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## CASE 4 RURAL BUYING BEHAVIOUR: A CASE STUDY OF CONSUMER IN JAMMU\*

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### Objectives

This case study is presented to enable you to:

- get an idea of the influences on buying in rural India,
- appreciate the diversity of buying behaviour across rural and urban customers and possibly across different regions,
- discuss the impact of culture on buying behaviour,
- identify the kind of effort needed to approach the rural consumer.

### Introduction

Most of us having been schooled in the occidental mode of thinking have managed to apply our learnt paradigms to urban markets with reasonable success, weaving in minor modifications to "Suit Indian Conditions" (The Eco-Times, Brand Equity, 1994). After all, there is not much difference between a consumer in cosmopolitan Bombay to one in London. However, the next logical step of extending our bag of tricks to rural areas has not met with the same level of success simply because the rural setting is fundamentally different from the urban. Like the products themselves, most advertisements that are created for urban audience often leave villagers cold. For instance, the members of some rural communities in Rajasthan were put off by the Halo Shampoo spot, featuring female models with beautiful bouncy hair. Reason, in those parts, it is considered 'indecent' for women to flaunt their tresses for all to see. The same villagers were bemused by the strepsil's "Bahut Mazaa Aya" advertisement. In their dialect, the word mazaa has a strong sexual connotation and they couldn't understand how any one could get corporeal pleasure from a cough lozenge (Business World, 1994).

### **Marketers trying to venture in the rural markets must understand the rural culture and treat it on priority if they want to tap the potential in this up coming market of India.**

In a bid to understand impact of rural culture on buying behaviour, the following study was conducted in some villages in Jammu and Kashmir.

The study mainly aimed to examine:

- i) that the rural customer is different from the urban customer,
- ii) the factors that determine the buying decision making process of the rural customers, and
- iii) as to who makes the buying decisions in a rural family?

The study was confined to two villages in Jammu district of J&K' i.e. Nagrota which is about 12 kilometers north of Jammu city and Rattian which is about 15 kilometers south of Jammu city. In both these villages, people are engaged in agriculture, own shops or are in the government service. The profile of the respondents is given in Table 1 (a, b, c, d)

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**Table - 1(a): Sample Profile**

| Age                      | Male      | Female    |
|--------------------------|-----------|-----------|
| 15-35                    | 35        | 10        |
| 35-55                    | 18        | 12        |
| 55-75                    | 14        | 06        |
| 75-95                    | 05        | -         |
| <b>Total</b>             | <b>72</b> | <b>28</b> |
| <b>Grand Total = 100</b> |           |           |

**Table - 1(b): Educational Profile of the Respondents**

|                        | Male      | Female    |
|------------------------|-----------|-----------|
| Illiterate             | 05        | 25        |
| Under-Matric           | 27        | 03        |
| Matric                 | 15        | -         |
| Higher Secondary       | 10        | -         |
| Graduate               | 09        | -         |
| Post graduate          | 06        | -         |
| <b>Total</b>           | <b>72</b> | <b>28</b> |
| <b>Grand Total=100</b> |           |           |

**Table - 1(c): Occupational Profile of the Respondents**

|             |                |            |
|-------------|----------------|------------|
| Agriculture |                | 62         |
| Shopkeepers |                | 12         |
| Service:    | Doctor         | 01         |
|             | Engineer       | 01         |
|             | Bankers        | 04         |
|             | Army Personnel | 02         |
|             | Teachers       | 05         |
|             | Other Services | 13         |
|             | <b>Total</b>   | <b>100</b> |

**Table -1(d): Income Profile of the Respondents**

| Income (Rs. per Month) | No. of Respondents |
|------------------------|--------------------|
| 1000-3000              | 52                 |
| 3001-5000              | 36                 |
| above 5000             | 12                 |
| <b>Total</b>           | <b>100</b>         |

### Research Methodology

The Information for the purpose of the present study was obtained by interviewing the respondents through structured and unstructured questionnaire. Keeping in view the time and availability of the respondents, group interviews at the individual level were also conducted. The observation method was also used wherever conditions were favourable for the same.

