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Preference of Retailers - A Comparison of Rural and Urban Households

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Abstract- India is one of the prominent markets now days. Besides urban and semi-urban areas, rural India has a huge potential. Marketers need to understand the rural India in contrast to urban India. The study has been carried out with a view to understand differences between rural and urban households in terms of their preference for retail outlets, and preference for local vis-à-vis out-of-town retailers. Three durable goods from three different product categories; Television (entertainment product), Refrigerator (home appliance), and an Automobile (two-wheeler, motorcycle and car/jeep) have been selected for study. A sample of 411 (204 from urban and 207 from rural areas) households across the Punjab state (India) have been selected on the basis of non-probability convenience sampling. No significant differences could be observed between the habitant groups for their preference of retailers. However there had been significant differences between these groups for their preferences for local vis-à-vis out-of-town retailers.

Keywords: *Rural, Urban, Local, Out-of-town, Retailers.*

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Preference of Retailers - A Comparison of Rural and Urban Households

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Abstract- India is one of the prominent markets now days. Besides urban and semi-urban areas, rural India has a huge potential. Marketers need to understand the rural India in contrast to urban India. The study has been carried out with a view to understand differences between rural and urban households in terms of their preference for retail outlets, and preference for local vis-à-vis out-of-town retailers. Three durable goods from three different product categories; Television (entertainment product), Refrigerator (home appliance), and an Automobile (two-wheeler, motorcycle and car/jeep) have been selected for study. A sample of 411 (204 from urban and 207 from rural areas) households across the Punjab state (India) have been selected on the basis of non-probability convenience sampling. No significant differences could be observed between the habitant groups for their preference of retailers. However there had been significant differences between these groups for their preferences for local vis-à-vis out-of-town retailers.

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I. Introduction

One-sixth of the world's population lives in India. Therefore, India is an attractive market (Ling and Dawn, 2004). The economy witnesses increased potential for consumption, increased competition, availability of products both availability of products both in terms of quality and quantity, and the increased level of awareness among consumers. A large urban middle class and upper class, which constitutes one-third of the population, is a huge market for branded goods. The market for branded goods is increasing at 8 per cent per annum and in certain consumer goods, it is increasing at even 12 per cent. The Indian economy is the third largest in Asia. It is expected to grow at 7 per cent. The decrease in import tariffs has allowed large inflow of products from the other nations. Besides this, the Indian companies are entering into strategic alliances with the foreign reputed brands (Kinra, 2006). It has been forecasted that elderly population by 2010 will only be 9 per cent of the population as against 19 per cent of US and 30 per cent of Japan. This implies that the Indian consumers are comparatively younger as compared to the consumers of other nations including developed ones (Ling and Dawn, 2004).

Besides urban and semi-urban areas, rural India has a huge potential. Indian corporations have now recognized the importance of rural markets. It is evident from the efforts made by the companies like Coke, ITC and Hindustan Lever limited. According to Rajan (2005); Coke, in India has doubled the number of outlets in rural areas from 80,000 in 2001 to 160,000 in 2003, and increased market penetration from 13 per cent to 25 per cent. ITC and Hindustan Lever Limited (now Hindustan Unilever Limited) initiated rural approach through e-choupals and Project Shakti initiatives. The reasons are obvious. The competition has tremendously increased in urban areas due to the emergence of more players and they are battling for market share in terms of gaining or regaining by reducing prices. But there have been several flaws in the implementation of such projects. Some products have been dumped in the rural areas, which rural people may not want. The prime reason behind the non-tapping of potential rural markets was the lack of adequate knowledge about rural consumer and consequently failure of the companies to develop sustainable strategies. Rural consumers have also suffered at the hands of less ethical marketers due to their illiteracy. The spread of 25 per cent Indian population is in about 4000 cities and towns in India and the rest is in about six lakh villages. Any market that exists in an area with a population of less than 10, 000 and where the density of population and infrastructure is low is a rural market. Agriculture and related activities contribute about 75 per cent of the total income. The living standard of the rural households has changed considerably with the increase in yield of crops and better prices of crops than ever before. There is a tremendous potential in the rural areas as 31 per cent of total colour televisions, and 10 per cent of the washing machines have been found in the rural areas. The change in focus of the marketers has taken place as their cost in competing saturated urban markets is regularly escalating. However, meeting the needs of rural markets is also a challenging task. Poor literacy rate, seasonal demand for goods, lack of infrastructure (rail, road, communication etc.), traditional

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life, different dialects and languages, and cautious buying are the obstacles for the marketers in promoting their products in the rural areas. Rural people give greater importance to experience than formal education (Krishnamoorthy, 2000). A product being treated as a gift item in an urban area may be perceived as a necessity item in the rural area. It may happen that the urban consumer buys any item out of impulse and for rural consumer it may be a planned activity to buy the same. The urban consumer may not depend upon the dealer for obtaining useful information about the product, but a rural consumer may heavily depends upon the dealer for getting assurance about the product. Urban consumer may look for exclusiveness of designs in the products and on the contrary rural consumer may be more concerned about the core functionality of the product, which he intends to buy. Narasimhan (2005) presented NSSO consumer data collected between January-June, 2004, which revealed that the monthly per capita consumption expenditure of average urban household was 88 per cent greater than that of rural household. The data further revealed that the difference had been persisted consistently over a period of time. In order to get success in the rural markets, marketers need to conduct deep study of the behaviour the rural consumer. The rural India may be culturally different from urban India. Different cultures may produce different attitudes.

