

Review of Evaluative Criteria used by Consumers Preceding Purchase Decisions of FMCGs (Fast Moving Consumer Goods)

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Abstract

This paper is an exploratory review of literature to understand and obtain insights on the evaluative criteria consumers use to make purchase decisions of FMCG products. Understanding consumers' psyche is a very complex process; it becomes more complex when consumers evaluate alternatives before they purchase FMCG products to satisfy their needs. Knowledge of various evaluative criteria used by consumers is crucial for marketing decisions. This study focuses on evaluative criteria used in purchase decisions of FMCG products. The researchers have

reviewed and thoroughly studied various relevant research conducted in the past. This review has revealed that the key evaluative criteria used by consumers of FMCG products are Price, Quality, Brand, Lifestyle, Advertisement and Packaging. Other relevant factors that impact the evaluative process are education qualifications of consumers, awareness and accessibility of FMCG products.

Key words: *Consumer Behaviour, Evaluative Criteria, Consumer Decision Making Process, FMCG*

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1. Introduction

The ultimate focus of marketing is to satisfy customer needs. Do marketers create customer needs or do they simply respond to them? This is a frequently asked question to which marketers respond that they do not create needs; they simply appeal to needs that already exist. No one is excluded from the category of consumers and consumer-hood continues till the last breath of an individual (Anand, 2014). Consumer behaviour and consumer decision-making have become prominent research topics in various fields of consumer science in recent years. Consumer science includes the former discipline of home economics and refers to a discipline that evolves around consumer behaviour and decision making (Erasmus, Boshoff and Rousseau, 2001). Consumer behaviour is a very complex process which has its focus on understanding the mind of the consumer. It is also gradually becoming clearer that human decision making cannot be understood simply by studying final decisions. The perpetual, emotional, and cognitive process, which ultimately leads to a selection from alternative choices, must be studied if we want to gain an adequate understanding of human decision making (Svemson, 1979).

Consumer behaviour (CB) is the behaviour of individuals in their quest to satisfy needs. CB refers to the selection, purchase and consumption of goods and services for satisfying one's needs and wants (Gajjar, 2013). CB involves the recognition of a problem and the search for information and alternatives to solve it. It is not just a physical activity, but also a mental decision process as consumers spend a large amount of time thinking about products and services, talking to friends/relatives about those products and services and seeing or hearing advertisements about them. Consumer buying process involves numerous decisions and activities to be undertaken where a large part of their efforts are subconscious, but play a crucial role in their selection and decision making process.

Consumers are often studied because certain decisions are significantly affected by behaviour and expected actions. The study of consumer behaviour does not only include the reason for buying, but also the consumption process of the consumer at large (Katiyar and Katiyar, 2014). Consumer science is largely used by marketers to find out whether a particular product will be purchased by consumers. When considering consumer behaviour, marketers are not just interested in who buys their goods and services, but also who makes the actual buying decision. Moreover, the evaluative factors considered by individuals for making a purchase is also important for marketers. How do consumers choose from the abundance of products available in the market? How many attributes do consumers consider and how do consumers process the alternatives in their mind to form a preference? These questions are of theoretical as well as practical interest to marketers (Dieckmann, Dippold & Dietrich, 2009). Studies on human decision making assume that the decision maker's representation of the choice alternatives can be described on a number of dimensions or attributes (Dieckmann, Dippold & Dietrich, 2009). Every time a consumer makes a purchase decision, a sustainable pattern of consumption is followed (Young et. al., 2010). In order to satisfy consumer needs and/or wants, marketers must first understand the needs of the consumers. Thereafter, marketers also have to understand the evaluative criteria used by consumers in order to satisfy their needs. Consumer decision making procedures vary extensively in their complexity. For most of the purchases, decisions required by consumers are simple; for instance, buying staple foods. However, there are also certain products/services for which decision making is complex such as adoption of a sustainable lifestyle (Young et. al., 2010). As a result of complex decision making, people tend to seek consistency in their beliefs and perceptions. So what happens when one of our beliefs conflicts with another previously held

belief? The term cognitive dissonance is used to describe the feeling of discomfort that results from holding two conflicting beliefs (Sharma, 2014).

