Connecting with Indian Rural Consumers – A Structural Equation Model of Consumer Brand Preference

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ABSTRACT

The main objective of this research is to systematically examine the variables which stimulate the purchase intention of rural consumers for hair conditioners. This involves assessing the relationship between consumers and brand preference, and examining the mediating impact of their age, gender, education, and family earnings on brand preference. The research methodology comprises of Exploratory and Descriptive study, Confirmatory factor analysis and Structural Equation Modelling. For this research, a sample (n=1016) of Indian rural customers was examined. The construct verified the appropriate levels for convergent validity, composite reliability, construct validity and discriminant validity. It has been discovered that age, gender, education and family income have an important impact on variables which stimulate the desire of the rural customer to buy hair conditioners. Factors which stimulate customer buying intention for branded hair conditioners have also been discovered to have an important impact on consumer brand preference. Gender, education and family income mediation effects were found to be significant.

Keywords: *Consumer behaviour, Rural marketing, Confirmatory factor analysis, Structural equation modelling, Path analysis, Mediation*

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Introduction

'Rural marketing is the biggest revolution of the 21st century.' (Sanjay Dawar, 2013). Present day rural customers are quite contemporary in their outlook and highly aspiring in terms of the products they want to buy. FMCGs are the most significant category where this growth in the behaviour of rural clients can be observed. This boost in the rural FMCG industry is due to the growth of rural customer profiles throughout the country. This has resulted in the proliferation of new categories among rural residents, one of the most significant among them being hair conditioners.

The modern rural client of today is dramatically different from what he used to be in the past in terms of lifestyle, attitudes, purchasing intention, preferences and exposure. This multiplier effect enthuses marketing leaders around the world to capture Indian rural markets' huge potential. Today, many rural Indians move to towns every day for employment. They are exposed in this phase to urban habits, intentions and lifestyles which has a deep impact on their shopping choices. Likewise, influencers residing in towns such as friends, families, etc. have a deep impact on rural people's decision-making and encourage them to try new products.

Rural individuals' demand for product quality and service experience has been reshaped by this urban impact. They look for products that enhance their grooming and appearance. Their perception of hair conditioners has undergone a sea change. The magnitude of the effect of this shift of purpose can be seen more in the younger generation and in females, who are more likely to use new hair conditioners. Men also follow this trend slowly, but steadily. They expect hair conditioners to enhance the shine in their hair and make it smooth and silky. The hair conditioners' fragrance should be mesmerising and it should prevent early hair greying. Hair conditioners fix hair frizz, make hair shiny and soft, providing rural people an improved experience of feeling pretty or wonderful with their use. They make them look professional and well groomed. Rural India has now become the trigger for the country's economic growth. Therefore, it's imperative to assess their purchase choices, ways of doing things, purchasing methods and evolution of new categories in their purchase cart.

This shift is most common among rural youth, who differ greatly from their predecessors in their outlook and perspective. They want to display a contemporary lifestyle. Branded conditioners represent this kind of lifestyle and by using them, they believe they have enhanced their appearance. They want value for their money but they're not price-sensitive. They comprehend and want to know a product's characteristics and their purchase decisions are based on that insight. A product's psychological value has a deep impact on their decisions. Rural individuals view hair conditioners as affordable luxuries. They are profoundly interested in comparing the characteristics of a product, price, discount and supplementary offerings with competing products.

Rural clients are more interested in satisfying their fundamental requirements first and then they proceed to fulfil other wants. Hence, the affordability of hair conditioner plays a notable part in rural people's acceptance. Rural customers have high expectations from hair conditioners, they should be of excellent quality, contain natural components, be readily accessible, provide them with psychological fulfilment, be attractively packaged and provide them with the ultimate shopping experience within a reasonable price along with attractive discounts and offers.

Hair care is no longer an event-based thing for rural Indians. Rural individuals are increasingly aware of hair conditioners and most of them use it on a regular basis. There is a growing trend among rural individuals in their daily routine to go to salons and beauty parlours. They follow the recommendation of the salon staff or beauticians' advice very seriously. They are regarded as rural specialists for hair conditioners whose advice has a deep impact on rural people. Many of them use digital channels to access data to communicate with

their target market. Rural clients have strong preference for premium quality branded hair conditioners, which is the result of their exposure to mass media channels. There has been an increase in the number of channels they now have access to as a result of Direct to Home (DTH) television service. Therefore, their cognitive function concerning hair conditioners is significantly enhanced. They are now well aware of the importance of using a branded hair conditioner.

Although there are local or regional products in hair conditioners available, despite the lucrative deals they offer, rural customers avoid these local products because they have a strong preference for premium quality branded hair conditioners, which are usually readily accessible to them, that too at very reasonable prices. Rural customers purchase products which make their lives convenient, are in sync with their environmental circumstance, offer them a feeling of elevated lifestyle and are priced according to their level of affordability. They buy and use brands which assure them of their quality. They recall brands with the help of colours, symbols, keywords and slogans. To attract these clients, marketers need to obtain insights into the purchase intentions of rural consumers by creating particular profiles of rural consumers for each geographic market they want to target (Terron and Sahu 2014).

Brand ambassadors with a strong rural image exert a profound influence on rural people. Companies are revitalising their brand image in order to enhance their revenues. For example, 'Clinic Plus' focuses on the intimacy of the relationship between mother and daughter; 'Dabur' endorses the use of its natural ingredients clubbed together with scientific research image; 'Patanjali' propagates its 'swadeshi' campaign and nationalism-orientated brand image; 'Dove' focuses on the realistic after-effects of the products making use of models that look like ordinary or normal individuals.

Rural people's lives are relatively simpler compared to their urban counterparts. They spend more time on leisure and recreation activities. As a consequence, mass media such as TV, radio, newspaper and magazines are quite common in rural India. Although they still rely on the guidance of traditional opinion leaders like physicians, educators, and other distinguished individuals in the village society, they are not completely dependent on them for product data. Instead, they depend on digital channels and mass media channels to gain product understanding.

Spouse, kids, family members, neighbours, friends, community members also exert a strong impact on rural decision-makers. Individuals who are more exposed to mass media channels of information exert a greater impact on individuals in their locality. Field observations show that children who return to their villages after finishing their education in towns play a significant role as opinion leaders. Other family members, neighbours, relatives and friends copy their brand preference. Similarly, young brides play a significant role as influencers in their in-laws' households.

Another significant means of generating brand awareness is folk dances and folk shows which generate enormous interest among rural inhabitants. Wall paintings, banners in 'haats' (rural supermarkets) and 'melas' (rural supermarkets with diverse means of entertainment) also generate enormous interest among rural individuals. Rural individuals prefer to shop from retail formats which provide them with better service, offer a wide range of products to choose from, and offer an assortment of products.