II. Literature Review

The major source of consumer information is a shop in the trading areas at some distance from their residences. Majority of the bulk goods are purchased locally. However studies have found that consumers frequently shop out-of-area and they can be distinguished from non-out- shoppers by demographic and psychographic characteristics. The location of the shopping center is not nearly as important as other variables such as price, value, variety of products and stores, store quality and cleanliness, and friendly sales personnel (Louden and Della Bitta, 2002). Retailers always have a tendency to attract customers from distant areas so as to encourage them to shop outside their local markets. Out-shopping was earlier a rural practice because the rural retailers have only limited assortment. On the other hand, city people can buy from a walking distance where they can get better choice as well. Increase mobility due to increased public transportation and increase in ownership of cars have encouraged the consumers for out-shopping. The consumers also do not mind in paying additional secondary costs that are incurred by travelling outside to buy the goods. The tendency to shop outside is inversely related to price, quality, services, convenient store hours, merchandise selection and more exciting shopping environment. Out-shopping also depends upon the types of products purchased, motivation for out-shopping, and profiles and typology of out-shoppers. Out-shoppers are generally have higher educational and income levels, higher occupations and exposure to non-local media. Many are young and unmarried. Out-shopping expenditures are often incurred on durable goods rather than non-durable goods (Choe *et al*, 1997). Reardon and McCorkle (2002) have found that consumer direct order buying is increasing at the faster rate. Direct order buying provides convenience and time saving against conventional retailing channels. Consumers are willing to trade their time and effort for value differentials. Some consumers seek pleasure in shopping. It generates psychic income for them. Consumers may switch channels when they find utilities derived from one channel relative to the cost are more than the other one. The consumer who saves two hours by shopping online can devote this time to leisure or work. In direct marketing, the total cost may reduce but the psychic income of the consumer may also reduce. To cover a wide range of consumers, the marketers may consider both the channels simultaneously. In a study conducted by Blommestein *et al* (1980) in the small Dutch town, both consumers and the entrepreneurs had to rate their preferences for attributes of both daily and non-daily goods. These attributes were: (i) the average relative price level at the shopping center as compared to the competing shopping centers; (ii) the varieties of the commodities at the shopping center, (iii) the quality of service, (iv) the accessibility of the shopping center; (v) the atmosphere and the attendance at the shopping center; (vi) the parking facilities; (vii) the quantity and quality of complimentary services (such as post office, banks, medical service etc.); and (viii) traffic safety for consumers. The data were collected on the ordinal scale: (good satisfactory, less good, unsatisfactory, and bad). The items (i), (ii) and (iii) have been classified as direct shopping center attributes; (iv), (v) and (vi) have been classified as spatial attractiveness of the shopping center; and items (vii) and (viii) reflect the indirect attractiveness of the shopping center. The consumers of non-daily goods attached very high priority to all items of direct shopping center attributes and items (iv) and (vi) of the spatial attractiveness items. Entrepreneurs gave high priority to items (ii), (iii), (v) and (vi); intermediate priority to (i) and (iv); and no importance to (vii) and (viii). The image of the shopping center may differ substantially between consumers and entrepreneurs; therefore, socio-psychological disequilibrium between demand and supply side may exist. Though the packaging and branding of goods have reduced the advisory role of the retail outlets, yet in

