Determinants of Purchasing Selected FMCG Products in India : Evidence from Agartala City

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Abstract

The paper examined the factors of decision making while purchasing selected FMCG products in India. Data were collected from 256 FMCG consumers of Agartala city by using a structured questionnaire developed based on the earlier studies. Kendall's *W* was predominantly used to analyze the data. The study found that for most of the selected categories of FMCG products, the main decision making was based on availability of the products followed by freshness for non-packaged products (expiry, latest products, etc. for packaged products). Demographic factors were also found to be playing a dominant role in the purchase decisions of FMCG products.

Keywords : FMCG, Kendall's *W*, availability, freshness, purchase

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Fast moving consumer goods (FMCGs) are popularly named as consumer packaged goods and this sector is the fourth largest growing sector in the economy of India with a total market size in excess of US$ 44 billion (Qasim & Agarwal, 2015). The items in this sector comprise of all consumables which the customers buy regularly. These products are of low cost, have a quick turnover, are frequently purchased, or consumed in a fast pace. The FMCG industry, alternatively called as CPG (consumer packaged goods) industry deals with the production, distribution, and marketing of consumer packaged goods. According to market research firm Nielsen, the market is expected to reach US$ 100 billion by 2025. Some of the characteristics which identify the FMCG industry are low level of penetration, wide distribution network, low per - capita consumption, low operating cost, and high competition between the organized and unorganized sectors.

Consumer behaviour is the study of the behaviour that consumers display in searching information, purchasing, using, evaluating, and disposing of products and services that the consumers expect will satisfy their needs (Schiffman & Kanuk, 2004). Early studies on consumer behaviour verbalized that a consumer is led by the personal attributes that facilitate the consumer to form a concept which guides in the decision-making process. The beliefs, views, attitudes, mental state, specific needs, characteristics, etc. work behind the rostrum as motivating determinants to make any purchase decision. So, each client is special in terms of making buying choices.

FMCG products do not require big time investment and effort to make a purchase decision. The FMCG industry provides a wide choice of products. Most of these products have become so essential that these are made

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to be available in all local shops. The product life cycles for these goods are very short. The products seem to be of small value, but altogether they form a significant part in consumers' total expenditure. India's FMCG industry has been playing a significant role with near about 8 million stores selling FMCG engaging 25 million people as wholesaler, distributor, retailer, and others (Siji, 2015). FMCG consists of personal care products, oral care, hair care, fast foods, skin care, grocery, house care, educational materials, dry foods, drinks, or even vegetables also. Siji (2015) noted that the size of the personal care products were estimated at $537 million, the skin care and cosmetic market were valued at $274 million in recent years.

While purchasing FMCG goods, the consumers weigh a variety of factors, whether consciously or unconsciously, which may be in the form of product factors and non-product factors. The purpose of this study is to identify the determinants that persuade the consumer purchase decisions, particularly in case of FMCG products. Human psychology is unpredictable and consumers' decision making is a process which is influenced by conscious and unconscious factors. It is thus imperative to study the buying behaviour of the FMCG consumers.

A consumer may be a habitual buyer or impulse buyer or a non-regular or first time buyer, but in every case, the consumer might consider determinants like easily available, freshness, bargained price, appearance or looks, family/peer pressure, discounts schemes, or any other factors. These determinants invariably lead them to take or defer a purchase decision. The location of the present study is the capital city of the state of Tripura. Tripura is a small state in North East India sharing an international boundary with Bangladesh from three sides and having a population of about 37 lakhs. Agartala is the state capital having a population of more than 4,38,408 (Directorate of Economics & Statistics Planning, 2016), with modern organized retail formats. A huge number of unorganized retail stores along with organized retail shops, grocery shops, regulated and non-regulated markets cater to the daily needs of the consumers. So, there is a vast scope to study the consumers and the determinants that lead the consumers to take buying decisions for FMCG goods.

Review of Literature

In the concept of preference and decision making for each commodity, the attributes are called as 'primitive' that can be regarded as a collection of characteristics ; such primitive characteristics are size, weight, color, quantity, etc. Quandt (1956) stated that when the consumer is about to make a choice, consumers evaluate and compare various primitive characteristics. It is the utility function which starts operating in the cognitive faculty and directs to comprehend the utility derived from consuming a product with a certain degree of primitive characteristic. The researcher also pointed out that in a randomly selected choice situation, the consumer prefers to consider the primitive characteristics at times. The study also concluded that a degree of probability can be observed that the consumer considers the compound characteristic consisting of the primitive characteristics.

Consumer behaviour is dynamic in nature ; the brands and products are frequently changed on the basis of rational factors like price, quality, or convenience and other attributes. Woods (1960) viewed that people tend to behave in a particular way, and it is unlikely that a given consumer will always react in one way rather than another way. The researcher identified two sets of factors that determine the choices : personality of the purchaser (consumer variables) and character of the product (product variables). Woods came to a conclusion that two such types of behaviour in response to affective appeal and behaviour in response to symbolic appeal are very significant in decision making.

