for them than brick and mortar stores. The study has been conducted to know the online shopping behavior of consumers towards FMCG products in India. The data has been collected through a structured questionnaire. The study examines the demographic, behavioral characteristics of the consumers as well as the main factors and the areas of improvement for the online websites which are selling FMCG products. The study revealed that convenience is the major factor why consumers buy FMCG products online and timely delivery of the products, counterfeit/fake products are the major areas of improvement that the e-commerce websites and companies should take care.

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1. Introduction

1.1 E-commerce

E-commerce or electronic commerce is a term that refers to any type of commercial transaction that transfers information over the Internet. It covers a range of different types of businesses, from consumer-based retail websites to auction or music sites, to commercial exchanges that trade goods and services between companies. It is currently one of the most important aspects of the Internet. Internet was founded in 1991 and the most attractive way to shop online is e-commerce. 2007 was seen as a breakthrough year for e-commerce because they contributed very less of total sales. Consumers prefer e-commerce because it has various advantages over brick and mortar stores. Through e-commerce, consumers have a variety of products and they can choose the product that best suits them. Consumers can compare the prices of various commodities and choose to offer them at a reasonable price.

It is expected that the ongoing digital transformation in the country will increase the total number of Internet users in India from 373 million in 2016 (28% of the population) to 829 million in 2021 (59% of the total population), and network equipment should reach 2021. The market share will increase from 1.4 billion in 2016 to 2 billion (Indian Express).

India's e-commerce market size

India's e-commerce market is divided into two parts. 70% of the shares occupied by travel agencies and 30% captured by fashion, furniture, grocery stores etc. The Internet industry in India may double, reaching 225 billion U.S. dollars by 2020, accounting for 7.5% of gross domestic product (GDP), mobile internet users reaching 650 million U.S. dollars, and broadband Internet users reaching 550 million U.S. dollars. Of the total sales, approximately 70% of car sales are US\$40 billion, which is expected to be digitized by 2020 (Indian brand equity foundation).

1.2 Fast Moving Consumer Goods

Fast-moving consumer goods (FMCG) or consumer packaged goods (CPG) are products that are quickly sold at a lower cost. Although the profitability of FMCG products is relatively small, they are usually sold in large quantities; therefore, the accumulated profits of these products may be large. India's FMCG industry is the fourth largest sector in the economy and is expected to have a scale of Rs 1,300 crore. In the past ten years, the annual growth rate of the industry is about 11% (Ideas make market). The important components of the market include the sale of unbranded products and unpackaged products. Key Segments of the FMCG Industry are household Care, personal Care, food and Beverages. According to ***Indian FMCG Industry Report***; From 2016 to 2020, India's fast-moving consumer goods market is expected to grow at a Compounded annual growth rate of 21% (Indian brand equity foundation). It is expected that by 2020, the popularity of modern retail will increase significantly. The main drivers identified through historical trends are mainly awareness raising and making it easier to acquire and change lifestyles. Family and personal care accounted for 50% of the market, hair care accounted for 23%, and food & beverage accounted for 19% (Economic Times). With the increasing popularity of sales technology and the increase in wastage rates, FMCG distribution systems have become more transparent, structured, and easily compatible. Rural market consumption patterns have

shown significant trends in FMCG sector. Brand awareness - Due to high disposable income, consumer is increasingly aware of and love lifestyles and high-end products. The focus of the construction of FMCG companies is to innovate existing product portfolios and develop new products. The company is actively launching lower-priced SKUs to maintain profitability and maintain production to expand the consumer base. More and more products focus on reducing carbon footprint by creating environmentally friendly products.

FMCG going online

India's consumer groups are similar to global consumer groups; living in an Internet-based world, everything can be found on the Internet, including ordering food from restaurants, getting drugs or even completing salon services at home. Although India's Kirana Store is gaining ground, this will continue to be the dominant format, but online grocery stores will soon be seen as an important distribution channel. Online fast-moving consumer goods are growing rapidly. Online shopping for fast moving consumer goods (FMCG)/consumer packaged goods (CPG) has emerged not only in India but also throughout the world. Indians buy online is no longer limited to books, electronic products or clothing. Consumers can now purchase all fast-moving consumer goods such as soaps, shampoos, hair oils, packaged foods, etc. On the one hand, leading e-commerce portals such as Flipkart and Amazon sell shampoos, hair oils and other personal care products, but on the other hand e-commerce portals such as Grofers, big baskets provide groceries, vegetables and packaged food on the doorsteps of consumers. Consumers at work are busy with their schedules, and these portals provide them with a lot of convenience because they can shop anywhere, anytime. There are many reasons why online shopping for fast-moving consumer goods/CPG products has become a difficult task. They are as follows; **Logistics costs, Global Retail Business, Lack of discounts**. However, there are few reasons why online shopping for FMCG/CPG products should be successful. They are as follows:

1. Change the lifestyle of consumers - Usually, today's consumers do not have much time to go shopping in physical stores. Then, these consumers look for e-commerce sites that offer fast-moving consumer goods because they save time and can line up at the checkout counter at the supermarket.
2. The use of mobile phones is increasing at a rapid rate to provide convenient access.

2. Review of Literature

Pandey and Puntambekar (2016) paper states the tendency of consumer behavior towards shampoo brands. In today's time both male and female consumers are conscious towards their appearance. Shampoos have popularized a lot in few decades. TV advertisements have played a major role in the buying of shampoo. The city of Madhya Pradesh is a small city and almost in all cities modern products such as shampoo are widely used by residents, regardless of their age and other population factors. **Anandrajan (2016)** studied the expectation of consumers towards Fast moving consumer goods in Villupuram district. The data for this research has been collected by conducting face to face

interviews with the respondents. The study analyzed the socio-economic background of the respondents and their level of satisfaction. Consumers buy the products only if it is eye catching.

Sulekha and Kiran (2013) stated that the majority of the Indian population resides in villages and the fast-moving consumer goods industry is famous for selling products in these areas which states that the rural part of India seems to be more profitable for the FMCG companies. Barlette test and KMO test was also applied so that the applicability of factor analysis can be known. The study revealed that the consumers of rural areas not only think of price but they also think about quality, performance, reliability etc.

Kansal and Singh (2015) studied the influence of brand on buying FMCG products. The results show that variables such as educational qualification, gender, occupation, income have a positive correlation and family size has a negative correlation with the impact on buying FMCG products. Cash discount and free gifts are the major sales promotion schemes used by the marketers. **Uzun and Poturak (2014)** tell that convenience and trust are the most important factors of online shopping followed by price and quality of the products. According to the results, if the consumers have a good experience while buying online and they are satisfied with the products and services then there is lesser risk and they intend to buy again which means they are loyal towards the particular brand or the product.

Srivastava and Kumar (2013) analyzed that the FMCG sector is an important contributor to India's GDP. It has been promoting the needs of low- and middle-income groups in India. More than 73% of FMCG products are sold to middle-class families, of which over 52% are in rural India. Many FMCG companies are now moving to rural markets and are developing new strategies for rural consumers. Indian FMCG companies are now busy developing new competitive strategies for the untapped potential market. This study provides a detailed analysis of the FMCG industry's contribution to India's rural market growth in order to explore consumer attitudes toward better purchasing decisions for FMCG in the rural market.

Katiyar (2014) studied the buying behavior of consumers towards FMCG products with special reference to bathing soap. Bathing soap has seen an increase in the sales in past decades in India and people are trying new variants of bathing soap. The research tells that both the rural and urban consumers have the same perception towards bathing soap. **Nagaraja (2004)** told that the behavior of the consumers is also influenced by the family members and as well as by the neighbors. Consumers are mostly influenced by touching and feeling aspect of any kind of promotional activity. **Nasrudeen and R. Mohammed (2014)** state the level of consumption of fast moving consumer goods by rural consumers. There is low level of consumption of FMCG products in rural areas. **Muneeswaran and Vethirajan (2013)** discovered that consumer behavior has much importance in the present consumer oriented marketing system with particular reference to gender attention. The FMCG sector is made up of four categories of products like household care, personal care, food and beverages which have its own hosts of products that have a quick turnover and the cost is low.

Yuvarani (2013) analyzed that the economic liberalization in India had far-reaching consequences that led to the global brands gaining access to the Indian market. Early companies focused their marketing efforts on the urban market for educated consumers. However, as the urban market is saturated, many companies will focus their attention on the fast-growing rural sector. **Bhagat (2012)** concluded that companies focus on consumer in the competitive environment. The companies analyze the qualification of consumers and form the marketing strategies based on them. The consumers are affected from individual as well as environmental factors like personality, motivation, reference group, family influence and culture. The aim of this study was to study the factors that affect the buying behavior of consumers in teenagers because teenage consumers are one of the important market segments.