case of durables, the role of retailers is retained to some extent (Downham and Treasure, 1956). Most of the consumers shop out-of-town or out-shop for the reasons of better price, product variety and quality. These attributes influence consumers' decisions to patronize different store types. It is important to consider store patronage and lifestyle variables in the analysis of consumers' shopping behaviour. Consumers seek convenience, price, merchandise assortment, value for money, current styles, merchandising and sales service at the stores. Some studies have found that the affluent rural shoppers those who own car, prefer out-of-town shopping; and those who do not own car prefer in-town shopping. Many studies have given importance to store attributes, psychographics and demographics that influence consumers' market behaviour. Factor analysis of store patronage orientation yielded 12 factors. These were shopping environment, price, rich mix of commodities and services, errand shopping, focused shopping, leisure activities, impulsive shopping, proximity and familiarity of shops, family shopping, services, interesting shopping, and brand name (Sullivan *et al*, 2002). Retailers in both urban and suburban areas attempt to attract both out-shoppers and retain their hold on the shoppers of their own trade areas. The researchers from different dimensions have studied out-shopping. Some have related it to demographics and lifestyles, whereas others have considered it situation-specific and/or product-specific. According to Thompson (1971), race, income level, and age are very important determinants of out-shopping. The length of residency in a community, presence of children, age of children, and the occupation of the head of the family were not found to be the important determinants. Reynolds and Darden (1972) observed that the frequent out-shoppers were in the age group of 25-54 years with head of the household being college educated and enjoying relatively higher household income. The authors did not find any significant influence of occupation, household size, and number of younger and older children. However Hermann and Beik (1968) noted that out-shoppers did not have younger children in the household. There are studies that found that out-shopping for expensive home products were made in the earlier stages of family life-cycle. One study found that the out-shopping is generally made for semi-durable goods, which are less bulky and do not involve heavy monetary expenditure. The products that are generally bought in-town belong to those categories in which service element has a significant influence (e.g. major appliances, automobiles, furniture and jewelry). The other reasons for out-shopping may be high local price, lower quality local merchandise, limited assortment, discourteous sales persons, ease of getting downtown, store hours, and retail facilities. City and suburban households differ in the dimensions of store type patronage and store type satisfaction. The sub-urban consumers shoppers tend to patronize department stores than city counterparts whereas city shoppers liked large discount specialty stores. City households in general, show a greater willingness to do most of their shopping in wholesale discount stores and large discount specialty stores. On the other hand, suburban households show greater willingness to do most of their shopping at department and specialist stores. City residents are more satisfied than suburban residents (Smith, 1999). Rural consumers rate value as most important shopping criteria, followed by price, good service and convenience (Johnson *et al*, 2006). Urban consumers are more sophisticated shoppers as compared to rural consumers as they were likely to shop at well-known stores. The probable reason was lack of infrastructure in rural areas necessary for sophisticated commercial activities (Sun and Wu, 2004). Broadbridge and Calderwood (2002) investigated the shopping behaviour of respondents in rural communities; identified the factors and attitudes that influenced consumers' store choice decisions; examined local and out-shoppers' attitudes to local shops; and compared the demographic features of respondents according to their main shopping activity. The study was carried out in Scotland over a period of three years from 1997 to 2000. The independent shops in the rural areas were found performing social and community function and relied on basic general products and services. On the other hand a small shop located in urban area was found operating as a provider of a specialist or differentiated product or service. Consumers want high value products readily available. Multiple retailers are growing at the expense of the independent and co-operative retailers and these multiple retailers cater to the hassle-free and time-efficient shopping needs of the consumers. Out-shoppers rate importance to convenient car parking and a wide range of products. The local shoppers consider ease of access to location of the shop and friendly staff as important to them in their choice of outlet. The local shoppers perhaps due to community and social functions of local retail outlets are less likely to find local shops boring as compared to out-shoppers. Over these three years the importance to 'saving time' decreased against 'wider choice'. Out-shoppers were significantly more likely than local shoppers combining their shopping activity with another activity. However they were found significantly less likely than local shoppers to prefer well-known brands. Both local and out-shoppers importantly considered the friendly and convenient aspect of shopping locally. Range, price, and stock-outs were the main reasons were not buying locally. It was observed that the out-

shoppers held a more negative view of local shops. The study further finds that from 1997 to 2000, some out-shoppers though very few turned into local shoppers and similarly some local shoppers turned into out-shoppers. By looking closely, it was found that the new out-shoppers had access to car, but it was not a determining factor as the former out-shoppers also had an access to car. Age, education, and gender too did not appear to be the determining factors. The changing behaviour was due to the change in their personal circumstances. The former local shoppers continued to consider local shops as convenient, and easy to approach, but the issue was overall offer. The attitudes towards local shops had been hardened by both former local shoppers as well as new local shoppers due to high price and limited assortment. Though the profile of local shoppers revealed that these shoppers had annual income less than 10,000 pounds, did not own a car, single and older in age, and out-shoppers were younger and married or co-habiting; yet the study did not find any significant bearing of gender, income levels, marital status, and household composition.

III. Methodology Adopted

Different product categories Television (entertainment product), Refrigerator (home appliance), and an Automobile (two-wheeler, motorcycle and car/jeep) have been selected for study. A sample of 411 (204 from urban and 207 from rural areas) households across the state have been selected on the basis of non-probability convenience sampling. The data about current ownership or likelihood of purchases in the next 24 months on the select durable goods (television, refrigerator and any type of automobile) were obtained. In case of additional purchase/replacement or their likelihood in near future about the select items, the respondents were asked to give their responses only to the latest/likely buying. All respondents had been found possessing at least one item of each select product.