Information was sought from the respondents on the buying decision process based on such factors as impact of religion, customs and traditions, participation of women in buying decisions, impact of advertisements, impact of reference groups and the validity of the communication process. All respondents were forthcoming in their response to the various aspects of the study.



## Findings

### Buying Decisions

The respondents believed in joint buying decision making in consultation with the elders and the ladies of the house. Views of the females in the family were being given due respect and consideration. The lady i.e. the *grahini* was being considered as a protector and a strong pillar in the family life. The younger lot too, endorsed unanimously, the respect for the ladies in their families, it being a part of their culture. The youngsters, however, for purchasing items of their personal use like clothes etc. made their own independent buying decisions.

Fifty five percent respondents in the age group of above 35 years made buying decisions keeping in with the religious beliefs, especially for the consumer durable items. The advice of the village pandit was being sought in the matter. No purchase of consumer durables was made during *Pausha* i.e. the inauspicious month according to the Hindu mythology. For the daily use items like Ghee and Oil etc., these were not being bought on Tuesdays. As a matter of belief, haircuts were avoided on Tuesdays and Thursdays. Similarly, clothes too were not being washed on Tuesdays and Thursdays. Ten percent of the respondents, however, in the age group of 15 to 35 years, did not subscribe to these beliefs. They were in a way, the educated lot in the sample.

### Role of Women

The respondents agreed on the participation of the women in the buying decision-making. In the age group, 15 to 35 years, the respondents remarked that for the female items, the females made their own independent decisions. This made the females more confident and satisfied. They expressed that this acted as a motivator for them. The exercise was not restricted to decision-making only but the women actually visited the market and bought the items of their use. The elders in the family supported this. To quote in their local Dogri language, they remarked: “Kolu Dein Bel thorian n, Bar Janae ch ke ae” (Women are not slaves. They have the right to liberty and can go out).

### Advertisement

About ninety percent of the respondents in the different age groups remarked that they were not interested in advertisement on the television. The moment the advertisements appeared on the television, they preferred to switch the TV off because they were not interested in the same. The popular programmes, with them were - *Krishi darshan* and religious serials like *Om Nama Shivai*, *Mahabharat* and *Jai Hanuman*. They pointed towards the vulgarity of advertisements. Vulgar for two reasons - one, girls with obscenity were exhibited in the advertisements and second these did not augur with culture i.e. there was a cultural contradiction between the serials like *Jai Hanuman* and advertisements like the *Liril soap* and *Lux Supreme* etc. Any communication through their culture was easily acceptable because they could understand it well. Ten percent of the younger respondents, though liked to see the advertisements admitted that they disapproved them because they found them to be quite indecent. They opined, that they did not like to buy a product relating to these advertisements.

Advertisements with rural culture and regional/local language attracted the audience. The respondents believed that the westernized style of communication was spoiling the younger generation and was responsible for the stress and strain in their families. Seventy percent of the respondents said that they bought television to see *Krishi Darshan* and religious programmes and that they hardly saw any other programme. "We have specified the time to watch the television i.e. for religious programmes or some good serials when, the whole family sits together. The television is either switched off at the time of the obscene advertisements or the channel is changed because some of the advertisements were vulgar, unethical and against our culture" says Captain (Retd.) Yash Paul of the Nagrota village.



## Traditions and Customs

All the respondents felt strongly about their customs and traditions. Among the younger lot though all had the same feeling, about eight percent were against any blind faith. They found it unnecessary to stick to some old beliefs, which had no base. They said that the buying decisions should be on the basis of the requirements, utility and should be made as and when required. There is no need to go to the priest or the pandit for deciding whether to buy or not. Nineteen percent respondents in the age group of 55-75 years and above felt strongly that the all-round general deterioration was as a consequence of the dilution in our cultural ethos/values.

## Awareness

The respondents were aware of the availability of the products. They preferred quality to price. They believed it customary to visit the city for making purchases for marriages and social functions. This helped them to have better choice though they were not sure about the service part. They wanted to be very sure about such buying decisions because it involved their social status and prestige.