In the conceptual framework for understanding and integrating aspects of both cognitive and affective perspectives on consumer's decisions, it was found that those consumers who are highly involved in decision making processes engage themselves in a more extensive internal and external information search with an intention to reduce the possibility of making a 'wrong' decision. They presumably indulge in high degree of cognitive activity, conducting evaluations and comparisons before reaching a decision. Hansen (2005)

endeavored to integrate several perspectives on consumer decision making consisting of value perspective, cue utilization theory, information processing perspective, emotional perspective, etc. The value perspective put emphasis on situations in which consumers undertake value trade-offs between various attributes. In cue utilization perspective, consumers try to reduce the risk by using cues (e.g. price, brand name, advertising, color, etc.,) as indicators of the quality of a product or service. The researcher also stated that consumers do not use their cognitive and affective skills independently, instead they affect each other. It was concluded that the cognitive, evaluative constructs of quality and attitude had a significant effect on buying intention.

Decision conflict of consumers may appear because of the incompatibility among mismatched values of alternatives and choice task. Nagpal and Krishnamurthy (2008) investigated the field of consumer decision making and came out with an idea of decision difficulty that a consumer faces in case of "compatibility" between the task and "valence of the alternatives" leading to deferred decisions. Such deferral in decision making effectively increases risk and distracts the original goal of decision making. The researchers dealt with a confusing phase that a customer might face regarding choosing from alternatives while taking purchasing decisions. If both the alternatives are attractive, then both provide an array of reasons to be chosen and are therefore "compatible" with the task of choosing. The researchers concluded that the task of choosing and deciding between attractive alternatives was easier and faster than deciding between unattractive alternatives.

With the appropriate selection from the alternatives, consumers' utility works as a pivotal point in the cognitive state of mind of the consumer. From the point of marginal utility theory, it was believed that consumers continue to purchase products, which would provide the maximum utility or maximum satisfaction at relative prices. Moreover, the purchase power of a consumer largely depends on his/her disposable income. Along with this psychological theory, SR (stimulus - response) theory, cognitive theory, and Gestalt and Field theory, Freudian theory and socio-cultural theory have also been described from the consumption perspective and concluded with the inference that consumers behave differently motivated by these different socio as well as psychomotor faculties (Azhagaiah & Ezhilarasi, 2012).

There are several factors which influence the consumers to exert their purchase decision and those comprise of personal factors, economic, marketing, branding, advertising, climatic, cultural, social, peer pressure, aspirations, opportunity, personal taste, ethics, moral, religious factors, disposable income, demographic factors, etc. as mentioned by Chattopadhyay (2013). Consumers' tastes and preferences are getting changed day by day with wider exposure towards technological advancement and growing consumerism. Several changes like radical shift in lifestyles and spending pattern, price consideration to design and quality, credit friendliness and easily availability of finance, transformation from traditional saving mentality to spending mentality affect their consumption patterns.

Consumer decisions are the reflection of the consequences of willingness and intention that are persuaded by internal as well external forces. Raghav, Sharma, and Mishra (2013) opined that consumer behaviour is affected by intrinsic as well extrinsic conditions. Intrinsic factors refer to such characteristics of individuals such as age, income level, involvements and some psychological factors, perception motivation, interests, mood, knowledge, likes and dislikes, mental set up, attitudes, etc. Extrinsic factors refer to situation and environment which affect the intrinsic factors. Both the factors are important, however, external factors are more important as they have a direct influence on the internal factors. Apart from the two factors, age and relative mental make up also influence the decision making process. Different age groups influence differently in the product selection. In the case of adolescent teenagers, peers act as socialization agents and make significant influences on family purchase decision - making.

Research Gap

Most of the studies in this area have been involved in consumer behaviour and consumer decision making process.

These studies explored the intricacies relating to the factors which lead to consumer decision making. FMCG goods generally do not require extensive evaluations of the products, but somehow, the decision making process plays an important role in the choice of product and actual act of purchase. Consumer behaviour is a highly dynamic discipline and previous studies conducted by researchers emphasized several dimensions in various contexts, but important factors in a landlocked state like Tripura have not been highlighted in the earlier studies.

Objectives and Scope of the Study

The primary objective of the study is to find out the determinants of purchase decisions by the consumers for FMCG products. The study also examines the demographic profiles of the respondents. Since the FMCG industry covers a variety of product categories, the study covers only few select product categories. The FMCG goods which were considered for the study consisted of grocery, vegetables, hair-care, oral-care, house-care, kitchen-care, dry or packaged food, drinks, and fast food items. These product categories were selected on the basis of the daily requirement of a home and due to these being frequently used.