The study has been based on both primary as well as secondary data. In-depth interviews have been conducted to look into insights of the consumers' behaviour with the help of a pre-tested bilingual questionnaire that was served to the respondents to obtain important information as regards to the prime objectives of the study.

H1: Rural and Urban consumers differ in terms of preference for retail/dealer outlets.

H2: Rural and Urban consumers differ in terms of preference for local vis-à-vis out-of-town / city retailers / dealers.

The hypotheses have been constructed on the basis of literature reviewed and the observations of the researcher. The p-values have been calculated for all the variables / statements and on comparing with central value (3 representing indifference to the statement) their significance has been checked at 95% confidence level. Similarly, p-values have also been calculated to observe the significance (95% confidence level) of differences between the responses of rural and urban consumers. Discriminant analysis has also been carried out to observe the differences between rural and urban consumers. Two-way ANOVA (Analysis of Variance) has been applied to test the independent effects and the interaction effects of habitat (rural or urban) and income, and habitat and select durables.

IV. Limitations of the Study

The sample size is too small to generalize the findings. Moreover only three products (only one product from three categories) have been selected. However, there are large number of consumer durables such as washing machines, water purifiers, air conditioners, generator sets, and kitchen appliances etc. There is again a variety of items within a product category and they carry different utilities at different values for different strata of consumers. The study needs to be further extended in terms of other variables such as differences in the behaviours of different socio-economic groups of rural and urban consumers and other demographic considerations. Also more predictors can be added in further studies. Also only those households have been considered for study that had either all the three items (television, refrigerators and any type of automobile) or they were likely to buy in near future. There are many households, which may have not any one or more of these, select items and they were not likely to buy in near future. Some households had possessed some of the select durables for a long time. The consumers' preferences, considerations, and family life cycle since then might have changed and the behaviour particularly as regards to the influences within the household might be different as compared to the time of acquisition of that durable. Therefore, the likely buying of next 24 months has been made the part of the study to minimize the impact of this limitation.

V. Data Analysis and Results

The results are summarized here as under:

1) *Television*

Table T 1 Preference for Retail Outlets (Mean values).

S. No.	Variables	U	p (1 t) U	R	p (1 t) R	U-R	p (2 t)
X 1	Preference to retailers who offered/will offer attractive prices irrespective of their location.	3.45	<0.0001	3.97	<0.0001	-0.52	<0.0001
X 2	Preference to retailers with sales people guiding better.	3.93	<0.0001	3.97	<0.0001	-0.03	0.6458
X 3	Preference to retailers having a wide range of products.	4.05	<0.0001	3.89	<0.0001	0.16	0.0462
X 4	Preference to retailer keeping high quality products.	4.09	<0.0001	3.98	<0.0001	0.11	0.1171
X 5	Preference to the retailer that is easily accessible.	3.70	<0.0001	3.73	<0.0001	-0.04	0.6529
X 6	Visit only well known retailers irrespective of distance.	3.68	<0.0001	3.72	<0.0001	-0.04	0.6103

U = Mean Urban, R = Mean Rural, p (1 t) = p value one tailed, and p (2 t) = p value two tailed.

Both rural and urban consumers had almost similar preferences for the type of retail outlets of television (X1 to X6). Both these groups preferred retailers offering attractive prices (X1), with better sales people (X2), keeping wide range (X3) and high quality products (X4), and those are easily accessible (X5). Both these groups also liked to visit well known retailers of television sets (X6). The rural consumers in comparison to their urban counterparts had given significantly high consideration to the retailers offering attractive prices whereas; the urban consumers in comparison to their rural counterparts had given greater consideration to retailers keeping wide range of televisions (Table T 1). Two-way ANOVA reveals no interaction between income and habitat of consumers for all other select variables except X1. No differences could be observed among different income groups for all the select variables. There had been significant differences between rural and urban consumers for the variables X1 and X3 with the highest value of X1. This implies the greater preference of urban consumers than the rural ones to the retailers keeping wide range of televisions (Table T 1.1).

Table T 1.1 Preference for Retail Outlets (F ratio).

S. No.	Variables	F ratio		
		R/U (df =1)	IG (df =4)	R/U*IG (df =4)
X 1	Preference to retailers who offered/will offer attractive prices irrespective of their location.	10.344*	2.096	**2.942***
X 2	Preference to retailers with sales people guiding better.	0.131	0.429	**0.583**
X 3	Preference to retailers having a wide range of products.	5.011*	0.690	**1.750**
X 4	Preference to retailer keeping high quality products.	1.319	0.922	**0.063**
X 5	Preference to the retailer that is easily accessible.	0.004	0.458	**0.658**
X 6	Visit only well known retailers irrespective of distance.	**0.550**	**1.482**	**0.749**

R/U = Rural-Urban, IG = Income Group, and R/U*IG= Two-way interaction between R/U and IG.