When a consumer buys any product, he or she follows a decision making process which consists of five stages - recognition of a problem, searching for information, evaluation of alternatives, purchase process and post purchase behaviour. In the process of making selections from the available choices, the consumer is actively engaged in information evaluation. A consumer evaluates a brand on the basis of a number of choice criteria. These criteria are the standards and specifications consumers use in evaluating products and brands. Evaluative criteria play an important role in the purchase process; no matter how many criteria are evaluated by consumers, they are likely to differ in their importance of criteria, usually with one or two criteria being more important than others. The marketer is interested in knowing how consumers evaluate the information and attributes they consider before making a purchase. In addition, marketers are also curious to know how the criteria are evaluated and used by consumers in the process of minimising the choices among the alternatives available to them. In the past, investigations on consumers' decision-making issues were mainly focused on the decision-making process. However, Kwan et. al. (2004) argue that consumers may sometimes typically rely on simple strategies, rather than going through a series of steps or processes rationally when they make purchase decisions. They may simply emphasize or analyse some typical dimensions or characteristics that are obvious and which they are aware about (Sproles, 1985). However, consumers use some decision rules to reach a decision when selecting from many alternatives or brands available. The decision rule is a procedure by which subjective information is processed in order to arrive at a choice (Timmermans, 1983). There are several rules developed by psychologists in decision theory and marketing

research which are applicable in decision making (Timmermans, 1983).

The formal study of consumer behaviour involves developing knowledge of the principals of social sciences, particularly psychology. Marketers aren't psychologists, but they are interested in getting to know buyers and what makes them think. This means knowing how, what, when, where, and why consumers buy, and how they use products. Some of the specific disciplines that are drawn upon to help understand consumer behaviour include: psychology, social psychology, sociology and anthropology. This paper has appraised previous research studies to understand the evaluative criteria used by consumers in the process of selecting fast moving consumer goods.

1.2 Fast Moving Consumer Goods (FMCG)

The FMCG sector, alternatively called as CPG (consumer packed goods) (Anandrajan, 2016) has emerged as one of the leading sectors in India because of the rise in economic status of consumers. FMCG products are shifting from need-based to want-based products. The FMCG industry is more than 115 years old. FMCG goods are those which are replaced within a year (Anandrajan, 2016). Consumers of FMCG products have changed dramatically over the past decade; for instance, consumers have moved from toothpowders to toothpastes and are demanding mouth wash in the same category (Vaishanai, 2011). The FMCG sector is the keystone to the Indian economy (Raj & Selvaraj, 2007). It is the fourth largest sector in the Indian economy (Report: Indian Brand Equity Foundation, 2018). FMCG products are popularly known as consumer packed goods (CPG) (Katiyar & Katiyar, 2014) and are inexpensive products that require little shopping effort (Patil, 2016). FMCG products are purchased by end-consumers frequently and in small quantities (Patil, 2016). There are three main segments in the FMCG sector (1) Household and personal care, which accounts for 50% of the sector. (2)

Healthcare, which accounts for 31% of the sector and (3) Food and beverages, which account for 19% of the sector (Report: Indian Brand Equity Foundation, 2018). Examples of FMCG products are - bath soaps, laundry soaps, ice cream, tea, coffee, dairy products, cake, toilet cleaners, skin care, oral care, etc. FMCG items are frequent or daily use items for consumers and have high customer repurchase (Katiyar & Katiyar, 2014). FMCG products are applied, consumed and substituted within a short period of time of being purchased (Miremadi & Faghani, 2012).

With respect to consumer behaviour towards this category, consumers tend to spend minimum effort for comparison and purchase, but much of astute marketing activities have evolved from these products, where consumers show low involvement, get wider choice and are allured by a host of inducements (Majumdar, 1998).