Buying hair conditioners from the village shopkeeper is still a favourite medium. There is a growing trend in rural regions to upgrade the ambience of village stores. Although they are not as advanced as town stores, they have enhanced a lot over the years. Many brands themselves provide them with signboards etc. which significantly improve the appearance of village shops. Shopkeepers' behaviour has a tremendous effect on their purchase choices. With the emergence of

enhanced education among rural individuals, shopkeepers' behaviour has also seen a great shift. Previously they would harass, undermine or demean individuals belonging to low castes or those who were financially restricted, but now they offer them due respect as clients.

'Haats' and 'melas' are increasingly becoming platforms for sale of hair conditioners in addition to village stores. These outlets serve as regular rural supermarkets and generate high sales and incomes. Other important innovative channels of distribution are mobile phones, vans and agents who migrate from one village to another in order to sell various hair conditioners.

Rural individuals are more confident in making their purchase choices. They pay tremendous attention to maintaining their personal hygiene and favour products which would reinforce their social reputation and cater to their lifestyle. As a consequence of social pressure, they are constantly adopting urban lifestyle to display their social standing. However, traditional rural citizens still resist the shift.

Companies should therefore offer reliable hair conditioners to rural customers by venturing deeply into the product offerings sought by the rural consumer. They must ensure that hair conditioners meet the needs of the rural consumers in terms of quality, pricing, packaging, etc. Hair conditioners must have elements such as fragrance, hair softening quality, hair shining quality, etc. to create confidence among the rural population for these brands. They must use natural ingredients and *ayurvedic* remedies for hair care. Launching brands with Indian labels/names would also work.

The Indian rural market is still price susceptible. The economic situation of rural customers plays a pivotal role in their selection of brands. With the emergence of media and greater communication channels, these customers have moved to branded products. But products with price points suitable to the rural population's affordability are more welcome; for example, 'Clinic Plus', the largest selling hair care brand in rural India, created a twin pack of shampoo plus conditioner at an inexpensive price of Rs 3. Introduction of low unit cost packs have seen success in rural markets.

Enterprises must create their promotion material with rural values in mind. They must respect the cultural and social elements of rural individuals and endorse their religious views and practices. Focus on family values, friendships, private bonds will bring them excellent outcomes. The use of unconventional media such as sponsoring folk dances, folk shows, rural sports and religious activities will assist them building and maintaining a powerful bond of confidence with rural inhabitants. Rural communication must be easy and preferably in local language to assist rural customers relate to the hair conditioner brand.

Brand ambassadors aiming at a rural market should also have a rural portrayal. They must place their brand name in rural minds by using unique symbols connected with their faith or perception of quality, which also assist rural individuals to remember brand names. They must try to build brand advocacy among rural people as word-of-mouth is vitally important in rural interaction, which is closely knit and built on moral bonds of warmth and trust.

Literature review

The reason why customers were unable to embrace innovative goods which give distinct improvements over current ones resides less in the financial value of the item, but more in the psyche of customers (Gourville, 2006). These rural markets offer unprecedented possibilities for worldwide and local businesses to experiment with creative strategies and fresh company models. It depicts the increasing trust of the business sector in India's rural markets and shows the power of faith of company leaders in rural possibilities (Kapur, et.al, 2010). Rural habitation is an area with a population density of less than 400 people per square kilometre, where at least 75 per cent of the

male working population is engaged in industrial pursuits and where there is no municipality or board (Rural urban 2011.pdf, 2011). The Marketing 3.0 phase is the period in which communication strategies are profoundly influenced by shifts in customer attitudes and actions. This is the more complex aspect of the customer-centred age in which the user seeks greater solutions to mutual, societal, and metaphysical communication (P. K. Kotler, Welcome to Marketing 3.0 2011). When the purpose of a product is effectively embedded in the psyche, emotions, and energies of buyers, they want to own that product. Marketing 3.0 has to do with improving the buyers' lifestyles. When a product line evolves, customers implicitly embrace the product as part of their everyday routines (P. K. Kotler, Marketing the Mission to the Consumers 2011). Network management in Marketing 3.0 commences with selecting the right network relationships with similar objectives, personality and consequently value systems. Relationships with similar principles will be capable of providing the narratives to customers in a coherent manner. In order to take the relationship one step further, businesses will collaborate with the partners to carry the stories with credibility (P. K. Kotler, Marketing the Values to the Channel Partners 2011). Consumers are increasingly indulging in impulsive purchasing, signalling powerful development in this category. They generally base their choices on affordability and comfort whilst making their choices. Marketers need to cultivate their brands and create allegiance among these middle-income customers (N.A., Emerging consumer demand: Rise of Small Town Indian, 2012).

Across the generations, rural branding in India has developed from product and organizational agrarian merchandising towards a more holistic, three-dimensional viewpoint from rustic to urbane, urbane to rustic, and industrial to rustic orientation, in contexts of the movement of goods, utilities and concepts. It then embraced a holistic approach with an emphasis on the disadvantaged, susceptible and advancement goals (Jha 2012). Most consumers in emerging countries like India are establishing and sustaining long-term relationships primarily with limited-scale merchants, who tend to be the store's operators and salespeople. Retailer consumer reliance is a rare occurrence that is visible even now in India's rural communities (Waheed and Gaur 2012). The authors observed that advertisement is perhaps the most powerful way for the company to deliver information about products to consumers. Endorsements, advertisement reach, and promotional influence have a substantial and lasting impact on customer purchasing intentions. In addition, advertisement reach and promotional impact exerts a limited mediating influence on the interaction among celebrity endorsement as well as willingness to buy (Wang, Cheng and Chu 2013). Users in cities and suburbs have dissimilar psychological needs. Such gaps have exposed tremendous commercial potential for MNCs as well as other overseas investors that are attempting to exploit suburban growth opportunities. Cost, brand, value, accessibility, positioning, etc. are fundamental factors that influence buying choices of remote buyers (Prakash and Pathak 2014). In India, conventional trade predominates, hence, to tap this market, it is essential that products should be available at selective stores which are responsible for the bulk sale of the company's brand, product and category. Use of sachets or low unit price packs is the next most important variable as they induce trials, motivate consumers to adopt and are affordable to the majority of our population (Bhalla and Vasu 2014).

Applying the insight of the customer interface culture can provide information to companies regarding a great shopping engagement for Indian buyers, which can virtually guarantee competitiveness besides productivity. The research supports the utility of integrating consiousness-emotion-value (C-E-V) and cognition-affect-behaviour (C-A-B) frameworks within the Stimulus-Organism-Response (S-O-R) system to explore the operational and analytic utility of shopping area experience. Malls' operational appeal is a significant driver for customers to choose malls, and mall investors must reinforce the cognitive utility delivered (Sadachar 2014). For a multitude of reasons,

people oppose new items; however, the greatest is a refusal to change deeply embedded mentalities and habits. The higher the disruption, the more the confusion and, in several cases, intense entertainment value is seen by people with average resources and scarce product knowledge (Simanis and Duke 2014). Although the husband's supremacy in the procurement of products in Bottom of Pyramid (BOP) market in India is widespread, the position of the wife and kids is also a crucial factor that determines the procurement strategy of BOP buyers for Fast Moving Consumer Goods (FMCG), given the complexity they experience in the challenging environment that typifies the BOP (Kaul 2014). Developing economies are countries where societal or commercial activities are in a phase of rapid development and urbanization, experiencing significantly faster growth than their established equivalents.