The variable X1 had been found to be the most discriminating variable both on the basis of standardized canonical discriminant function coefficients and structure matrix. Overall both the groups have low differences in their perceptions as revealed by the classification results according to which; 60.8% of original and 59.9% of cross-validated groups have been found correctly classified (Table T 1.2).

Table T 1.2 Preference for Retail Outlets (Discriminant Analysis).

S. No.	Variables	Standardized Canonical Discriminant Function Coefficients	Unstandardized Canonical Discriminant Function Coefficients	Structure Matrix	
1	X 1	0.903	0.965	X 1	0.864
2	X 2	0.132	0.170	X 3	-0.307
3	X 3	-0.496	-0.630	X 4	-0.241
4	X 4	-0.197	-0.272	X 6	0.078
5	X 5	0.175	0.203	X 2	0.070
6	X 6	-0.022	-0.026	X 5	0.069
	Constant		-1.312		

Table T 2 Preference for Local vis-à-vis Out-of-Town Retailers (Mean Values)

z	Variables	U	p (1 t) U	R	p (1 t) R	U-R	p (2 t)
X 7	Saving time is more important to you than a wider choice.	3.32	<0.0001	2.64	<0.0001	0.68	0.0001
X 8	Local shops are convenient and friendly.	3.43	<0.0001	3.41	<0.0001	0.02	0.8416
X 9	Local shops understand needs well and stock what you want.	3.54	<0.0001	3.19	0.0055	0.35	0.0008
X 10	Local shops have limited stock and not offer the latest styles.	2.34	<0.0001	3.42	<0.0001	-1.08	<0.0001
X 11	Local shops are too expensive.	2.77	0.0018	2.94	0.2065	-0.17	0.1082
X 12	Costs you too much to shop out of nearby town/own city.	3.04	0.2559	2.90	0.0676	0.15	0.1268
X 13	Get more for your money in the big city.	3.26	0.0003	3.20	0.0028	0.06	0.5488

U = Mean Urban, R = Mean Rural, p (1 t) = p value one tailed, and p (2 t) = p value two tailed.

In response to their preferences for local vis-à-vis out-of-the-town/city retailers (X7 to X13), it has been observed that saving time rather than a wide choice (X7) was more important for the urban consumer as compared to the rural consumer, who had low onsideration for saving time than a wider choice. Rural consumers had a strong belief that their local retailers located in the nearby places such as towns had limited stock with no latest styles (X10) whereas; the urban consumers had been found strongly disagreed on this issue. However both groups significantly agreed that local retailers are convenient and friendly (X8), and they keep stock as per the needs of the local consumers (X9). The extent of agreement had been found significantly greater among urban consumers than their rural counterparts for the variable X9. However, at the same time both the groups believed that one gets more for his money in the big city (X13). Both groups moderately agreed that it is a costly affair to buy television out of own city or nearby town (X12). Urban consumers did not find their local shops expensive. However the rural consumers had moderately agreed that the local shops in the nearby towns (X11) are expensive (Table T 2). Two-way ANOVA reveals no interaction between income and habitat of consumers for all the select variables. No differences could be observed among different income groups for all other select variables except X9. There had been significant differences between rural and urban consumers for the variables X7 and X10 with the highest value of X10 followed by X7 (Table T 2.1). The discriminant analysis also reveals variable X10 to be the highest discriminating variable followed by X7 both on the basis of standardized canonical function coefficients and structure matrix. Overall both the groups had distinct perceptions as the same is revealed from the classification results according to which; 74.7 % of original groups and 73.2% of cross-validated groups have been found correctly classified (Table T 2.2).

Table T 2.1 Preference for Local vis-à-vis Out-of-Town Retailers (F ratio).

S. No.	Variables	F ratio		
		R/U (df =1)	IG (df =4)	R/U*IG (df =4)
X 7	Saving time is more important to you than a wider choice.	28.469*	0.329	0.487
X 8	Local shops are convenient and friendly.	0.017	0.123	0.865
X 9	Local shops understand needs well and stock what you want.	3.740	2.345*	0.416
X 10	Local shops have limited stock and not offer the latest styles.	77.378*	0.275	0.582
X 11	Local shops are too expensive.	0.780	1.276	0.982
X 12	Costs you too much to shop out of nearby town/own city.	0.008	0.932	1.655
X 13	Get more for your money in the big city.	0.100	1.391	0.350

R/U = Rural-Urban, IG = Income Group, and R/U*IG= Two-way interaction between R/U and IG

Table T 2.2 Local vis-à-vis Out-of-Town Retailers (Discriminant Analysis).

S. No.	Variables	Standardized Canonical Discriminant Function Coefficients	Unstandardized Canonical Discriminant Function Coefficients	Structure Matrix	
1	X 7	-0.530	-0.482	X 10	0.797
2	X 8	0.089	0.083	X 7	-0.471
3	X 9	-0.112	-0.106	X 9	-0.254
4	X 10	0.861	0.832	X 11	0.121
5	X 11	0.077	0.073	X 12	-0.115
6	X 12	-0.244	-0.253	X 13	-0.045
7	X 13	0.007	0.007	X 8	-0.015
	Constant		-0.371		

2) *Refrigerator*

Table R 1 Preference for Retail Outlets (Mean values).