Vincent (2006) stated that quality was the most important factor that draws the attention of consumers towards the product. Consumers consider branded products as good quality products. Consumers do not regret in paying extra money for the branded products because they get value for their money. **Mahalingam and Kumar (2012)** think consumer behavior plays an important role in marketing. This is affected by various factors. In a constantly changing global scenario, consumers need and want to buy the product is found. In the study "Consumer Behavior in the City of Coimbatore, Selected FMCG Research," researchers evaluated the socio-economic status of consumers, shopping patterns and identified the factors that influence consumers purchasing of selected FMCG.

The main question arises is "What are the drivers for the increasing online shopping of FMCG products?" and "What are the improvement areas for e-retails?"

3. Research Methodology

3.1 Research Objectives

The main objectives of the research are:

- a) To study the profile of consumers shopping for FMCG in terms of demographics, psychographic and behavioral characteristics.
- b) To study the factors for increasingly shopping for FMCG online.
- c) To study the areas of improvement for e retailers for FMCG product range.

3.2 Sources of Data

- a) **Primary Source-** The data will be gathered through a structured questionnaire which will be distributed to the consumers. The questionnaire contains the questions which tell about the online shopping behavior of consumers in the FMCG industry. After receiving the responses, the data will be gathered and analyzed through software called Statistical Package for the Social Sciences.
- b) **Secondary Source-** The secondary data has been collected from books, websites in order to have a deep understanding about the online buying behavior of consumers.

3.3 Research Design

Exploratory cum descriptive research design has been done as the data has been collected from primary as well as secondary sources.

3.4 Research Sample

- **Sampling Plan-** It is not possible to study about the whole universe that is why a sample is taken from the population to study about the characteristics of the population.
- **Sampling Technique-** The study deals with the analyzing the online shopping behavior of consumers. The technique used to study the population is convenience sampling technique. The samples are chosen according to the convenience from the population as it is difficult to study the whole population.
- **Target Population-** The target population for the study was the consumers in Delhi/Ncr region.
- **Research Instrument-** The instrument through which data is gathered is a well-defined questionnaire which helps to achieve the objectives of the study.
- **Sample Size-** The sample size of the study is 300 respondents.

3.5 Data Techniques used

Various data techniques have been used with the help of SPSS (Statistical package for Social Sciences). They are as follows:

- Descriptive analysis
- Inferential analysis- chi-square, factor analysis
- Cross tabulation

3.6 Limitations of the Study

- The time to conduct the study was limited.
- The primary data has been collected through a structured questionnaire and as the sample size was 300 so it cannot depict the views of the entire population.

3.7 Reliability of the Questionnaire

Reliability testing was also carried out to measure the internal consistency (“reliability”). Cronbach alpha test was used in order to do the reliability testing. Once the questionnaire was made and initial responses started to come, with a small sample size of 100, this Cronbach alpha test was done. The Reliability Statistics table gave the actual value for the Cronbach’s Alpha which is 0.812. That indicates a high level of internal consistency for our scale as shown below:

Table 3.7.1

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.812	.779	40

4.Data Analysis**4.1 Chi Square Test****4.1.1 Hypothesis Test 1**

H₀: The satisfaction provided by shopping FMCG products online and the discounts/offers provided by the online store in a month for FMCG products are not related.

H_a: The satisfaction provided by shopping FMCG products online and the discounts/offers provided by the online store in a month for FMCG products related.

Are you satisfied by shopping FMCG products online? * How often discounts and offers are provided by the online store in a month for FMCG products? Cross tabulation

Count

Table 4.1.1.1

		How often discounts and offers are provided by the online store in a month for FMCG products?				Total
		Less than 2 times	Between 2-4 times	Between 4-6 times	More than 6 times	
Are you satisfied by shopping FMCG products online?	Highly satisfied	30	25	14	9	78
	Satisfied	85	44	5	4	138
	Neutral	29	30	13	1	73
	Dissatisfied	4	4	2	0	10
	Highly Dissatisfied	1	0	0	0	1
Total		149	103	34	14	300

Table 4.1.1.2

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	34.602 ^a	12	.001
Likelihood Ratio	35.546	12	.000
Linear-by-Linear Association	2.223	1	.136
N of Valid Cases	300		

a. 10 cells (50.0%) have expected count less than 5. The minimum expected count is .05.