Product absorption in developing nations is largely shaped by buyers' socio-economic status, which is demonstrated by the consumption classifications in the Indian economy and the overall growth in each product segment (Agarwal and Xavier 2015). Products designed to cater to customers in developing economies, specifically meant to attract low-income buyers in nations with a huge but financially-growing population, will be maintained (Jones 2015). Impetuous purchasing has long been established as a prominent activity in the retail sector. Such transactions are reflected by the propensity of consumers to purchase instinctively. This random and unscheduled buying behaviour is influenced by a variety of factors and illustrates how product placements show as well as in-store effects have a greater influence than advertising stimulation and social behaviour in the Indian perspective. In India, retail marketing professionals can take this cue in the configuration of their methodologies to entice buyers (Prashar, Parsad and Vijay 2015). Consumer habits and brand selection attitude insights can be of tremendous value in business development efforts. Mobile phone service providers (MSPs) are always attempting to gain useful insights into consumer expectations that enable them to develop their service packages as per requirements. Furthermore, with the implementation of mobile numbers portability (MNP), there is an urgent need to construct user accounts and create a business strategy to preserve and target new clients (Mishra 2015). FMCGs are relatively inexpensive items and the underprivileged section of our society spends a significant portion of their money on FMCGs. Thus the vulnerable ones are a lucrative target for the FMCG promoters because they are a huge consumer segment for FMCGs (Kumar, Vohra and Dangi 2016). Latest developments have created new opportunities at much reduced risk for consumer brand companies to grow their operation and revenues in India. Global corporations are making innovative use of the nation's value chain and the exponential growth of their digital platform to reach the Indian consumer base with greater competitiveness. Global corporations must use social media such as Facebook and Whats App to create loyal relationships. Online information, web browser tools, Computational modelling and Western-perfected internet marketing methods can be seamlessly applied to the Indian environment (Govindarajan and Bagla 2016). The rural market offers enterprises a massive and appealing incentive due to a positively evolving consumer expenditure phenomenon along with the prospective size of the industry.

By introducing innovative approaches to attract rural customers, a considerable rural customer base can be accomplished by concentrating on performance efficiency and leveraging on profound knowledge of the lifestyles and preferences of the buyers (Didwania, Saxena and Prashar 2017). The authors examined the intricacies in the bottom-of-the-pyramid (BOP) intake and acquiring patterns, highlighting the idiosyncrasy of the BOP market exacerbating particular shop and brand choice dimensions, thereby guiding distinctive product consumption habits at the BOP (Singh, Mukherjee and Mishra 2017). Multinational companies in developing markets targeting small-income customers face the prospect of developing business strategies that offer genuinely advantageous

products and services to the impoverished. Directives vary from a limited change from typical promotional philosophy and technique to new and unique modalities in a number of transactions featuring a diverse spectrum of quasi-market actors (Pels and Sheth 2017). Presumed price, purported quality, potential risk and projected brand recognition have a considerable influence on both mindset and acquisition motive, although advertising has no great influence on either mindset or acquisition motive. Furthermore, numerous socioeconomic measures such as sex, marital status, employment, etc. also affect the association of these indicators to mindset and acquisition motive (Kumar and Kaushal 2017). Comprehending the mindset of buyers is a very complex task; it becomes more complicated as buyers consider options before purchasing FMCG goods to suit their interests. Value, Performance, Label, Lifestyle, Advertisement and Ingredients are primary evaluative indicators used by buyers of FMCG goods. Certain critical factors influencing the assessment process are consumer awareness skills, knowledge of FMCG goods and connectivity (Verma and Rojhe 2018). Different aspects of community and personal background can impact the learning and inclination of the students. The continued growth of broadband penetration in remote settlements nowadays, specifically high speed internet, might be attributable to recent progress in social perceptions and intellectual performance among students in exurban areas (Champollion 2018). Importance of popular culture reflects healthy, lustrous and well-groomed hair which is deemed central to keeping a youthful appearance and this factor heavily affects consumer purchase choices (Hair care market - global industry size, share, trends analysis and forecasts 2012-2018).

Objectives of the research study

The ultimate objective of this analysis is to examine the critical factors which stimulate the customer purchase intention. These are the following:

1. Determine rural Indian consumers' brand preference for hair conditioners.
2. Determine components which stimulate the consumer purchase intention.
3. Place the conceptual model for consumer purchase intention for hair care products.
4. Operationalize and test hypothesised relationships between these variables.
5. Empirically test the posited model.

Hypothesis of the study

1. Rural Indian consumers' age plays a role in their decision to purchase hair conditioners.
2. Rural Indian consumers' gender plays a role in their decision to purchase hair conditioners.
3. Rural Indian consumers' family income plays a role in their decision to purchase hair conditioners.
4. Rural Indian consumers' education plays a role in their decision to purchase hair conditioners.
5. Factors stimulating rural Indian consumers' purchase intention affect their brand preference.

Research Methodology

This study is an effort to comprehend the purchase intention of rural consumers to buy branded hair conditioners in India. The selected product category was hair conditioners. The study was performed in two phases: exploratory analysis and descriptive research. Unstructured interview with 100 respondents using simple random sampling method was conducted in different states of India. This method includes face-to-face interviews with open-ended issues about the factors which affect rural customers to purchase hair conditioners. This research was used to define the variables influencing the desire of consumers to buy and the theory was based on significance of these factors. Thereafter, a pilot study of 100 respondents was conducted to detect the suitability of the questionnaire for the purpose of the study.

Then descriptive research was performed in five different geographic areas of rural India to ensure respondents were dissimilar in relation to demographic factors, namely Northern India, Southern India, Eastern India, Western India and Central India. From each geographic area, 203 respondents were selected for the study using

stratified random sampling technique. The sample size was taken to be 1016. A well-defined and organised questionnaire was prepared to generate answers from rural participants, validated by leading educational, marketing, marketing research and rural marketing managers. In some cases, the questionnaire was translated into Hindi as most rural citizens prefer this language. A significant number of rural Indians are either illiterate or unable to understand the scaling techniques used, so some questionnaires were read out for the convenience of the respondents so that accurate information could be gathered from them, and in some cases, the respondents' responses as stated by them, were filled out by the researcher herself.

The scaling technique used was similar to the five-point rating scale used by Likert. Less educated population found it difficult to fully understand and respond to numerical rating measures or western rating and ranking methods. Likert scale was therefore modified to better suit the conditions of rural India. MART, a rural marketing research company, has developed a suitable visual tool to capture rating and ranking reactions from less literate rural folk using human expressions. The highest scale was reflected with a very happy face whose numerical value was taken as 5, whilst the lowest with a very sad face whose numerical value was taken as 1. During data collection, these were used as flash cards to capture the exact responses of the rural population (Center 2020). For measuring the rating of a particular factor, the scale was used as follows: 1. Strongly disagree 2. Somewhat disagree 3. Neutral 4. Somewhat agree 5. Strongly agree.