S. No.	Variables	U	p (1 t) U	R	p (1 t) R	U-R	p (2 t)
X 1	Preference to retailers who offered/will offer attractive prices irrespective of their location.	3.50	<0.0001	3.89	<0.0001	-0.39	<0.0001
X 2	Preference to retailers with sales people guiding better.	3.96	<0.0001	3.93	<0.0001	0.03	0.6602
X 3	Preference to retailers having a wide range of products.	4.08	<0.0001	3.86	<0.0001	0.22	0.0050
X 4	Preference to retailer keeping high quality products.	4.11	<0.0001	3.95	<0.0001	0.16	0.0231
X 5	Preference to the retailer that is easily accessible.	3.70	<0.0001	3.73	<0.0001	-0.04	0.6529
X 6	Visit only well known retailers	3.68	<0.0001	3.72		-0.04	
	irrespective of distance.		1		<0.0001		0.6103

U = Mean Urban, R = Mean Rural, p (1 t) = p value one tailed, and p (2 t) = p value two tailed.

Both rural and urban consumers had low differences in terms of their preferences for the type of retail outlets of refrigerators (X1 to X6). Both these groups preferred retailers offering attractive prices (X1), with better sales people (X2), keeping wide range (X3) and high quality products (X4), and those are easily accessible (X5). Both these groups also liked to visit well known retailers of refrigerators (X6). The rural consumers in comparison to their urban counterparts had given significantly high consideration to the retailers offering attractive prices whereas; urban consumers in comparison to rural counterparts had given high consideration to retailers keeping wide range and high quality products (Table R 1).

Two-way ANOVA reveals no interaction between income and habitat of consumers for all other select variables except X1, where the significant interaction had been found. No significant differences could be observed among different income groups for all the select variables. There had been significant differences between rural and urban consumers only for the variables X3 (Table R 1.1). The variable X1 had been found to be most discriminating variable both on the basis of standardized canonical discriminant function coefficients and structure matrix. Overall both the groups had low differences in their perceptions as revealed by the classification results according to which; 63.5% of original and 62% of cross-validated groups have been found correctly classified (Table R 1.2).

Table R 1.1 Preference for Retail Outlets (F ratio).

S. No.	Variables	F ratio		
		R/U (df =1)	IG (df =4)	R/U*IG (df =4)
X 1	Preference to retailers who offered/will offer attractive prices irrespective of their location.	3.324	2.076	3.037*
X 2	Preference to retailers with sales people guiding better.	0.191	0.625	0.382
X 3	Preference to retailers having a wide range of products.	7.969*	0.454	1.428
X 4	Preference to retailer keeping high quality products.	2.810	0.991	0.105
X 5	Preference to the retailer that is easily accessible.	0.004	0.458	0.658
X 6	Visit only well known retailers irrespective of distance.	0.550	1.482	0.749

R/U = Rural-Urban, IG = Income Group, and R/U*IG= Two-way interaction between R/U and IG.

Table R 1.2 Preference for Retail Outlets (Discriminant Analysis).

S. No.	Variables	Standardized Canonical Discriminant Function Coefficients	Unstandardized Canonical Discriminant Function Coefficients	Structure Matrix	
1	X 1	0.740	0.789	X 1	0.704
2	X 2	0.028	0.037	X 3	-0.467
3	X 3	-0.745	-0.949	X 4	-0.377
4	X 4	-0.255	-0.356	X 6	0.084
5	X 5	0.373	0.433	X 5	0.074
6	X 6	0.107	0.124	X 2	-0.072
	Constant		0.081		

In response to their preferences for local vis-à-vis out-of-the-town/city retailers (X7 to X13), it had been observed that saving time rather than a wide choice (X7) was more important for the urban consumer as compared to the rural consumer, who has low consideration for saving time than a wider choice. Rural consumers had a belief that their local retailers located in the nearby places such as towns had limited stock with no latest styles (X10), whereas the urban consumers had been found strongly disagreed on this issue.

However both groups significantly agreed that local retailers are convenient and friendly (X8), and they keep stock as per the needs of the local consumers (X9). The extent of agreement had been found

significantly greater among urban consumers than their rural counterparts for the variable X9. However, at the same time they believed that one gets more for his money in the big city (X13). Both groups moderately agreed that it is a costly affair to buy refrigerator out of own city or nearby town (X12). Urban consumers did not find their local shops expensive. However the rural consumers had moderately agreed that the local shops in the nearby towns are expensive (X11). The rural and urban consumers had differed for the variables X7, X9, and X10 (Table R 2).