Methodology

The study is descriptive in nature as the study aims at focusing on determinants of purchase decisions for FMCG products in India. An attempt has been made to identify the determinants with respect to select fast moving consumer goods in Agartala city. Altogether, 300 FMCG respondents were selected from Agartala city by using convenience sampling technique and the respondents consisted of students, government and private service workers, businessmen, housewives, and others. Primary data were collected by distributing a self-administered questionnaire to 300 respondents of Agartala city. In the questionnaire, items related to demographic variables and statements for categories of FMCG products were given to be ranked in the choice of 1st, 2nd, 3rd, and so on. Further, secondary data from journals, books, and unpublished research work of various institutions were used extensively. Altogether, 256 responses were found to be suitable for enumeration. The questionnaires were coded and transformed into numerical data using a statistical software. Mean score, Kendall's W, and Pearson chi -square were used to draw inferences from the data. The data were collected during January - March 2018 and analyzed in the subsequent months.

Data Analysis and Results

The state capital Agartala having a population of 4, 38, 408 approx. is populated by people from various regions of the state. The respondents are varied in terms of age, occupation, qualification, income, etc. The profile of the respondents shows the representation of the socio-economic profile of the people of Agartala.

   The Table 1 shows the profile of the respondents in terms of marital status, age - group, educational qualification, and their occupation ; 56.60% of the respondents were married while the remaining 43.40% were single. It shows that the majority of the respondents were from the age group of 26 - 35 years representing 59.77% of the respondents. In case of educational qualifications, the highest percentage of respondents had a graduate degree (49.2%) followed by post graduation (26.2%). Tripura having a high literacy rate is reflected by the data. The occupations of the respondents show that most of the respondents were teachers representing 19.50% of the respondents followed by respondents who were running their own business (16.00%) followed equally by unemployed/house-wife/retired/ and officers (10.20% each). So, it can be inferred that the respondents were from a varied cross section of the society and represented the various social sections.

   The Table 2 shows the income pattern of the respondents with the highest group responses coming from the

Table 1. Profile of the Respondents

Sl. No.	Particulars	Classification	Frequency	%
1	Marital Status	Single	111	43.4
		Married	145	56.6
		Total	256	100
2	Age Group	18-25	15	5.86
		26-35	153	59.77
		36-45	63	24.61
		46-55	20	7.81
		56 & Above	5	1.95
		Total	256	100
3	Educational Qualification	Non-matriculate	12	4.7
		Matriculate	15	5.9
		Undergraduate	29	11.3
		Graduate	126	49.2
		Post graduate	67	26.2
		Above Post graduate	7	2.7
		Total	256	100
4	Occupation	Unemployed / House-wife / Retired	26	10.2
		Agriculture	2	0.8
		Own-self business	41	16
		Clerical	20	7.8
		Officer	26	10.2
		Skilled Worker	11	4.3
		Private sector employee	25	9.8
		Unskilled worker	2	0.8
		Student	10	3.9
		Teaching	50	19.5
		Professional service	25	9.8
		Others	18	7
		Total	256	100

income group earning ₹ 10,000 - ₹ 20,000 (per month) represented by 97 respondents (38.04%). The second group belonged to the group earning less than ₹ 10,000 per month and respondents earning ₹ 20,000 - ₹ 30,000 per month, represented by 19.22%, respectively. One respondent abstained from giving the data on income. The data shows that the respondents were widely distributed in terms of income.

Table 2. Income Level of the Respondents

Income (Per Month)	Total	%
Below ₹ 10,000	49	19.22
₹ 10,000-20,000	97	38.04
₹ 20,000-30,000	49	19.22
₹ 30,000-40,000	32	12.55
₹ 40,000-60,000	24	9.41
Above ₹ 60,000	4	1.57
Total	**255**	**100.00**

Determinants of Purchase Decisions of Select FMCG Products

The study has attempted to examine the determinants of purchase decisions for select FMCG products. The select FMCG products for the study are grocery products, hair-care products, oral-care products, skin-care products, house-care products, and packaged dry-food products. These products were selected on the basis of the necessary use by the consumers in terms food, shelter, and personal grooming. Several other products have been missed out purposely in order to focus on the personal and household needs of the individual and family.

(i) Determinants of Purchase Decision of Grocery Products : Grocery products consist of rice, *atta*, edible oil, salt, sugar, tea, etc. These products are used for daily consumption. These products are purchased on the basis of several determinants. In order to find out the determinants of purchase decision regarding grocery products, the respondents were asked to rank their priority of determinants for the choice of a product while making purchase decision of grocery items. The Table 3 shows the outcome related to the purchase of grocery goods.

The Table 3 shows that for purchasing grocery products, easy availability is the major determinant followed by the freshness of the products. Freshness here also connotes latest date of manufacture. The second determinant is found to be the consideration of appearance, image, or packaging of the product. The third rank is found in bargaining of prices followed by family pressure (wants of family members), available discounts, and schemes. The least rank is given to unknown reasons. Krishnamurti and Gupta (2017) also found that price was the predominant factor while examining the factors for consumer behaviour paradigms relating to grocery shopping.