2. Consumer behaviour, decision making process and decision rules

2.1 Consumer behaviour

It is argued that consumer behaviour itself emerged as a distinct field of study during the 1960s and the formation of the Association for Consumer Research in 1969 was a major catalytic influence in its emergence (Pachuri, 2002). In the marketing context, the term 'consumer' refers not only to the act of purchase itself, but also to patterns of aggregate buying, which include pre-purchase and post-purchase activities (Pachuri, 2002). The term 'behaviour' in whole or part is determined by the internal processing of information or the actions of mental traits. Structural accounts of human activity assume that observed behaviour results from what is happening within the individual (Foxall, 1993). Researchers such as Srivastava (2013) define consumer behaviour as the activities people undertake when obtaining, consuming, and disposing of goods and services. Moreover, investigators

Mahalingam and Kumar (2012) define consumer behaviour as decision making process and physical activity involved in acquiring, evaluating, using and disposing off goods and services. The study of consumer behaviour involves how individuals make decisions to spend their available resources (time, effort, money) on consumption related items (Mahalingam & Kumar, 2012). While spending their resources, there are a few cultural, social, personal and psychological factors that influence consumer buying behaviour (Singh, Dhayal and Shamim, 2014). Consumer behaviour can be characterized into complex buying behaviour, habitual buying behaviour and variety seeking behaviour (Mitchell, 1992). Complex buying behaviour is for high involvement purchases (high cost or infrequently brought products). Contrary to this, variety seeking behaviour and habitual behaviour are for low involvement purchases (low cost items or frequent automatic purchases) (Mitchell, 1992) (Sharma, 2014). From the purchase behaviour of individuals, from low to high involvement, it is possible to identify two principal factors that motivate and determine individual contracting choices, namely involvement and uncertainty (Mitchell, 1992) (Beckett, Hewer and Howcroft, 2000) (Beteson, 1989).

2.2 Consumer decision making process

Marketers can make better decisions if they understand consumers' buying process (Bettman, 1970). Several models of consumer buying process have been developed by marketing scholars, most prominent being proposed by Howard and Sheth, 1969, Mitchell, 1992 and Nicosia, 1968. To make decisions in an organised way, one needs to decompose decisions into steps such as a) Need Recognition (Pradhan and Mishra, 2005); the buying process starts when a buyer finds a gap between desired state and actual state. Such recognitions may be caused by stimuli which may be external (by environment or marketer) or internal (within oneself);

b) Information search; consumers search for information after they have recognised the needs (Shinde and Markale, 2012). consumers look for information pertaining to products that satisfy their needs. The amount of information required about the product depends upon the type of product and nature of the product (Pradhan and Misra, 2015); c) Evaluation of alternatives; this stage is concerned with how the consumer chooses between alternative products and brands. Here, the consumer views the product and bundles of attributes available with the product (Mitchell, 1992). The evaluation process varies from product to product depending upon perceived risk in buying (Shinde and Markale, 2012). Evaluation of alternatives also depends upon situational and economic factors (Shinde and Markale, 2012). There are many social influences such as cultural, reference groups and family influences while evaluating the alternatives before making a purchase (Darley, Blankson and Luethge, 2010); d) Purchase Decision; consumers tend to choose a product by considering characteristics such as location of the store, store image, price of products and service provided by the store, etc. (Shinde and Markale, 2012). The purchase decision also depends upon the beliefs, attitudes and intentions of the buyer (Shinde and Markale, 2012), and e) Post Purchase Evaluation; in post purchase behaviour, consumers tend to evaluate purchasing through a trial or experience. If the product meets the consumer's expectations, the consumer is likely to be satisfied, and vice versa (Darley, Blankson and Luethge, 2010).

2.3 Consumer decision making rules

The decision rule is a procedure by which subjective information is processed in order to arrive at a choice (Timmermans, 1983). The decision maker often uses various decision rules to find the best choice alternative. He may tend to apply various decision rules according to the complexity of the decision to arrive at a choice (Montgomery and Severson, 1976).