Two-way ANOVA reveals no interaction between income and habitat of consumers for all the select variables. No significant differences could be observed among different income groups for all other select variables except X9. There had been significant differences between rural and urban consumers for the variables X7 and X10, with the highest F value for X10 (Table R 2.1). The discriminant analysis also reveals variable X10 to be the highest discriminating variable followed by X7 both on the basis of standardized canonical function coefficients and structure matrix. Overall both the groups had distinct perceptions as the same is revealed from the classification results according to which; 71.5 % of original groups and 71% of cross-validated groups have been found correctly classified (Table R 2.2).

Table R 2 Preference for Local vis-à-vis Out-of-Town Retailers (Mean Values).

S. No.	Variables	U	p (1 t) U	R	p (1 t) R	U-R	p (2 t)
X 7	Saving time is more important to you than a wider choice.	3.26	0.0009	2.70	<0.0001	0.56	<0.0001
X 8	Local shops are convenient and friendly.	3.47	<0.0001	3.37	<0.0001	0.10	0.3581
X 9	Local shops understand needs well and stock what you want.	3.59	<0.0001	3.25	<0.0001	0.34	0.0010
X 10	Local shops have limited stock and not offer the latest styles.	2.29	<0.0001	3.32	<0.0001	-1.02	<0.0001
X 11	Local shops are too expensive.	2.75	0.0006	2.91	0.0971	-0.16	0.1082
X 12	Costs you too much to shop out of nearby town/own city.	3.10	0.0892	2.94	0.1924	0.16	0.1149
X 13	Get more for your money in the big city.	3.31	<0.0001	3.16	<0.0001	0.15	0.1318

R/U = Rural-Urban, IG = Income Group, and R/U*IG= Two-way interaction between R/U and IG.

Table R 2.2 Preference for Local vis-à-vis Out-of-Town Retailers (Discriminant Analysis).

S. No.	Variables	Standardized Canonical Discriminant Function Coefficients	Unstandardized Canonical Discriminant Function Coefficients	Structure Matrix	
1	X 7	-0.472	-0.427	X 10	0.822
2	X 8	0.018	0.017	X 7	-0.428
3	X 9	-0.138	-0.134	X 9	-0.276
4	X 10	0.874	0.831	X 11	0.134
5	X 11	0.058	0.056	X 12	-0.132
6	X 12	-0.210	-0.211	X 13	-0.126
7	X 13	-0.059	-0.057	X 8	-0.077
	Constant		0.000		

Table A 1 Preference for Dealer Outlets (Mean values).

S. No.	Variables	U	p (1 t) U	R	p (1 t) R	U-R	p (2 t)
X 1	Preference to retailers who offered/will offer attractive prices irrespective of their location.	3.13	0.0423	3.50	<0.0001	-0.37	0.0007
X 2	Preference to retailers with sales people guiding better.	4.00	<0.0001	4.06	<0.0001	-0.07	0.3581
X 3	Preference to retailers having a wide range of products.	3.93	<0.0001	3.61	<0.0001	0.32	0.0003
X 4	Preference to retailer keeping high quality products.	4.00	<0.0001	3.84	<0.0001	0.16	0.0284
X 5	Preference to the retailer that is easily accessible.	3.74	<0.0001	3.84	<0.0001	-0.10	0.2898
X 6	Visit only well known retailers irrespective of distance.	3.57	<0.0001	3.95	<0.0001	-0.38	<0.0001

U = Mean Urban, R = Mean Rural, p (1 t) = p value one tailed, and p (2 t) = p value two tailed.

Table A 1.1 Preference for Dealer Outlets (F ratio).

S. No.	Variables	F ratio		
		R/U (df =1)	IG (df =4)	R/U*IG (df =4)
X 1	Preference to retailers who offered/will offer attractive prices irrespective of their location.	0.413	10.471*	0.628
X 2	Preference to retailers with sales people guiding better.	0.456	0.816	0.278
X 3	Preference to retailers having a wide range of products.	15.386*	2.418	1.182
X 4	Preference to retailer keeping high quality products.	0.459	10.659*	2.442*
X 5	Preference to the retailer that is easily accessible.	0.619	0.558	0.654
X 6	Visit only well known retailers irrespective of distance.	17.188*	4.103*	0.332

R/U = Rural-Urban, IG = Income Group, and R/U*IG= Two-way interaction between R/U and IG.

Table A 1.2 Preference for Dealer Outlets (Discriminant Analysis).