✤ **H01 :** There is no significant difference in ranks of determinants given by the respondents in the purchase of grocery products.

Table 3. Determinants of Purchase Decision of Grocery Products

Ranks	Easily Available	Freshness	Bargained Price	Appearance/ Looks	Family/ Peer Pressure	Discounts	Schemes	Other Reason
1	88	88	14	25	32	4	3	-
	34.4%	34.4%	5.5%	9.8%	12.5%	1.6%	1.2%	-
2	87	82	18	51	23	17	3	3
	34%	32%	7%	19.9%	9%	6.6%	1.2%	1.2%
3	32	33	52	56	49	30	2	-
	12.5%	12.9%	20.3%	21.9%	19.1%	11.7%	.8%	-
4	25	22	35	58	51	38	18	1
	9.8%	8.6%	13.7%	22.7%	19.9%	14.8%	7.0%	0.4%
5	10	13	45	40	47	101	19	3
	3.9%	5.1%	17.6%	15.6%	18.4%	39.5%	7.4%	1.2%
6	5	15	25	14	27	55	139	7
	2%	5.9%	9.8%	5.5%	10.5%	21.5%	54.3%	2.7%
7	9	2	5	11	25	9	67	168
	3.5%	0.8%	2%	4.3%	9.8%	3.5%	26.2%	65.6%
8	-	1	-	1	2	2	5	74
	-	0.4%	-	0.4%	0.8%	0.8%	2.0%	28.9%
Total	**256**	**256**	**256**	**256**	**256**	**256**	**256**	**256**
Percent	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Table 4. Descriptive and Test Statistics of Determinants of Purchase of Grocery Products

Factors	N	Mean	Std. Deviation	Min.	Max.	Assigned Ranks	
Easily Available	256	2.35	1.5131	1	7	1	
Freshness	256	2.448	1.5408	1	8	2	
Bargained Price	256	3.903	1.3107	1	7	4	
Appearance	256	3.496	1.5737	1	8	3	
Family/Peer Pressure	256	3.972	1.8158	1	8	5	
Discounts	256	4.587	1.3261	1	8	6	
Schemes	256	5.932	1.1172	1	8	7	
Other	256	7.426	0.7889	2	8	8	
Kendall's *W*	0.572	Chi-Square	1024.775	Asymp. Sig	0.000	*df*	7

The Table 4 reveals that consumers gave 'easily available' the first rank as grocery products are required in homes on a daily basis. Freshness (new) stood at the second position as maximum respondents sought after it followed by looks or appearances. Bargaining, discounts, and schemes were also considered but not as much as availability and freshness. Kendall's *W* (0.572) indicates that there is a high degree of concordance (agreement with the ranks given by the consumers of grocery products). The chi-square calculated value (1024.77) is found to be more than the critical value 14.7 at 7 degrees of freedom with the 5% level of significance. As the *p* - value $0.000 < 0.05$, the null hypothesis (H01) is rejected, indicating that there is a significant difference in ranks given by the respondents regarding the purchase of grocery products. This significance may have arisen due to personal choices like those customers who would like to go the extra mile to get good quality products or only purchase from their preferred stores.

(ii) Determinants of Purchase Decision of Hair - Care Products : The hair-care products which were selected for the study consisted of hair oils, shampoos, hair conditioners, etc. The consumers were asked to rank the determinants of the products in terms of availability, freshness, price, appearance, peer pressure, discounts, schemes, and other reasons. Consumers considered several factors that are expressed through priority in ranking as displayed in the Table 5.

The ranking depicted in Table 5 shows that consumers ranked easy accessibility (30.9%) of hair-care products as their highest priority followed by appearance or looks (25%) as expressed. Rank 3 was given to freshness (29.7%), which means latest manufacturing dates, new arrivals, etc., followed by bargaining in prices. Discounts and schemes and other factors were also considered but were given least priority.

✤ **H02 :** There is no significant difference in ranks of determinants given by the respondents in the purchase of hair-care products.