Interpret

action: The value of chi-square statistics is 34.602. The chi-square statistics has 12 degree of freedom. Since the p-value (0.001) is less than 0.05, the null hypothesis will be rejected and the alternate hypothesis will be accepted. Therefore, there is a significant relationship between the satisfaction provided by shopping FMCG products online and the discounts/offers provided by the online store in a month for FMCG products.

4.1.2 Hypothesis Test 2

H₀: The monthly spending on buying FMCG products online and the choice of FMCG segment the consumers shop are not related

H_a: The monthly spending on buying FMCG products online and the choice of FMCG segment the consumers shop related

How much do you spend monthly on buying FMCG products online? * Which FMCG segment do you shop online? Cross tabulation

Table 4.1.2.1

Count

		Which FMCG segment do you shop online?			Total
		Household care (Fabric wash, household cleaners)	Personal care (Hair care, skin care, oral care, cosmetics, perfumes, toiletries)	Food and beverages (bakery products, cereals, snacks, soft drinks, tea, coffee, dairy products, fruits and vegetables)	
How much do you spend monthly on buying FMCG products online?	Below RS. 1000	22	11	3	36
	Between RS. 1000-2000	34	35	9	78
	Between RS. 2000-3000	24	54	19	97
	Between RS. 3000-4000	19	25	15	59
	RS. 4000 and above	14	9	7	30
Total		113	134	53	300

Table 4.1.2.2

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	23.334 ^a	8	.003
Likelihood Ratio	23.607	8	.003
Linear-by-Linear Association	7.348	1	.007
N of Valid Cases	300		

a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 5.30.

Interpretation – The value of chi square statistics is 23.334. The chi square statistics has 8 degree of freedom. Since the p value (0.003) is less than 0.05 the null hypothesis will be rejected and alternate hypothesis will be accepted. Therefore, there is a significant relation between the monthly spending on buying FMCG products online and the choice of FMCG segment the consumers shop.

4.2 Cross Tabulation: Mode

4.2.1 To find out how often consumers buy FMCG products online in a month.

Table 4.2.1.1

How often do you buy FMCG products online in a month?

	Frequency	Percent	Valid Percent	Cumulative Percent
Less than 2 times	69	23.0	23.0	23.0
Between 2-4 times	154	51.3	51.3	74.3
Valid Between 4-6 times	52	17.3	17.3	91.7
More than 6 times	25	8.3	8.3	100.0
Total	300	100.0	100.0	

Interpretation :Majority of the respondents buy FMCG products online between 2-4 times in a month followed by less than 2 times, between 4-6 times and more than 6 times.

4.2.2 To find out which FMCG segment consumers mostly shop online.

Which FMCG segment do you shop online?

	Frequency	Percent	Valid Percent	Cumulative Percent
Household care (Fabric wash, household cleaners)	113	37.7	37.7	37.7
Valid Personal care (Hair care, skin care, oral care, cosmetics, perfumes, toiletries)	134	44.7	44.7	82.3
Food and beverages (bakery products, cereals, snacks, soft drinks, tea, coffee, dairy products, fruits and vegetables)	53	17.7	17.7	100.0
Total	300	100.0	100.0	

Table 4.2.2.1

Interpretation - 44.7% of the respondents buy personal care products like hair care, skin care, oral care, cosmetics, perfumes, toiletries etc. when they buy FMCG products online

4.3. Factor Analysis

4.3.1 To find the most important factors for increasingly shopping of FMCG online

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.847
	Approx. Chi-Square	794.816
Bartlett's Test of Sphericity	Df	45
	Sig.	.000

Table 4.3.1.1

Table 4.3.1.2

Communalities

	Initial	Extraction
Rank the variables which are important for you while buying FMCG products online [Convenience]	1.000	.655
Rank the variables which are important for you while buying FMCG products online [Better prices]	1.000	.590
Rank the variables which are important for you while buying FMCG products online [Variety]	1.000	.453
Rank the variables which are important for you while buying FMCG products online [Easy returns]	1.000	.493
Rank the variables which are important for you while buying FMCG products online [Delivery options]	1.000	.474
Rank the variables which are important for you while buying FMCG products online [Discounts]	1.000	.590
Rank the variables which are important for you while buying FMCG products online [Redeem coupons]	1.000	.534
Rank the variables which are important for you while buying FMCG products online [Quality]	1.000	.472
Rank the variables which are important for you while buying FMCG products online [Availability of feedback]	1.000	.388
Rank the variables which are important for you while buying FMCG products online [Quick price comparisons]	1.000	.519

Extraction Method: Principal Component Analysis.