Behaviourally, consumers adopt a rule to screen alternatives; the choice of rule may depend on some previous learnings, information processing constraints or solving some previous constrained optimisation problem (Gilbride and Allenby, 2004). Decision making rules may be classified as (i) compensatory decision rule (Simple summated and weighted summated) and (ii) Non-compensatory decision rule (Conjunctive, disjunctive, lexicographic and eliminations by aspects). (i) Compensatory decision rule assumes that decisions are based on evaluations i.e. decision makers seek options that offer high perceived value (Elrod, Johnson and White, 2004). It means that low value on one attribute can compensate for high value on the other alternative (Timmermans, 1983; Hogarth, 1987; Gudigantala, 2014; Arana and Leon, 2009). There are two genres of compensatory rules (a) In applying simple summated rule, attributes are rated and scores are totalled (Batra and Kazmi, 2004; Loudon and Bitta, 2002). (b) When soliciting weighted summated rule, attributes are given importance; thereafter, attributes are rated and finally scored after multiplication with weights; weights are then totalled (Batra and Kazmi, 2004; Loudon and Bitta, 2002). (ii) Non-compensatory rules do not admit the trade-offs between the relevant attributes of choice alternatives as they assume decisions are made on an attribute-by-attribute basis and that separate utilities are not combined into a single utility value (Timmermans, 1983; Hogarth, 1987; Gudigantala, 2014). There are four genres of non-compensatory rules - (a) The conjunctive decision rule establishes minimum required performance standards for each alternative criterion and selects the brands that surpass the minimum criterion (Hawkins, Best et.al., 2007; Batra and Kazmi, 2004; Hogarth, 1987). (b) The disjunctive decision rule establishes minimum level of acceptable performance for each important attribute (Gudigantala, 2014; Hawkins, Best et.al., 2007; Batra and Kazmi, 2004; Hogarth, 1987). (c) The lexicographic rule requires to rank the criteria in order of importance and the consumer then selects

the brand that performs best on the most important attribute (Gudigantala, 2014; Hawkins, Best et.al., 2007; Batra and Kazmi, 2004; Loudon and Bitta, 2002). (d) The elimination by aspects decision rule requires the consumer to establish a cut off point for each criterion and rank the criteria in terms of their importance. The brands that do not surpass the cut-off point are dropped from further consideration (Gudigantala, 2014; Hawkins, Best et.al., 2007; Batra and Kazmi, 2004; Timmermans, 1983; Fedrer and McAlister, 1990).

3. Evaluative criterion

For more than a decade, there has been considerable interest in investigating consumers' evaluations (Ostrom and Lacobucci, 1995). Primarily there are two aspects of consumer choice environment (a) product information available (b) consumers' prior experience with products (Bettman and Park, 1980). In many cases, consumers simply follow their past experiences with a particular product category in order to make their purchase decisions. In other instances such as first time purchase or infrequent purchases and high involvement purchases, consumers often follow a piecemeal process involving the construction of a set of criteria to be used in alternative evaluations (Williams, 2002). Most consumers' research considers product evaluation to be a goal-oriented process, i.e., consumers are typically motivated to evaluate products with a particular purpose and situation in mind (Gardil *et al.* 1994). Consumers may apply a variety of criteria in evaluating purchasing alternatives. These criteria may vary in importance or influence in shaping alternative evaluations and selections (Ostrom and Lacobucci, 1995). Marketers are often interested in identifying the product attributes that are considered most important by consumers during their evaluation and purchase of products. By doing so, they can identify a different target audience with different attribute importance structures (Jamal, 2001). Consumers choosing among

brands in the same product category face alternatives that are generally described or represented by the same attributes. This allows consumers to directly compare the alternatives (Jonson, 1984). Some situations require a choice among specific alternatives from different product categories often called generic competition (Jonson, 1984). Consumers sometimes may choose between highly dissimilar or non-comparable alternatives from different product categories; for example, a consumer may be faced with deciding between divergent forms of entertainment for a special evening (e.g. a play or an expensive dinner). For these less comparable items, judgement criteria may be less obvious (Bettman and Sujan, 1987).

In addition to prior knowledge and experience, other factors can influence the form of choice process. Consumers may use different types of information and heuristics at different stages of a choice. In consumer evaluation process, the consumer might select one brand, examine several of its attributes, then select another brand and consider its attributes, and so on (Bettman and Park, 1980). Evaluative criteria may change during consumption as the consumer becomes aware about the product features that are not anticipated before the purchase (Gardial *et al.*, 1994). Evaluative criteria are a relevant set of product characteristics describing the consumer's desired product features as well as the desired product performances associated with each; for example, "consumer would like (Sun, 2011) a car with good fuel economy". These criteria guide both the amount and type of information acquired, and how it is weighted in an evaluation choice decision (Gardial *et al.*, 1994).