The research analysis technique included causal model analysis, consisting of testing the measurement model through Confirmatory Factor Analysis (CFA) as a part of Structural Equation Modelling (SEM) for hypothesised model. Convergent validity, construct validity and discriminant validity were checked with the help of statistical tools package. Structural equation modelling was used to assess the goodness of fit statistics through $\chi 2$ test - the chi-square statistic, which is sensitive to sample size and additional fit indices like GFI - goodness-of-fit index, AGFI – adjusted goodness-of-fit index, NFI – normed fit index, RMR – root mean square residual comparative fit index (CFI), IFI – incremental fit index, PCFI - parsimony goodness-of-fit index, PNFI – parsimonious normed fit index and RMSEA - root mean squared error of approximation.

Data analysis

The findings that emerged from the administration of questionnaires were processed with the program IBM SPSS 23 and IBM AMOS 23.

Table-1 Response Rate from Administered Respondents

Administered Questionnaires	Response Rate	Non-Response Rate	Invalid questionnaires
1600	1016 (67.7 per cent)	484 (32.3 per cent)	100 (0.06 per cent)

(Source: Primary Data)

(See Table-1) In total, 1,600 questionnaires were administered; responses from 1,016 respondents comprising 67.7 per cent of the total respondents were considered; the non-response rate was 484 respondents comprising 32.3 per cent of the total respondents; invalid questionnaires were estimated to be 100 comprising 0.06 per cent of the total respondents.

Table- 2 Reliability Statistics

Cronbach's Alpha	No. of Items
.848	19

(Source: Primary Data)

(See Table-2) Cronbach's alpha was found to be 0.848 which is higher than the minimum acceptable value of 0.70 and the number of items in the questionnaire was 19.

Table – 3 Demographic Characteristics of Sample (N=1106)

Variable	Description	Frequency	Percentage
Age (in years)	< 20	380	37.4
	20 – 40	326	32.1
	> 40	310	30.5
Gender	Transgender	19	1.9
	Male	538	53.0
	Female	459	45.2
Education	Illiterate	368	36.2
	≤ 10^{th} standard	370	36.4
	>10^{th} standard	278	27.4
Family income (in rupees)	< 10000	328	32.3
	10000 – 20000	352	34.6
	> 20000	336	33.1

(Source: Primary Data)

(See Table-3) 380 respondents comprising 37.4 per cent of the total respondents were less than 20 years old; 326 respondents comprising 32.1 per cent of the total respondents were between 20 and 40 years old; 310 respondents comprising 30.5 per cent of total respondents were older than 40 years. There were 459 female respondents comprising 45.2 per cent of total respondents, 538 male respondents comprising 53 per cent of total respondents and 19 transgender respondents comprising 1.9 per cent of total respondents. 368 respondents comprising 36.2 per cent of total respondents were illiterate while 370 respondents comprising 36.4 per cent of total respondents were educated up to 10th standard and 278 respondents comprising 27.4 per cent of total respondents were educated beyond 10th standard. Family income of 328 respondents comprising 32.3 per cent of total respondents was less than Rs.10,000; family income of 352 respondents comprising 34.6 per cent of total respondents was between Rs.10,000 and Rs.20,000 and family income of 336 respondents comprising 33.1 per cent of total respondents was greater than Rs.20,000.

Table-4 Descriptive Statistics of Product Used (N=1106)

Variables	Description	Frequency	Percentage
What do you use for conditioning your hair?	Branded Hair Conditioner	373	36.7
	Non-branded Hair Conditioner	533	52.5
	Nothing	110	10.8

(Source: Primary Data)

(See Table-4) 373 respondents comprising 36.7 per cent of total respondents use branded hair conditioners; 533 respondents comprising 52.5 per cent of total respondents use non-branded or homemade hair conditioners like egg, curd, etc. while 110 respondents comprising 10.8 per cent of total respondents don't use any type of hair conditioner.

Table – 5 Brand Preferences of Hair Conditioner

Variable	Description	Frequency	Percentage
Conditioner (n=373)	Dabur Vatika	21	5.6
	P&G's Pantene Pro-V	55	14.7
	HUL's Clinic Plus	186	49.9
	Patanjali Kesh Kanti	93	24.9
	Any other	18	4.8

(Source: Primary Data)

(See Table-5) 21 respondents comprising 5.6 per cent of the total respondents prefer to use Dabur Vatika conditioner; 55 respondents comprising 14.7 per cent of the total respondents prefer to use P&G's Pantene Pro-V conditioner; 186 respondents comprising 49.9 per cent of the total respondents prefer to use HUL Clinic Plus conditioner; 93 respondents comprising 24.9 per cent of the total respondents prefer to use Patanjali Kesh Kanti conditioner, while 18 respondents comprising 4.8 per cent of the respondents prefer to use any other brand of conditioner.

Development of Measurement Model

The theoretical framework of the factors stimulating consumer purchase intention is presented in Figure 1. The conceptual model of the study is presented in Figure 2. The model proposes that factors stimulating consumer purchase intention impact the brand preference of consumers, the mediating variables being age, gender, education and family income.

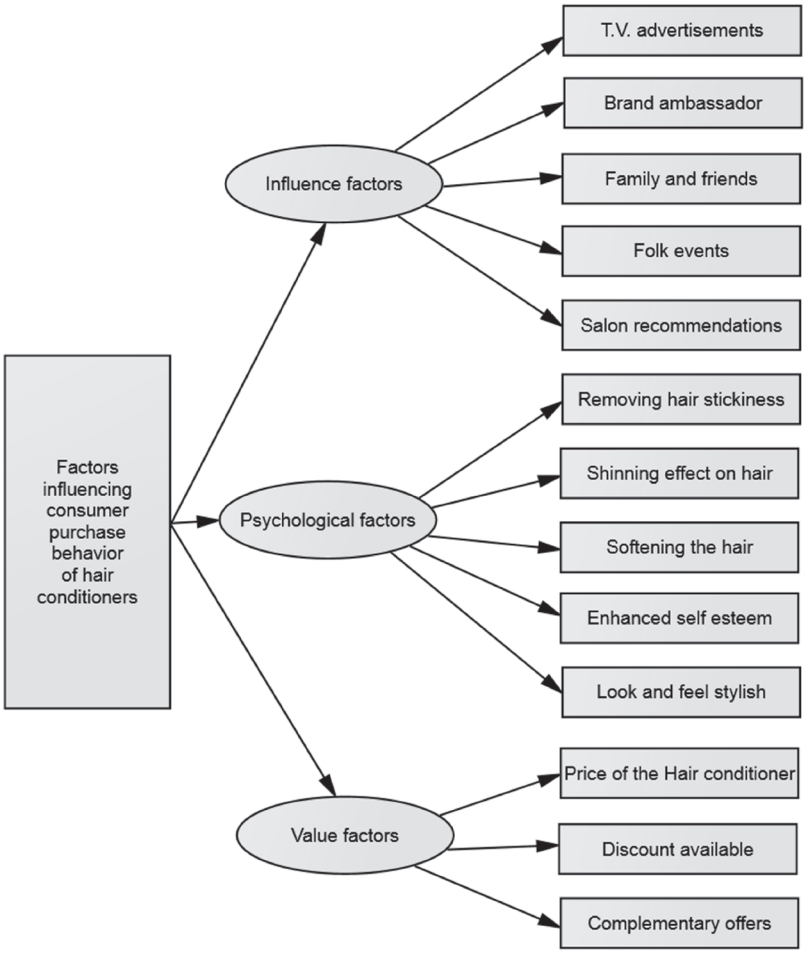

Figure 1: Theoretical Framework of factors influencing consumer purchase behavior of hair conditioners