From the Table 6, it can be inferred that there is a high degree of concordance (agreement among the consumers of hair-care products) as denoted by Kendall's *W* (0.778). The calculated chi - square value (1393.972) is observed to be more than the critical value (14.7) for 7 degrees of freedom at the 5% level of significance. Hence, the null hypothesis (H02) is rejected as the *p* - value 0.000 is found <0.05. Hence, there is a significant difference among the factors related to the purchase of hair-care products. So, significant difference can be noticed in ranks given by the respondents in the purchase of hair-care products in terms of determinants of decision making. Mohamed, Medina, and Romo (2018) found that packaging of cosmetic items played an important role in

Table 5. Ranking of Determinants of Purchase Decision of Hair-Care Products

Ranks	Easily Available	Freshness	Bargained Price	Appearance/ Looks	Family/ Peer Pressure	Discounts	Schemes	Other Reason
1	79	55	12	42	50	7	8	5
	30.9%	21.5%	4.7%	16.4%	19.5%	2.7%	3.1%	2%
2	60	46	23	64	29	22	12	-
	23.4%	18.%	9%	25%	11.3%	8.6%	4.7%	-
3	42	76	25	53	51	38	11	-
	16.4%	29.7%	9.8%	20.7%	19.9%	14.8%	4.3%	-
4	32	29	122	47	49	22	25	1
	12.5%	11.3%	47.7%	18.4%	19.1%	8.6%	9.8%	0.4%
5	18	27	38	26	41	98	83	3
	7%	10.5%	14.8%	10.2%	16%	38.3%	32.4%	1.2%
6	21	12	15	16	18	48	55	5
	8.2%	4.7%	5.9%	6.3%	7%	18.8%	21.5%	2.%
7	4	11	19	4	15	19	62	156
	1.6%	4.3%	7.4%	1.6%	5.9%	7.4%	24.2%	60.9%
8	-	-	2	4	3	2	-	67
	-	-	0.8%	1.6%	1.2%	0.8%	-	26.2%
Total	**256**	**256**	**256**	**256**	**256**	**256**	**256**	**256**
Percentage	**100**	**100**	**100**	**100**	**100**	**100**	**100**	**100**

Table 6. Descriptive and Test Statistics of Determinants of Purchase of Hair - Care Products

Factors	N	Mean	Std. Deviation	Minimum	Maximum	Assigned Ranks	
Easily Availability	256	3.307	1.3711	1	6	3	
Freshness	256	1.133	0.4223	1	4	1	
Bargained Price	256	3.181	1.3279	1	7	2	
Appearance/Looks	256	3.585	1.1122	1	7	4	
Family/Peer Pressure	256	4.543	1.3817	1	8	5	
Discounts	256	5.185	1.0084	2	8	6	
Schemes	256	6.337	0.8017	1	8	7	
Other Reason	256	7.221	0.5886	3	8	8	
Kendall's W	0.778	Chi-square	1393.972	Asymp. Sig.	0.000	df	7

purchase decision making. The study suggested that accessibility may have played a more important role in determining the purchase decision.

(iii) Determinants of Purchase of Oral - Care Products : Oral-care products are purchased on a regular basis ; which consist of toothpastes, tooth brushes, dental floss, tooth powders, mouthwashes, etc. Although the price of these products is not high, but consumers consider a few determinants while making purchase decisions. Their preferences are displayed in the Table 7. The Table 7 shows that the highest priority was given to the easy accessibility (28.5%) of oral-care goods followed by the appearance or looks (23.8%) of the goods which attracted

Table 7. Ranking of Determinants of Purchase of Oral - Care Products

Ranks	Easily Available	Freshness	Bargained Price	Appearance/ Looks	Family/ Peer Pressure	Discounts	Schemes	Other Reason
1	73	62	11	32	50	9	12	9
	28.5%	24.2%	4.3%	12.5%	19.5%	3.5%	4.7%	3.5%
2	60	37	25	61	30	25	13	5
	23.4%	14.5%	9.8%	23.8%	11.7%	9.8%	5.1%	2%
3	7	88	30	59	47	37	7	1
	2.7%	34.4%	11.7%	23%	18.4%	14.5%	2.7%	.4%
4	42	21	125	44	57	82	25	1
	16.4%	8.2%	48.8%	17.2%	22.3%	32%	9.8%	0.4%
5	12	16	32	36	25	55	97	3
	4.7%	6.3%	12.5%	14.1%	9.8%	21.5%	37.9%	1.2%
6	15	21	24	18	18	39	39	5
	5.9%	8.2%	9.4%	7%	7%	15.2%	15.2%	2%
7	9	11	8	5	24	7	59	174
	3.5%	4.3%	3.1%	2.%	9.4%	2.7%	23%	68%
8	-	-	1	1	5	2	4	58
	-	-	0.4%	0.4%	2%	0.8%	1.6%	22.7%
Total	256	256	256	256	256	256	256	256
Percentage	100	100	100	100	100	100	100	100

Table 8. Descriptive and Test Statistics of Determinants of Purchase of Oral - Care Products

Factors	N	Mean	Std. Deviation	Minimum	Maximum	Assigned Ranks	
Easily Availability	256	2.768	1.6654	1	7	1	
Freshness	256	2.995	1.6977	1	7	2	
Bargained Price	256	3.971	1.3208	1	8	5	
Appearance/Looks	256	3.275	1.5653	1	8	3	
Family/Peer Pressure	256	3.582	1.9469	1	8	4	
Discounts	256	4.242	1.4175	1	8	6	
Schemes	256	5.217	1.6133	1	8	7	
Other Reason	256	6.589	1.4457	1	8	8	
Kendall's W	0.392	Chi-Square	702.959	Asymp. Sig.	0.000	df	7

the consumers and thus led to buying decisions. Discounts and family pressure were also considered, but least priority was found in case of other factors.