3.1 Price

Despite all other dimensions, consumers choose price as one of the important dimensions when selecting a product for consumption (Jacoby *et al.*, 1977). Price plays an important role in choice specially among

people from lower income groups (Karjaluoto *et al.*, 2008). Price is one of the key criteria for evaluation, but price is not important for all the consumers; there are other dimensions people give more importance to than price (Jin, Perk and Ryu, 2010). A study by Williams (2002) found that women do not give more importance to price as an important evaluative criterion; contrary to that, men gave more importance to price as an important evaluative criterion. Mirabi, Akbariyeh and Tahmasebifard (2015), in their study, found that there is no significant impact of price on purchase intention of the consumer; thus, the authors have concluded that price is a barrier to the purchase intention of customers.

According to a study on laundry soaps by Shamsheer (2014), price does not impact the buyer's purchase decision. In case of rural consumers, price is the most important criterion with respect to purchase of FMCG products (Pradhan and Misra, 2015). Thus, FMCG companies use low price strategies to grab rural consumers. To use a low price strategy, the company has to reduce manufacturing and distribution costs (Sulekha & Mor, 2013). When consumers buy personal care products, they expect the price of the product to be low and constant (Kumaravel & Vikkraman, 2013). There are many price specific factors that consumers look for while purchasing FMCG products such as low price, cash discount, discount for bulk purchase, competitive price, value for price and sample packet with low price. Shibu and Kalpana (2017) analysed that price and value consciousness play a significant role in a consumer's purchase decision.

3.2 Quality

Quality is another factor that people evaluate before making a purchase (Eckman, Damhorst & Kadolph, 1990; Jamal, 2001). Quality of the product is also associated with price; products of better quality are perceived to be highly priced (Erickson and Johansson, 2014). Asha and Joy (2016) found that quality of the

product must be reasonably good for consumers to make a purchase. Quality plays an important role in evaluating and selecting a particular brand among different alternatives available (Jenkins and Dikey, 1976). Higher the significance of purchase, higher the expectations of quality (Veloutsou *et al.*, 2004) and in judging quality, durability is also seen as one of the important aspects of quality. Mirabi, Akbariyeh and Tahmasebifard (2015), in their study, found a positive relationship between product quality and purchase intention of the consumers; this means that with improvement or fall in quality of a product, purchase intention increases or decreases proportionately.

In case of FMCG products, quality plays an important part in post-purchase satisfaction (Katiyar & Katiyar, 2014). Katiyar and Katiyar (2014) found that quality and hygiene are the basic factors that attract consumers to buy a particular soap. A study by Tariq *et al.* (2013) concluded that FMCG companies are manufacturing low quality products which are not according to the quality standards expected by consumers and which creates dissatisfaction among the consumers. Companies must improve the quality of the product in order to prevent consumers from switching to competitors' brands (Miremedi & Faghani, 2012).

3.3 Brand

Currently, consumers are more brand aware and conscious; both illiterate and literate consumers prefer branded products with a belief that quality is assured as the manufacturers are reputed companies (Daud, 2013). New companies tend to create brand consciousness through advertisements (Gopisethi and Linganna, 2017). People with a higher level of brand consciousness as well as brand familiarity consider brand name as an important evaluative criterion (Jamal & Goode, 2001). When brand name information is available and used, consumers tend to be more satisfied with their purchase decision and

tend to select fewer information dimensions for evaluation before purchase (Jacoby *et al.*, 1977). In the Indian context, brand is an important criterion for evaluation, but in other countries such as China, consumers are less influenced by brand itself. This is because brands were introduced a decade earlier in China and consumers are more familiar with western brands and consequently, less influenced by the brand name itself (Jin, Park and Ryu, 2010).

In several markets around the world, brand loyalty is a topical managerial issue in the FMCG sector. The FMCG sector uses television and print media i.e. newspapers to create awareness among the public (Gopiseti and Linganna, 2017). Gopiseti and Linganna (2017) observed that consumers were highly satisfied with brands of hair oil that they had used, followed by bathing soaps, but were less satisfied with brands of cosmetics that they had used. Some researchers have observed that brand image is a very important aspect with respect to purchase intention of FMCG products; a good brand image helps to create a long term relationship between the product and the ultimate user. Having a good brand image is one of the constructive ways by which sale of the product could be increased and brand personality of the product can also be improved (Tariq *et al.*, 2013). It has been observed that price consciousness and brand loyalty are negatively related (Kumar & Advani, 2005). This means that a high degree of price consciousness will have a negative impact on brand loyalty. Several categories of FMCG products are being duplicated by cloned brands which look like the original product; this has now become a big problem for multinational firms (Kumar & Advani, 2005). Javornik and Mandelli (2012) observed that consumers do not engage intensely with FMCG brands, but FMCG brands can trigger some behavioural manifestations of customer engagement. Consumers are not in general engaged with FMCG brands online, but all emphasized that some interesting and meaningful content can attract the

consumers' attention (Javornik & Mandelli, 2012).