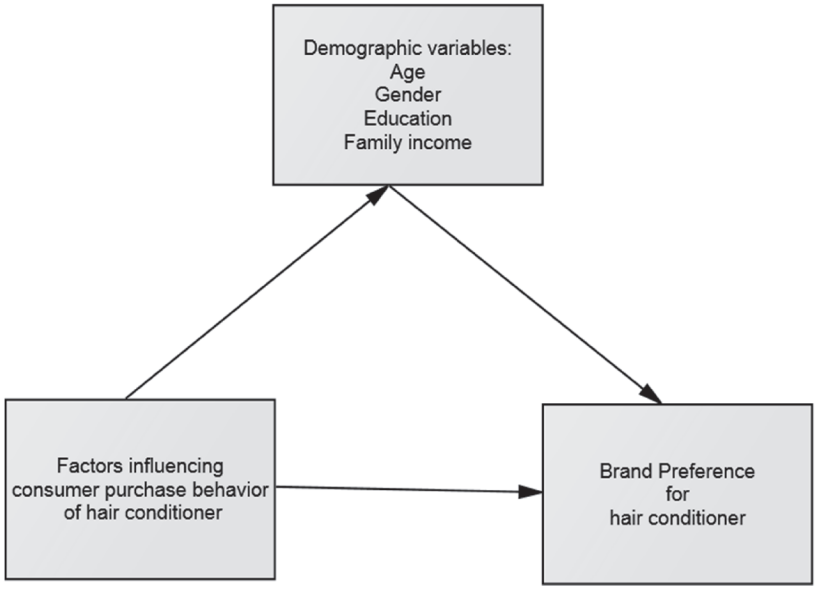

Figure 2: Conceptual model of consumer purchase intention of hair conditioner

Table – 6 Item Wordings used in the Model

ci1	Do TV advertisements in local and national channels influence your purchase decision for conditioners?
ci2	Do Brand ambassadors influence your purchase decision for conditioners?
ci3	Do Family and friends influence your purchase decision for conditioners?
ci4	Do Folk events influence your purchase decision for conditioners?
ci5	Do Salon recommendations influence your purchase decision for conditioners?
cp1	Does the quality of removing hair stickiness influence your purchase decision for conditioners?
cp2	Does the quality of shining effect on hair influence your purchase decision for conditioners?
cp3	Does the quality of softening the hair influence your purchase decision for conditioners?
cp4	Do you feel enhanced self-esteem with the use of hair conditioner?
cp5	Do you look and feel stylish with the use of hair conditioner?
cv1	Does price of the hair conditioner influence your purchase decision for it?
cv2	Does discount available on the hair conditioner influence your purchase decision for it?
cv3	Do complementary offers on the hair conditioner influence your purchase decision for it?
Cpref	Conditioner brand preference

(Computed by the researcher)

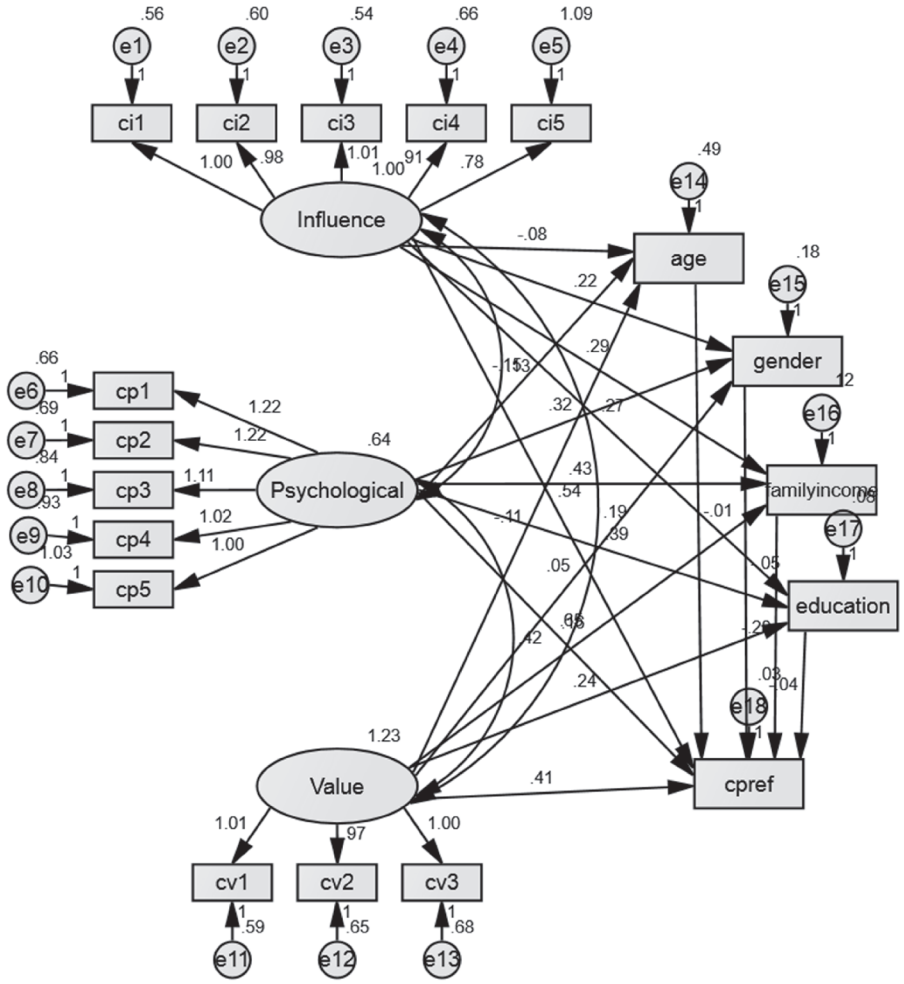

Figure 3: Measurement Model of Consumer Purchase Intention of Hair Conditioner

The measurement model is presented with the proposed factors and items for the study (Figure-3). In its most parsimonious form, the factors stimulating consumer purchase intention includes three main clusters of latent constructs: influence factors, psychological factors and monetary value factors. These constructs impact the brand preference of consumers, mediating variables being demographic variables like age, gender, education and family income. Hence, the model concentrates on relationship between factors influencing consumer purchase intention and brand preference of consumers. Demographic variables like age, gender, education and family income explain this relationship. There are 18 endogenous variables in the research, namely, ci1, ci2, ci3, ci4, ci5, cp1, cp2, cp3, cp4, cp5, cv1, cv2, cv3, cpref, age, gender, family income and education (See Table-6). There are 21 exogenous variables in the model, namely influence, psychological, monetary value factors and error terms of the model e1,...e18.