Table 4.3.1.3

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.856	38.562	38.562	3.856	38.562	38.562	3.390	33.896	33.896
2	1.311	13.111	51.673	1.311	13.111	51.673	1.778	17.776	51.673
3	.909	9.093	60.766						
4	.821	8.210	68.976						
5	.615	6.145	75.121						
6	.597	5.975	81.096						
7	.547	5.466	86.562						
8	.497	4.970	91.532						
9	.426	4.263	95.795						
10	.420	4.205	100.000						

Extraction Method: Principal Component Analysis.

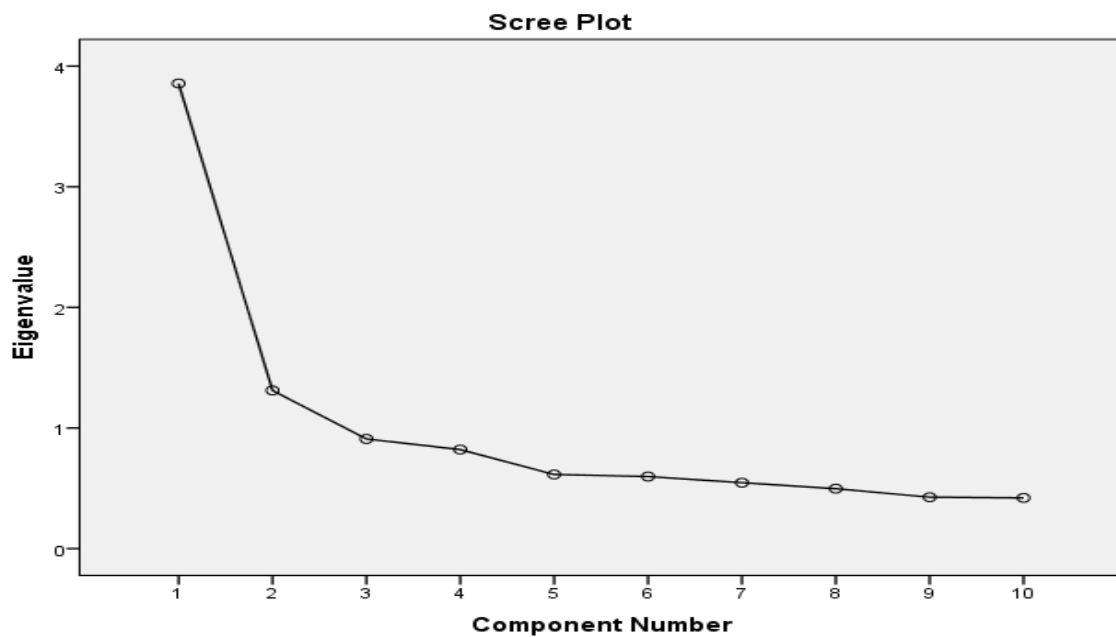


Figure 4.3.1.1

Table 4.3.1.4

Component Matrix^a

	Component	
	1	2
Rank the variables which are important for you while buying FMCG products online [Discounts]	.722	-.261
Rank the variables which are important for you while buying FMCG products online [Easy returns]	.702	.017
Rank the variables which are important for you while buying FMCG products online [Delivery options]	.685	.064
Rank the variables which are important for you while buying FMCG products online [Quality]	.681	.087
Rank the variables which are important for you while buying FMCG products online [Quick price comparisons]	.679	-.241
Rank the variables which are important for you while buying FMCG products online [Variety]	.649	.177
Rank the variables which are important for you while buying FMCG products online [Redeem coupons]	.643	-.348
Rank the variables which are important for you while buying FMCG products online [Availability of feedback]	.563	-.267
Rank the variables which are important for you while buying FMCG products online [Convenience]	.277	.760
Rank the variables which are important for you while buying FMCG products online [Better prices]	.468	.610

Extraction Method: Principal Component Analysis.

a. 2 components extracted.