✥ **H03 :** There is no significant difference in ranking of determinants given by the respondents for purchase of oral-care products.

The Table 8 shows Kendall's W (0.392) suggesting that there is a low degree of concordance. The calculated chi-square value (702.959) is found to be more than the critical value (14.7) for 7 degrees of freedom at the 5%

level of significance. Even the p - value 0.000 is found to be < 0.05. Therefore, the null hypothesis (H03) is rejected. So, it can be inferred that there is a significant difference in ranks provided by the respondents while purchasing oral-care products by considering the determinants of decision making.

(iv) Determinants of Purchase Decision of Skin - Care Products : Skin - care products are purchased by the consumers who carefully choose by considering several factors. The select product category consisted of face washes, cleansers and exfoliators, peels and scrubs, eye creams, moisturizers, face sunscreens, self tanners for face, night creams, tinted moisturizers, etc. The Table 9 shows the ranking of the determinants by the respondents.

The Table 9 reveals that most of the consumers emphasized on freshness of the skin-care products (31.3%). It implies that the consumers judged the manufacturing as well as expiry dates, ingredients, etc. Easy accessibility (29.7%) was ranked second followed by the look and appearance (23%) of the beauty products. The respondents ranked bargaining as fourth, however, least consideration was found in case of other reasons with lowest ranks.

✥ **H04 :** There is no significant difference in ranking of determinants given by the respondents for purchase of skin-care products.

Kendall's W (0.466) (Table 10) suggests that there is a moderate degree of concordance (moderate agreement among the consumers for purchase of skin-care products). The calculated chi-square value (834.764) is found to be more than the critical value (14.7) for 7 degrees of freedom at the 5% level of significance. The p - value 0.000 is observed <0.05. Therefore, the null hypothesis (H04) is rejected. Hence, there is a significant difference in ranks expressed by the respondents in terms of the determinants of purchasing skin-care products. Banerjee and

Table 9. Ranking of Determinants of Purchase of Skin-Care Products

Ranks	Easily Available	Freshness	Bargain price	Appearance	Family/ Peer Pressure	Discounts	Schemes	Other Reason
1	55	80	9	38	57	7	7	3
	21.5%	31.3%	3.5%	14.8%	22.3%	2.7%	2.7%	1.2%
2	76	33	23	58	28	20	14	2
	29.7%	12.9%	9%	22.7%	10.9%	7.8%	5.5%	0.8%
3	38	74	32	59	49	39	14	4
	14.8%	28.9%	12.5%	23%	19.1%	15.2%	5.5%	1.6%
4	55	23	111	47	42	29	25	-
	21.5%	9%	43.4%	18.4%	16.4%	11.3%	9.8%	-
5	11	17	45	35	30	96	83	2
	4.3%	6.6%	17.6%	13.7%	11.7%	37.5%	32.4%	0.8%
6	15	18	24	15	18	47	53	5
	5.9%	7%	9.4%	5.9%	7%	18.4%	20.7%	2%
7	6	11	11	2	27	12	54	185
	2.3%	4.3%	4.3%	0.8%	10.5%	4.7%	21.1%	72.3%
8	-	-	1	2	5	6	6	55
	-	-	0.4%	0.8%	2%	2.3%	2.3%	21.5%
Total	256	256	256	256	256	256	256	256
Percentage	100	100	100	100	100	100	100	100

Table 10. Descriptive and Test Statistics of Determinants of Purchase of Skin - Care Products

Factors	N	Mean	Std. Deviation	Minimum	Maximum	Assigned Ranks	
Easily Availability	256	2.843	1.5589	1	7	2	
Freshness	256	2.816	1.7433	1	7	1	
Bargained Price	256	4.143	1.3393	1	8	5	
Appearance/Looks	256	3.18	1.5412	1	8	3	
Family/Peer Pressure	256	3.569	2.0312	1	8	4	
Discounts	256	4.493	1.498	1	8	6	
Schemes	256	5.265	1.5682	1	8	7	
Other Reason	256	7.022	1.0663	1	8	8	
Kendall's *W*	0.466	Chi-Square	834.764	Asymp. Sig.	0.000	*df*	7

Namboodiri (2018) observed that personal orientation, external influences, and gender beliefs affected the purchase of male skincare products.