Confirmatory Factor Analysis (CFA)

Confirmatory factor analysis is a multivariate statistical procedure used to test how well the measured variables represent the number of constructs (Meyers, Gamst and Guarino 2015). The motive of conducting confirmatory factor analysis (CFA) was to crosscheck construct dimensionality and to provide an assessment of the measurement model's fit. The measurement model consists of three factors namely influence factors, psychological factors and monetary value factors.

Table 7 Conditioner (CFA) Model Fit Indices AMOS ® Goodness-of-Fit Statistics

Goodness of Fit Statistics	General rule for acceptable fit if data are continuous	Value
χ^2 test (degrees of freedom = 62)	Useful for nested models/model trimming	199.378
RMSEA– Root Mean Square Error of Approximation	<0.05 Good 0.05-0.08 Adequate >0.08 Poor	.077
RMR– Root Mean Square Residual	< .05 Good .05-.08 Adequate >.08 Poor	.070
CMIN/DF	<3 Good 3 - 5 Adequate >5 Poor	3.216
GFI– Goodness-of-Fit Index	>0.95 Good 0.90-0.95 Adequate < 0.90 Poor	.928
AGFI– Adjusted Goodness-of-Fit Index	>0.95 Good 0.90-0.95 Adequate < 0.90 Poor	.894
CFI– Comparative Goodness-of-Fit Index	>0.90 Good 0.85-0.90 Adequate <0.85 Poor	.937
PGFI	>.70 Good 50-.70 Adequate < .50 Poor	.632
NFI– Normed Fit Index	>0.95 Good 0.90-0.95 Adequate < 0.90 Poor	.912
RFI	>0.95 Good 0.90-0.95 Adequate <0.90 Poor	.889
IFI– Incremental Fit index	>0.95 Good 0.90-0.95 Adequate <0.90 Poor	.937
PCFI- Parsimony Goodness-of-Fit Index	Sensitive to mode size	.745
PNFI– Parsimonious Normed Fit Index	Very sensitive to model size	.725
AIC– Akaike Information Criterion	Smaller the better; good for model comparison (nonnested), not a single model	257.358
BCC– Browne-Cudeck Criterion	Smaller the better; good for model comparison (nonnested), not a single model	259.346
BIC– Bayesian Information Criterion	Smaller the better; good for model comparison (nonnested), not a single model	371.104
CAIC– Consistent AIC	Smaller the better; good for model comparison (nonnested), not a single model	400.104

(Computed by the researcher)

As the χ^2 statistic is sensitive to sample size, other goodness of fit indices (i.e. CMIN/DF, GFI, AGFI, PGFI, NFI, RFI, CFI and RMSEA) were also reported. (See Table- 7) The measurement model had an acceptable model fit (χ^2 =199.378, *df* =62, p≤.05, CMIN/DF = 3.216, GFI =.928, AGFI =.894, PGFI =.632, NFI =.912, RFI =.889, CFI = .937, IFI = .937, PCFI = .745, PNFI = .725, RMR = .070 and RMSEA =.077) based on cut off values for good, acceptable and poor model fit indices. Next, factor loadings were assessed. Each factor loading was statistically significant and positive, thus reporting convergent validity for each factor in the measurement model. Each of the latent variables satisfied the suggested criteria of composite reliability (≥.70) and average variance extracted (≥.50).

Table – 8 Summary for validity concerns for constructs in Model 1 (Conditioner)

	CR	AVE	MSV	MaxR(H)	Influence	Psychological	Value
Influence	0.866	0.567	0.029	0.882	**0.753**		
Psychological	0.833	0.503	0.218	0.929	0.166	**0.709**	
Monetary Value	0.853	0.660	0.218	0.950	0.169	0.467	**0.812**

(Computed by the researcher)

(See Table–8) All the items in a measurement model were statistically significant. The value of AVE for all constructs is greater than 0.50. The Convergent Validity was achieved at the required level. Since all fitness indices meet the required level, the Construct validity was also achieved at the required level. Also, the correlation between all constructs is lower than 0.85. The diagonal values in bold are the square root of AVE, which are higher than the values in its rows and columns (these values are the correlation between the respective constructs), therefore discriminant validity was achieved.

The standardised factor loadings for various items used in the construct

Table – 9 Completely Standardised Factor Loadings and Reliability Coefficients

Factor	Item No.	Loadings	Reliability Coefficients (Cronbach's alpha)
Influence Factors	Do TV advertisements in local and national channels influence your purchase decision for conditioners?	.819	.863
	Do Brand ambassadors influence your purchase decision for conditioners?	.789	
	Do family and friends influence your purchase decision for conditioners?	.828	
	Do Folk events influence your purchase decision for conditioners?	.732	
	Do Salon recommendations influence your purchase decision for conditioners?	.566	
Psychological Factors	Do you look and feel stylish with the use of hair conditioner?	.600	.831
	Do you feel enhanced self-esteem with the use of hair conditioner?	.638	
	Does the quality of softening the hair influence your purchase decision for conditioners?	.709	
	Does the quality of shining effect on hair influence your purchase decision for conditioners?	.791	
	Does the quality of removing hair stickiness influence your purchase decision for conditioners?	.788	
Monetary Value Factors	Do complementary offers on the hair conditioner influence your purchase decision for it?	.766	.852
	Does discount available on the hair conditioner influence your purchase decision for it?	.816	
	Does price of the hair conditioner influence your purchase decision for it?	.853	

(Computed by the researcher)

(See Table-9) The variance of Influence factors is estimated to be 1.044. The variance of Psychological factors is estimated to be .605. The variance of Value factors is estimated to be 1.119. Dividing the variance estimate by the estimate of its standard error gives z = 1.044/.114 = 9.168. In other words, the variance estimate is 9.168 standard errors above zero. Dividing the variance estimate by the estimate of its standard

error gives z = .605/.102 = 5.937. In other words, the variance estimate is 5.937 standard errors above zero. Dividing the variance estimate by the estimate of its standard error gives z = 1.119/.137 = 8.174. In other words, the variance estimate is 8.174 standard errors above zero. P-value of variances as well as covariances between them of all the three factors influence, psychological and value was found to be significant (p≤ .05).

Structural Equation Modelling

Structural Equation Modelling implies a structure for the covariances between observed variables also called covariance structural modelling.