3.4 Lifestyle

Social class divides the working class into white collared and blue collared workers. Blue collared workers make up the ground or operational level in an organisation whereas white collared workers are usually office workers (Karjaluo *et. al.*, 2014). Purchase is also concerned with an individual's income; income affects decision making within the context of social class. Different social classes will have different purchase decisions since attitudes differ across social classes (Williams, 2002). People belonging to a higher social class are choosier in comparison to people from lower social class (Karjaluo *et. al.*, 2014).

The past few years have seen rapid growth and change in demand patterns of consumers with respect to FMCG products. There have been changes over the past decades in consumption patterns of consumers (Patil, 2016). Vinayagamoorthy & Kannan (2015) observed a significant difference in buying behaviour of customers classified by income and education. Their study revealed that consumption patterns of consumers across different income and education levels were different. Rural consumers of FMCG products differ in a number of ways from their urban counterparts. Rural consumers are socially different from urban consumers (Raj & Selvaraj, 2007). Research by Ali, Thumiki & Khan (2012) revealed that rural consumers link purchases and consumption of FMCG products to improvements in their lifestyle. Research by Shibu & Kalpana (2017) revealed that consumers spend their income on branded FMCG products based on their income; an individual with low income is not brand conscious and loyal while high-income individuals prefer branded FMCG products. Lifestyle and brand preference also have a connection in case of FMCG products as revealed by Mishra and Chattopadhyay (2013). They also observed that brand

preference of housewives is influenced by their lifestyle.

3.5 Advertisement

Rasool *et al.* (2012) observed that advertisements of FMCG products have a different impact on males and females. Advertisements influence male consumers more than females. Rahman (2012) revealed that advertisements influenced consumers to purchase FMCG products at least once in their lifetime and that keywords or captions used in the commercial had a great influence on consumers. He concluded that advertisement appeal has a positive impact on effectiveness, which means advertisements impact consumers to buy a particular brand of FMCG product.

Advertisements and sales promotion are different tools for promotion and don't produce the same impact on consumers' beliefs and awareness. Advertisements help achieve a stronger brand recall as compared to sales promotions. Sales promotions boost higher brand awareness and effectively stimulate cognitive buying behaviour as compared to advertisements (Asghar, Abbasi & Zafarullah, 2015). FMCG advertisements are not able to create responses from aged people, but are successful in getting responses from young and middle-aged people (Pongiannan and Chinnasamy, 2014). Pongiannan and Chinnasamy (2014) also opined that a detailed explanation about the product must be provided in FMCG advertisements. People who watch the ads are gender biased as far as celebrity endorsements for FMCG is concerned; they believe that the celebrity's gender is relevant with respect to different products. Advertisement creates trust towards a brand and reduces confusion while purchasing (Kher & Tripathi, 2015). Kher and Tripathi (2015) identified six factors of advertisement - influencing, attention, knowledge building, liking, preference and conviction.

When celebrities endorse a product through an

advertisement, there is positive influence on purchase intention and brand attitude of the buyers (Shukre & Dugar, 2013). Sridevi (2014) revealed that FMCG celebrity advertisements can create a positive impact on FMCG products as compared to ordinary models promoting a specific product.

3.6 Packaging

Packaging is a marketing communication vehicle unlike advertisement, which is tangible in nature. Consumer or brand relationship can be destroyed if the packaging fails to enhance product use or convenience, or worst, provides a level of negative experience to consumers (Underwood, 2015). Simms and Trott (2010) explained some of the functions of packaging, a few of which are – packaging (a) protects, (b) preserves, (c) is innovative, (d) helps contain prices, (e) provides consumers convenience and (f) facilitates distribution. Silayoi and Speece (2007) realised that packaging plays an important role in a consumer's likelihood to buy and included some attributes to packaging i.e. technology, shape, product information, colour, graphics and layout of graphics.