(v) Determinants of Purchase of House - Care Products : House-care products are purchased frequently. Selected house-care products for the study consisted of all-purpose cleaners ; abrasive cleaners ; scouring pads ; powders ; liquids ; sprays ; kitchen, bathroom, glass, and metal cleaners ; bleaches ; disinfectants and disinfectant cleaners ; metal cleaners and polishes ; tub, tile, and sink cleaners ; floor and furniture cleaners ; carpet and rug cleaners ; dusting products ; floor care products ; furniture cleaners and polishes ; upholstery cleaners ; other cleaning aids,

Table 11. Ranking of Determinants of Purchase Decision for House-Care Products

Ranks	Easily Available	Freshness	Bargained Price	Appearance/ Looks	Family/ Peer Pressure	Discounts	Schemes	Other Reason
1	75	64	14	39	38	12	8	6
	29.3%	25%	5.5%	15.2%	14.8%	4.7%	3.1%	2.3%
2	69	27	25	58	41	27	6	3
	27%	10.5%	9.8%	22.7%	16%	10.5%	2.3%	1.2%
3	35	89	29	64	51	31	17	1
	13.7%	34.8%	11.3%	25%	19.9%	12.1%	6.6%	0.4%
4	29	22	126	40	47	84	29	8
	11.3%	8.6%	49.2%	15.6%	18.4%	32.8%	11.3%	3.1%
5	17	25	25	24	35	54	95	1
	6.6%	9.8%	9.8%	9.4%	13.7%	21.1%	37.1%	0.4%
6	20	13	23	19	18	35	64	5
	7.8%	5.1%	9%	7.4%	7%	13.7%	25%	2%
7	11	16	10	9	25	7	46	95
	4.3%	6.3%	3.9%	3.5%	9.8%	2.7%	18%	37.1%
8	-	-	4	3	1	6	55	65
	-	-	1.6%	1.2%	0.4%	2.3%	21.5%	25.4%
Total	256	256	256	256	256	256	256	256
Percentage	100	100	100	100	100	100	100	100

Table 12. Descriptive and Test Statistics of Determinants of Purchase of House-Care Products

Factors	N	Mean	Std. Deviation	Minimum	Maximum	Assigned Ranks	
Easily Availability	256	2.843	1.5589	1	7	2	
Freshness	256	2.816	1.7433	1	7	1	
Bargained Price	256	4.143	1.3393	1	8	5	
Appearance/Looks	256	3.18	1.5412	1	8	3	
Family/Peer Pressure	256	3.569	2.0312	1	8	4	
Discounts	256	4.493	1.498	1	8	6	
Schemes	256	5.265	1.5682	1	8	7	
Other Reason	256	7.022	1.0663	1	8	8	
Kendall's W	0.466	Chi-Square	834.764	Asymp. Sig.	0.000	df	7

Table 13. Ranking of Determinants of Purchase of Packaged Dry Foods

Ranks	Easily Available	Freshness	Bargain Price	Appearance	Family/ Peer Pressure	Discounts	Schemes	Other Reason
1	28	173	6	19	19	-	2	9
	10.9%	67.6%	2.3%	7.4%	7.4%	-	0.8%	3.5%
2	68	59	22	55	43	9	-	3
	26.6%	23.0%	8.6%	21.5%	16.8%	3.5%	-	1.2%
3	57	12	43	91	47	10	8	1
	22.3%	4.7%	16.8%	35.5%	18.4%	3.9%	3.1%	0.4%
4	64	9	122	51	63	27	3	2
	25%	3.5%	47.7%	19.9%	24.6%	10.5%	1.2%	0.8%
5	28	1	46	22	55	128	15	27
	10.9%	0.4%	18%	8.6%	21.5%	50%	5.9%	10.5%
6	9	--	9	13	8	72	164	141
	3.5%	-	3.5%	5.1%	3.1%	28.1%	64.5%	55.1%
7	2	2	8	4	20	10	59	16
	0.8%	0.8%	3.1%	1.6%	7.8%	3.9%	23%	6.3%
8	-	-	-	1	1	-	4	57
	-	-	-	0.4%	0.4%	-	1.6%	22.3%
Total	256	256	256	256	256	256	256	256
Percentage	100	100	100	100	100	100	100	100

etc. Several considerations take place in the mind of a consumer while purchasing these products. However, a few factors proved to be stronger during the decision making process.

The Table 11 shows that the highest rank was given to easy availability (29.3%) of the products followed by appearance or looks (22.7%) as rank two. Freshness (34.8%) was given the third rank along with bargaining of price and schemes with consecutive ranks (fourth and fifth ranks). Discounts and family members' suggestions were also given ranks sixth and seven. The other reason is given the lowest rank, symbolizing the least preference given by the respondents.