Table-10 Conditioner (SEM) Model Fit Indices AMOS ® Goodness-of-Fit Statistics

Goodness of Fit Statistics	General rule for acceptable fit if data are continuous	Value
χ^2 test (degrees of freedom = 118)	Useful for nested models/model trimming	335.680 (*p < .05)*
RMSEA– Root Mean Square Error of Approximation	<0.05 Good 0.05-0.08 Adequate >0.08 Poor	.070 (test of close fit *p* = 1.00)
RMR – Root Mean Square Residual	< .05 Good .05-.08 Adequate >.08 Poor	.055
CMIN/DF	<3 Good 3 - 5 Adequate >5 Poor	2.845
GFI – Goodness-of-Fit Index	>0.95 Good 0.90-0.95 Adequate < 0.90 Poor	.911
AGFI– Adjusted Goodness-of-Fit Index	>0.95 Good 0.90-0.95 Adequate < 0.90 Poor	.872
CFI – Comparative Goodness-of-Fit Index	>0.90 Good 0.85-0.90 Adequate <0.85 Poor	.947
PGFI	>.70 Good 50-.70 Adequate < .50 Poor	.629
NFI – Normed Fit Index	>0.95 Good 0.90-0.95 Adequate < 0.90 Poor	.922
RFI	>0.95 Good 0.90-0.95 Adequate <0.90 Poor	.899
IFI – Incremental Fit index	>0.95 Good 0.90-0.95 Adequate <0.90 Poor	.948
PCFI- Parsimony Goodness-of-Fit Index	Sensitive to mode size	.731
PNFI– Parsimonious Normed Fit Index	Very sensitive to model size	.711
AIC – Akaike Information Criterion	Smaller the better; good for model comparison (nonnested), not a single model	441.680
BCC – Browne-Cudeck Criterion	Smaller the better; good for model comparison (nonnested), not a single model	447.385
BIC – Bayesian Information Criterion	Smaller the better; good for model comparison (nonnested), not a single model	649.524
CAIC– Consistent AIC	Smaller the better; good for model comparison (nonnested), not a single model	702.524

(Computed by the researcher)

(See Table-10) The hypothesised relationships in Model 1 (Figure-1) and (Figure 2) were tested through the Structural Equation Model (SEM). As χ^2 is sensitive to sample size, other goodness of fit indices (i.e. CMIN/DF, GFI, AGFI, PGFI, NFI, RFI, CFI and RMSEA) were also reported. The measurement model had an acceptable model fit (χ^2 =335.680, *df* =118, p ≤ .05, CMIN/DF = 2.845, GFI = .911, AGFI = .872, PGFI = .629, NFI = .922, RFI = .899, CFI = .947, PCFI = .731 and RMSEA = .070) based on cut off values for good, acceptable and poor model fit indices. All the factor loadings were statistically significant and positive, thus reporting convergent validity for each factor in the measurement model. Each of the latent variables satisfied the suggested criteria of composite reliability (≥.70) and average variance extracted (≥.50).

Testing the Hypothesised Relationships through Structural Equation Modelling in SEM

Table – 11 Summary of Hypothesised Model 1 (Conditioner) Based on Results of SEM

	Hypothesised relationships			β- value	*t*- value	*p*-value	Result
H1	Age	<---	Influence	-.110	-2.045	.041	S
H1	Age	<---	Psychological	-.158	-2.457	.014	S
H1	Age	<---	Value	-.161	-2.510	.012	S
H2	Gender	<---	Influence	.375	8.156	***	S
H2	Gender	<---	Psychological	.442	7.420	***	S
H2	Gender	<---	Value	.105	2.013	.044	S
H3	Family income	<---	Influence	.422	11.478	***	S
H3	Family income	<---	Psychological	.510	9.829	***	S
H3	Family income	<---	Value	.263	6.448	***	S
H4	Education	<---	Influence	.408	12.414	***	S
H4	Education	<---	Psychological	.462	10.020	***	S
H4	Education	<---	Value	.397	10.499	***	S
H5	Conditioner brand preference	<---	Influence	.604	11.011	***	S
H5	Conditioner brand preference	<---	Psychological	.579	8.199	***	S
H5	Conditioner brand preference	<---	Value	.503	10.205	***	S

(Computed by the researcher) *p ≤ .05 = Significant relationship*

*S= Significant, NS= non significant, *** = p ≤ .001*

(See Table 11) The hypothesised relationships were tested through structural equation modelling in SEM. Age, gender, family income and education variables had a significant effect on factors stimulating consumer purchase intention i.e. influence factors, psychological factors and monetary value factors. Also, influence factors, psychological factors and monetary factors had a significant effect on brand preference for hair conditioners. Therefore, the entire hypotheses are supported.

Testing the Fully-Recursive Model

Table – 12 Summary of Fully Recursive Model 1 Based on the results of Path Model

Path			Path coefficient	*t*- value	*p*- value	Result
Age	<---	Influence factors for Conditioner	-.133	-2.714	.007	S
Age	<---	Psychological factors for Conditioner	-.220	-4.476	***	S
Age	<---	Monetary value factors for Conditioner	-.192	-3.911	***	S
Gender	<---	Influence factors for Conditioner	.364	8.717	***	S
Gender	<---	Psychological factors for Conditioner	.412	9.849	***	S
Gender	<---	Monetary value factors for Conditioner	.219	5.227	***	S
Family income	<---	Influence factors for Conditioner	.433	13.368	***	S

Path			Path coefficient	*t*-value	*p*-value	Result
Family income	<---	Psychological factors for Conditioner	.527	16.295	***	S
Family income	<---	Monetary value factors for Conditioner	.381	11.767	***	S
Education	<---	Influence factors for Conditioner	.435	15.647	***	S
Education	<---	Psychological factors for Conditioner	.535	19.245	***	S
Education	<---	Monetary value factors for Conditioner	.488	17.572	***	S
Conditioner brand preference	<---	Influence factors for Conditioner	.374	13.838	***	S
Conditioner brand preference	<---	Psychological factors for Conditioner	.369	12.084	***	S
Conditioner brand preference	<---	Monetary value factors for Conditioner	.365	13.660	***	S

(Computed by the researcher) *p ≤ .05 = Significant relationship*
*S= Significant, NS= non significant, *** = p ≤ .001*

A fully recursive model consisting of all possible paths including the hypothesised paths was made. Parameters were estimated using SEM. The model consisted of eight exogenous and five endogenous variables. Although the fully recursive model was significant (χ^2 = 151.336, *df* = 6, ≤ .05) other fit indices indicated an acceptable model fit (GFI = .903, NFI = .923, CFI = .925). The fully recursive model had one hundred twelve degrees of freedom less than the hypothesised model and the chi-square of the fully recursive model was 184.344 less than the hypothesised model. The χ^2 difference was significant. Therefore, the fully recursive model is better than the hypothesised model. The summary (Table-12) of fully recursive model shows which relationships were significant. Comparison between the fully recursive and hypothesised models revealed that all the paths were found to be significant.