Functional benefit of packaging in FMCG products is to protect and brand the product. Creative and appealing packaging can trigger an increase in sales. Companies have acknowledged that packaging can play a vital role in marketing of FMCG products. Deliya (2012) found that material used in packaging is the most important aspect of packaging; shape, size and colour are less important, and graphics used in packaging are least important or noticed by consumers. With a rapid change in technology, there are many new developments in packaging. Printed silver circuits are used for smart and safe packaging of FMCG products (Gethin, Fewell, and Claypole, 2013).

Adding electric functionality to packaging adds features such as brand protection, visual product enhancement, consumer feedback and time

temperature indicators (Hogg, 2009) as cited by (Gethin, Fewell and Claypole, 2013). Woodside and Summers, (2011) found packaging of FMCG is important for consumers to obtain information about the product including nutrition value, size, colour, country of origin, etc.

3.7 Factors affecting evaluative criteria

There are a few other criteria consumers use, but these are not given much importance. Kumar and Joseph (2012) found that educated people make more rational decisions even though they may be rural consumers. There are factors such as awareness, affordability, adoptability and availability of FMCG products which affect the decision of purchase in rural areas (Siddiqui, Alam & Siddiqui, 2017).

Vishnu and Raheem (2013) revealed that factors such as store environment, colourful surroundings, and window displays influence impulse buying behaviour of consumers. Demographics such as age, gender, income and education level of the consumers also affect purchase of FMCG products. Chauhan and Singh (2016), whose study had special reference to bathing soaps, observed that consumers buy bathing soaps by consulting with the family leader and consider the hygiene factor before purchasing bathing soaps. Thanigachalam and Vijayarani (2014) observed that consumers' purchase decisions change once they get married.

4. Conclusion

This paper's intent was to obtain some insights of evaluative criteria in consumer behaviour. It offers insights on how consumers take buying decisions and evaluate alternatives while buying FMCG products. This study has revealed that consumers apply several criteria while selecting their FMCG purchases. The key criteria considered by consumers include price, quality, brand, packaging, advertisement factors and

lifestyle factors. However, the dominant criteria and order of priority varies across consumers. Review reveals that there is a difference between rural and urban consumers towards price as an evaluative criterion; price is an important consideration for rural consumers while it is not a very important factor for evaluation for urban consumers.

Another interesting fact that has emerged is that advertisement has a different impact on males and females; males are more influenced by advertisement than females. However, price as an evaluative criterion is more relevant to males than females. Reviews bring us to the conclusion that consumers buy FMCG products based on their income. Consumers with high incomes prefer branded FMCG products while those with moderate income may settle for unbranded products. Further, it was found that packaging is an important evaluative criterion used by consumers while selecting FMCG products as it helps consumers obtain information about the product and highly influences consumers' buying behaviour.

Review of literature reveals that people belonging to higher social strata are choosier as compared to those from lower social class. An interesting revelation is that in today's era, both literate and illiterate people are brand conscious and both groups of customers prefer branded products, which is perceived to be of superior quality. Furthermore, review helps to conclude that there are other factors considered by consumers, which influence the choice of evaluative criteria that consumers use. Among the main factors that influence choice of evaluative criteria are education, awareness, affordability, adoptability and availability of FMCG products. All consumers are different and use different evaluative criteria for different products in FMCG products category.

5. Directions for future research

Consumer behaviour, argued by many experts, is a result of a vigorous and composite decision-making process (Jacoby, Szybillo & Schach, 2015). Consumers evaluate a product using various product attributes or cues, from which they then form their evaluative criteria (Jin, Park & Ryu, 2010). Extensive research indicates that people across social strata tend to exhibit characteristically differentiated psychological and behavioural patterns (Williams, 2002). This paper proposes that each possible outcome of a decision may be characterized by a set of aspects which correspond to values on a set of attributes. This study

focuses on how to identify and evaluate different evaluative criteria and decision making rules used by consumers in the process of buying consumer packed goods. This study thus provides useful information that could help develop and put the FMCG industry in a favourable business position. Findings from this study will help the FMCG industry to further enhance its marketing decisions and strategies. This research can be extended to other sectors too. This research paper could be the stepping stone for future research in evaluative criteria and decision making rules used by consumers.

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