## Observation for the Marketers and the Marketing View Point

There are two types of customer segments in these villages. The younger lot is highly influenced by the urban consumption pattern and their desire if supported by income, shall generate a large-scale demand for the various durables and non-durables. Their knowledge about the consumer goods is high. The other segment is of the customers who are in the age group of 50-70 years. They are not influenced by the urban consumption pattern. However, for marriages and social functions, they do generate demand for consumer durables.

An interesting observation about the females in this part of rural India is that they are given all importance in the buying decision process. The rural customer is a rational decision maker. "We all sat together in the family and discussed about the purchase of the refrigerator, checked it with our neighbours who had one and finally decided to buy a Keivinator. Today two of my sons have gone to the city to buy it" says Subedar Satpaul. Knowingly or unknowingly the rural customer takes his urban counterpart as his reference group. It must be accepted that the rural market is full of expectations and a serious innovative approach is required to fulfill these expectations since the same is innocent and unspoiled by media blitz.

The following observations are made for the marketers to devise strategies for their offerings for the rural customers:

- i) The educated youngsters are interested in getting permanent jobs, so as to have an assured income to have the pleasure of consumer durables. They want all latest durable products in their houses like color televisions. Two-in-ones, refrigerators, scooters etc.
- ii) The younger lot favoured the purchase of Enfield amongst the two-wheelers because of its strong body and large size and also it being a symbol of MAN.
- iii) Youngsters are thrilled to hear, that in cities people have televisions in every room and given a chance they would want the same for them,
- iv) Even if goods are available locally, they love to go to the city, as it is thrilling and refreshing.
- v) The youngsters want to make independent buying decisions for the products, \ which are for their own use but would certainly like to consult the family members, if it is family utility product.
- vi) Participation of female members of the family in buying decisions are welcome and is given due consideration.
- vii) Ladies are the most important members of the family and enjoy equal status and respect, says Ram Lai, who is a car painter in village Rattian.



- viii) The elders in the villages believe that if utility items were available locally, they would not like to go to the city because it will save their time and inconvenience caused during traveling etc. According to Subedar Satpaul of village Nagrota of Jammu-district: "It has been difficult and tough for me to get the glass for the window panes of my newly constructed house. Had it been available locally, I would have preferred to buy it from here which could have saved me from a lot of inconvenience".
- ix) Quality is preferred to price.
- x) They have no reference group for specific items like refrigerators, televisions scooters etc. Visit to the city is preferred when the purchases for marriages and social functions have to be made.
- xi) Though people are not much aware about the MNCs, they welcome the companies, who enter villages with a social commitment.
- xii) There is a section of society in these villages, which believes that materialism will only bring stress and strain.

### **Research Experience and Conclusion**

It was a satisfying experience for the researchers interacting with the respondents who were easily and readily available. Their attitude towards research was positive. They were forthcoming and cooperative. Interaction with females, was however restricted as it was against their social norms.

The findings of the study showed that the rural customer in villages in the proximity of urban centres wanted to acquire the urban life style but when it comes to buying decisions, they were different from their urban counterparts. Culture has a great influence on their buying decisions.

The findings in brief are summed up as under:

- i) The status of the females in the buying decision-making process was found to be almost equal.
- ii) The rural customer upholds his traditions and customs in high esteem;
- iii) He dislikes the way his culture is being diluted through unwanted advertisements;
- iv) Only a very small proportion of the population, primarily the younger segment is willing to change with the changing environment but still wants that his culture remains untouched and is kept at its right place.

Rural consumers in Jammu continue to be simple and largely untouched by heavy media influences. Marketers need to understand the importance of culture and values and must approach the consumer through upholding of these values. Consumer loyalty and trust can be won if their inherent values and traditions are respected.

### **Discussion Questions**

1. Compare the buying behaviour influences describe above with what you understand of influences operating on the urban consumers. Identify key differences.
2. Comment upon the role of mass media in rural setting based on the above case.
3. What are the marketing implications of the observations made in the study in terms of :
  - a) distribution
  - b) marketing communication
  - c) product mix