Testing for mediating effects

Table – 13 Results for the specific Indirect Effects in Model 1

Path- Effects from factors stimu lating consumer purchase intention to conditioner brand preference	Path coefficient	*t*-value	*p*-value	Result
Influence factor for conditioner ---> age--->conditioner brand preference	.004	1	.092	NS
Influence factor for conditioner ---> gender--->conditioner brand preference	.035	4	.001	S
Influence factor for conditioner ---> family income--->conditioner brand preference	.057	3.64	.001	S
Influence factor for conditioner ---> education--->conditioner brand preference	.137	7.23	.001	S
Total indirect effect	.150	7.5	.001	S
Psychological factor for conditioner ---> age--->conditioner brand preference	.006	1.25	.114	NS

Path- Effects from factors stimu lating consumer purchase intention to conditioner brand preference	Path coefficient	*t*-value	*p*-value	Result
Psychological factor for conditioner ---> gender--->conditioner brand preference	.040	4	.001	S
Psychological factor for conditioner ---> family income--->conditioner brand preference	.070	3.17	.001	S
Psychological factor for conditioner ---> education--->conditioner brand preference	.169	7.6	.001	S
Total indirect effect	.184	7.5	.001	S
Monetary value factor for conditioner ---> age--->conditioner brand preference	.005	1.25	.106	NS
Monetary value factor for conditioner ---> gender--->conditioner brand preference	.021	3.18	.001	S
Monetary value factor for conditioner ---> family income--->conditioner brand preference	.050	3.46	.001	S
Monetary value factor for conditioner ---> education--->conditioner brand preference	.154	7.31	.001	S
Total indirect effect	.161	7.25	.001	S

(Computed by the researcher) *p ≤ .05 = Significant relationship*
*S= Significant, NS= non significant, *** = p ≤ .001*

For the hypothesised model, several indirect effects were tested. When conducting a mediation analysis, the bootstrapping method, conducted by resampling (i.e. 2000 times) the original set, proves to be better for evaluating indirect tests, was employed. The specific indirect tests of factors stimulating consumer purchase intention towards hair conditioners on consumer brand preference are shown in Table-13. The four mediators were age, gender, education and family income.

The only statistically insignificant results were mediation effect of age between influence factors and brand preference (β=.004, *t*=1, *p*=.092), psychological factors (β=.006, *t*=1.25, *p*=.114) and brand preference and monetary value factors and brand preference (β=.005, *t*=1.25, *p*=.106). However, mediation effect of gender between influence factors and brand preference (β=.035, *t*=4, *p*=.001), psychological factors (β=.040, *t*=4, *p*=.001) and brand preference and monetary value factors and brand preference (β=.021, *t*=3.18, *p*=.001) were found to be significant. Mediation effect of family income between influence factors and brand preference (β=.057, *t*=3.64, *p*=.001), psychological factors (β=.070, *t*=3.17, *p*=.001) and brand preference and monetary value factors and brand preference (β=.050, *t*=3.46, *p*=.001) were found to be significant. Mediation effect of education between influence factors and brand preference (β=.137, *t*=7.23, *p*=.001), psychological factors (β=.169, *t*=7.6, *p*=.001) and brand preference and monetary value factors and brand preference (β=.154, *t*=7.31, *p*=.001) were also found to be significant.

Findings

Age, gender, education and family income had a statistically significant effect on factors stimulating consumer purchase intention viz. influence, psychological and monetary value and there is significant relationship between factors affecting consumer purchase intention and brand preference of consumers with respect to hair conditioners. Gender, education and family income were found to be strong mediators which explained the relationship between factors stimulating consumer purchase intention and brand preference of consumers for hair care products.

All the factor loadings were statistically significant and positive, thus reporting convergent validity for each factor in the measurement model. Each of the latent variables satisfied the suggested criteria of composite reliability (≥.70) and average variance extracted (≥.50). Construct validity and discriminant validity were also within the acceptable level.

Applicability and Generalizability

Descriptive research was performed in five different geographic areas of rural India, namely Northern India, Southern India, Eastern India, Western India and Central India. These clusters represent distinct underdeveloped, developing and developed areas. From each geographic area 203 respondents were selected for the study, using stratified random sampling technique, which ensures adequate representation of all economic, social classes and other demographic characteristics of respondents. The sample population examined (n=1016) is also fairly large to ensure generalizability of results. The results of the study can therefore be generalized to underdeveloped, emerging as well as developed economies of the world.

While focussing interest on the use of the model, there is evidence indicating that marketers and advertisers should consider the applicability of the model when creating advertisement content targeting their desired population segment. The research can be applied to almost all the categories of FMCG products being sold in rural areas with practical insights for contemporary applications of the findings. The work offers new theoretical directions for policy and decision making implications to rural marketing stakeholders, rural strategy executives, rural managers and rural retailers, to provide best experiences to shoppers in rural India.

Limitations of the Research

1. People in the village tend to perceive an urban researcher with cynicism.
2. Education levels are still low among rustic middle-aged females and the elderly, as a result of which they experience difficulties in comprehending the scaling methodology.
3. Regional vocabulary makes communication complex.
4. Women who live behind veils in certain parts of rural regions are difficult to communicate with. In some cases, where rural women are allowed to speak with the researcher, they are instructed about what to say in response to a specific question.
5. Consumers are viewed as part of a common ethnic identity for all computations, so cultural distinctions between rural buyers could become an important criterion at the micro level of analysis.

Scope for Further Research

This research paves the way for any further research into the following subjects:

1. A discrete study may be deemed for comprehending the consumption behaviour of men and women living in the countryside.
2. Small cities in India create an immensely important impact on national revenues. They act as an efficient delivery channel for the rural community. Rural customers are also strongly influenced by the purchasing actions of people living in the nearby towns. Therefore, a specific study can be conducted to describe the purchasing behaviour of people residing in these small cities.
3. A sizeable number of rural people use toilet soaps to wash their hair. A distinct study can be conducted on the brands of toilet soaps they have been using. Many other FMCG items are commonly used by rural residents, which could make good research subjects.
4. Values, behaviours and lifestyle (VAL) research of rural buyers living in a specific region is an extremely important way to comprehend their purchasing preferences. There may be a fundamentally different research in this area.

Conclusion

Rural marketing in our nation is gaining momentum. Different MNCs and national players are hopeful about rural development and are coming out with fresh products suitable for rural economies. Traditional players have an advantage over fresh entrants due to the insights gained over the years into the purchase intention of rural Indians. Late entrants are struggling to create a place for themselves by navigating information to gain a foothold in this market's vast potential.

To exploit the vast potential of the Indian rural market, it is essential that marketers know the 'why' aspect of rural customer intention on Indian rural markets. Only then can they devise suitable strategies to benefit from the titanic potential of these rural markets. The mindset of marketing experts has changed in terms of the rural Indian client profile and, in turn, their strategy. Investing in analytics to discern rural Indians' mindsets, their buy intention, values, culture, attitudes and preferences will assist them in creating state-of-art marketing strategies suitable for rural inclusion. They must place the unique capabilities of their organisation to react to the requirements of rural inhabitants. Rural hinterland diversity and dynamics require strategies to be continually reinvented and implemented on a micro-level as much as possible. Researchers need to diagnose rural modifications to build precise rural profiles for each region. Discerning the rural folk's psyche, understanding factors which boost customer purchasing intention, apprehending the mediation impact of variables such as gender, education and family earnings, and constructing promotion material specifically according to the target market will provide them with a competitive edge.

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