Interpretation:**1. KMO and Bartlett's Test**

- a. Kaiser- Meyer- Olkin Measure of Sampling Adequacy- The value of KMO is 0.847. Since the value is more than 0.7 the sample is adequate for the factor analysis.
- b. Bartlett's Test - 0.00. Since the value is less than 0.05 the responses are the valid and suitable for factor analysis.
- c. Communalities – Ideally the extracted communalities should be greater than 0.5 however the communalities of few items were found to be greater than 0.5
- d. Total Variance explained - Looking at the total variance it was found that 51.673% of variance in the test to find the most important factors for increasingly shopping of FMCG online is explained by two extracted factors pricing offers and convenience which is further supported by scree plot.
- e. Scree Plot- It is a graphic representation of the total variance explained table, which shows that the scree flattens after 2.

2. Recognition of components

a. Component 1: Pricing offers

Discounts, redeem coupons, better prices and quick price comparisons.

b. Component 2: Convenience

Delivery options, availability of feedback, easy returns, quality, variety, convenience.

5. Discussions, Conclusion and Recommendation

5.1 Discussions

As per study conducted, it was seen that 70.2 % of the consumers are female and 29.8% of the consumers are male. The consumers who mostly buy FMCG products online are between the age group of 31-40 and 37.1% are under the age group of 21-30. Majority of the consumers are in service followed by home maker, self-employed, student, and profession. About 33.4% of the respondents have income ranging between 20000- 40000. Majority of the consumers i.e. 84.1% of the consumers prefer shopping FMCG products online and 15.9% of consumers do not want to shop FMCG products online and about 51.3% of the consumers purchase FMCG products between 2-4 times in a month followed by less than 2 times, between 4-6 times and only 8.3% of the consumers buy more than 6 times in a month. Majority of the consumers spend between 2000- 3000 rupees on monthly basis for shopping FMCG products. On the other hand, only 26.2% of the consumers spend between 1000-2000 rupees for shopping these products. The most preferred online websites for FMCG products are Amazon, Big Basket, Flipkart followed by grofers, natures basket, reliance fresh, Paytm mall and others. The most important factor while buying FMCG products online is convenience because the online store provides the consumers with 24x7 service and the consumer does not have to go anywhere to shop FMCG products. Timely delivery of products, quality of the products, professional behavior of the delivery boy, trustworthiness of the website, complex procedure of returning goods are the major areas of improvement and is followed by freshness of the product and counterfeit/fake products. It is also seen that 75.5% of the consumers prefer online mode of payment for FMCG products whereas only 24.5% of the consumers prefer cash on delivery; 48% of the consumers say that discounts and offers provided by the online store is between 2-4 times in a month ;38.1% of the consumers get offers and discounts less than 2 times and the rest gets between 4-6 times and more than 6 times in a month. Majority of the consumers are satisfied by shopping FMCG products online ;12.6% of the consumers are highly satisfied by shopping FMCG products online. There is a significant relationship between the satisfaction provided by shopping FMCG products online and the discounts/offers provided by the online store in a month for FMCG products. There is no significant relation between the number of times FMCG products are purchased in a month and occupation. There is a significant relation between the monthly spending on buying FMCG products online and the choice of FMCG segment the consumers shop. The main factors that are for increasingly shopping of FMCG online are discounts, redeem coupons, better prices, availability of feedback, quality, variety,

convenience etc. The major areas of improvement for FMCG companies are trustworthiness of the website, counterfeit/fake products, security issues, freshness of the product etc.

5.2 Conclusion and Recommendations

We are in the golden age of e-commerce where the product comes to customers unlike earlier when consumers go to products. There is an increase in online shopping of FMCG products in India. It has risen from 3.7% in 2016 to 5.2% in 2017. The current online shoppers at 69 million are projected to increase to 215 million in next 4 years (Economic times, March 2018). Offline still commands the major share of retail market. If the e-commerce marketplaces need to survive and challenge the offline share, they would have to work on significant areas of customer delight. This study has tried to establish and prove the areas which customers generally look for while doing online shopping in the FMCG sector. Customers value price, convenience, access and range of products while shopping for convenience goods. The e-commerce marketplaces score high on convenience, variety, discount redeem coupons, quick price comparisons and convenient delivery options. However they would need to work on the following areas of improvement like counterfeit/fake products, timely delivery of products, additional cost on cash on delivery.

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