Table 14. Descriptive and Test Statistics of Determinants of Purchase of Packaged Dry Foods

Factors	N	Mean	Std. Deviation	Minimum	Maximum	Assigned Ranks	
Easily Availability	256	2.843	1.5589	1	7	2	
Freshness	256	2.816	1.7433	1	7	1	
Bargained Price	256	4.143	1.3393	1	8	5	
Appearance/Looks	256	3.18	1.5412	1	8	3	
Family/Peer Pressure	256	3.569	2.0312	1	8	4	
Discounts	256	4.493	1.498	1	8	6	
Schemes	256	5.265	1.5682	1	8	7	
Other	256	7.022	1.0663	1	8	8	
Kendall's *W*	0.466	Chi-Square	834.764	Asymp. Sig.	0.000	*df*	7

✤ **H05 :** There is no significant difference in ranking of determinants given by the respondents in purchase of house-care products.

Kendall's *W* (0.466) in Table 12 signifies that there is a low degree of concordance. The calculated chi-square value is found to be 834.764, which is more than the critical value 14.7 at 7 degrees of freedom and at the 5% level of significance. The calculated *p* - value is 0.000 which is less than 0.05. Thus, the null hypothesis (H05) is rejected. So, it can be concluded that there is a significant difference in ranks given by the respondents in case of determinants for purchase of house-care products.

(vi) Determinants of Purchase of Packaged Dry Food Products : The packaged dry food products consist of products like aseptic packaging of milk, biscuits, vegetable oils, frozen processed food items, paperboard milk in cartons, silk tea bags, etc. These are some of the common food products which are consumed generally. The Table 13 shows the determinants related to the purchase of these products.

The Table 13 shows that the highest ranking was given to freshness (67.6%) because consumers look for quality products which are fresh, and it is followed by availability (26.6%) and then the external looks or image or labelling or packaging (35.5%) of the products are emphasized with due ranks. Rank four is given to the bargaining of prices where consumers liked to shop after doing bargaining, and it is followed by discounts, schemes, and family pressure as these items were ranked fifth, sixth, and seventh, respectively. Jose and Koshy (2018) also found similar preferences of consumers in the purchase of organic food products.

✤ **H06 :** There is no significant difference in ranking of determinants given by the respondents in purchase of packaged dry foods.

The Table 14 shows that Kendall's *W* is 0.466, which means that there is a moderate degree of concordance. The calculated chi-square value (834.764) is found to be more than the critical value (14.7) at 7 degrees of freedom with the 5% confidence level. As the *p* - value 0.000 is observed to be less than 0.05, hence the null hypothesis is (H06) rejected. So, there is a significant difference in ranks provided by the respondents while purchasing dry or packaged food by considering different determinants that guided their decision making.

Findings and Conclusion

The overall analysis of the socioeconomic profile of the respondents reveals that most of the respondents were

married, educated, and belonged to the middle income group who have the major amenities for comfort and recreation. The analysis of the purchase determinants of select FMCG products reveals that the most sought determinant for the purchase of products is freshness as evidenced by the Kendall's W for all products. The secondary ranking is found to be given to easily availability for the select products. The factors - bargaining and appearance are the next sought after factors after freshness and availability. For the hair care products, easy availability and appearance are found to be highly preferred by the consumers followed by freshness. While making a purchase decision of skin - care products, highest priority is given to the freshness of the goods. Freshness could mean the expiry date, latest goods, etc. Purchasing house care products on the basis of their easy availability is found to be given the highest priority by the consumers as expressed by the ranks. It is followed by appearance or looks of these products. In case of packaged dry food products, the first priority is given to freshness of the goods followed by their easy accessibility and appearance or looks.

Thus, it may be concluded that while buying FMCG products, consumers were found to be influenced by several determinants but gave the most importance to freshness and availability of the products. The other determinants : bargained price, appearance or looks, family or peer pressure, discounts or schemes, or any other unknown reasons were also duly considered by the consumers of Agartala while making a purchase decision of FMCG products. It is also concluded that the FMCG sector is growing and will continue to grow. It may be noted that although freshness or availability play a very important role in the consumers' decision making, there is also a need to study the hypotheses in terms of dimensions of price and quality relating to consumers of different income groups.

Managerial Implications

The findings of the study will assist the stakeholders of FMCG products in understanding the buying behaviour of the consumers. Understanding the determinants and identifying the forces will help in product design. In this study, attributes like availability, freshness, and appearance are found to be the most important factors for a majority of the FMCG products. These findings may be used by the marketers in areas of sales strategy formation, designing merchandise, improving distribution of goods, etc.

Limitations of the Study and Scope for Further Research

As the study is primarily restricted to the location of Agartala city and its suburban areas, there are constraints in generalizing the findings of the study to a larger group. The expansion of the study to rural areas may have larger implications of generalization for the study. Moreover, the selected items for consumable products of skin care, oral care, hair care, grocery items are too few while discarding other products for the study. The selection of attributes are also limited while other attributes are left out, therefore, a separate study can be conducted with all the attributes, which have not been included in this study. Moreover, as consumers' buying behaviour is dynamic in nature, therefore, the findings may vary with time and place. So, further studies may look into the aspects of dynamics of time and location along with the other determinants.

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