S. No	Variables	Standardized Canonical Discriminant Function Coefficients	Unstandardized Canonical Discriminant Function Coefficients	Structure Matrix	
1	X 1	0.402	0.371	X 6	0.540
2	X 2	0.116	0.156	X 3	-0.474
3	X 3	-0.753	-0.863	X 1	0.446
4	X 4	-0.275	-0.364	X 4	-0.286
5	X 5	0.276	0.301	X 5	0.138
6	X 6	0.618	0.668	X 2	0.119
	Constant		-0.830		

3) *Automobiles*

Both rural and urban consumers had low differences in terms of their preferences for the type of dealers of automobiles (X1 to X6). Both these groups preferred dealers offering attractive prices (X1), with better sales people (X2), keeping wide range (X3) and high quality products (X4), and those are easily accessible (X5). Both these groups also liked to visit well known dealers of automobiles (X6). The rural consumers in comparison to their urban counterparts had given significantly high consideration to the dealers offering attractive prices as well as well known dealers. The urban consumers on the other side had significantly preferred dealers offering wide range of automobiles as compared to their rural counterparts (Table A 1). Two-way ANOVA reveals no interaction between income and habitat of consumers for all other select variables except variable X4. No significant difference could be observed between different income groups for all other select variables except variables X1, X4, and X6. There had been significant differences between rural and urban consumers for the variables X3 and X6 with the highest F value of variable X6 (Table A 1.1).The structure matrix also reveals the variable X6 to be the most discriminating variable followed by X3. Overall both the groups had low differences in their perceptions as revealed by the classification results according to which; 63% of original and 62% of cross-validated groups have been found correctly classified (Table A 1.2). In response to their preferences for local vis-à-vis out-of-the-town/city dealers (X7 to X13), it has been observed that both rural and urban consumers significantly disagreed that saving time is more important than the wider choice (X7). However the extent of disagreement had been significantly greater among the rural consumers than their urban counterparts. Rural consumers had a strong belief that their local dealers located in the nearby places such as towns had limited stock with no latest styles (X10), whereas the urban consumers had been found strongly disagreed on this issue. However both groups significantly agreed that local dealers are convenient and friendly (X8), and they keep stock as per the needs of the local consumers (X9). The extent of agreement for these variables had been found significantly greater among the urban consumers as compared to the rural consumers. However, at the same time they believed that one gets more for his money in the big city (X13).

Table A 2 Preference for Local vis-à-vis Out-of-Town Retailers (Mean Values).

S. No.	Variables	U	p (1 t) U	R	p (1 t) R	U-R	p (2 t)
X 7	Saving time is more important to you than a wider choice.	2.52	<0.0001	2.12	<0.0001	0.41	0.0001
X 8	Local shops are convenient and friendly.	3.66	<0.0001	3.29	<0.0001	0.36	0.0007
X 9	Local shops understand needs well and stock what you want.	3.59	<0.0001	3.34	<0.0001	0.25	0.0151
X 10	Local shops have limited stock and not offer the latest styles.	2.25	<0.0001	3.21	0.0028	-0.95	<0.0001
X 11	Local shops are too expensive.	2.65	<0.0001	2.98	0.3598	-0.33	0.0011
X 12	Costs you too much to shop out of nearby town/own city.	3.25	0.0037	2.81	0.0029	0.44	<0.0001
X 13	Get more for your money in the big city.	3.36	<0.0001	3.22	0.0012	0.15	0.1653

U = Mean Urban, R = Mean Rural, p (1 t) = p value one tailed, and p (2 t) = p value two tailed.

Table A 2.1 Preference for Local vis-à-vis Out-of-Town Retailers (F ratio).

S. No.	Variables	F ratio		
		R/U (df =1)	IG (df =4)	R/U*IG (df =4)
X 7	Saving time is more important to you than a wider choice.	5.871*	4.979*	2.481*
X 8	Local shops are convenient and friendly.	12.698*	2.168	0.993
X 9	Local shops understand needs well and stock what you want.	3.074	2.475*	0.364
X 10	Local shops have limited stock and not offer the latest styles.	46.376*	1.063	2.682*
X 11	Local shops are too expensive.	4.120*	1.246	0.725
X 12	Costs you too much to shop out of nearby town/own city.	13.948*	2.270	1.571
X 13	Get more for your money in the big city.	0.727	1.474	0.580

R/U = Rural-Urban, IG = Income Group, and R/U*IG= Two-way interaction between R/U and IG.

The urban consumers significantly believed that it would be costly to buy an automobile out of city whereas; the rural consumers did not think so (X12). Urban consumers did not find their local dealers expensive. However the rural consumers had moderately agreed that the local dealers in the nearby towns are expensive (X11). The rural and urban consumers had differed for all the select variables except X13 (Table A 2). Two-way ANOVA reveals no interaction between income and habitat of consumers for all other select variables except variables X7 and X10. No significant difference could be observed between different income groups for all other select variables except variables X7 and X9. There had been significant differences between rural and urban consumers for all other variables except variables X9 and X13 with the highest F value of variable X10 followed by X12 (Table A 2.1). The discriminant analysis also reveals variable X10 to be the highest discriminating variable both on the basis of standardized canonical function coefficients and structure matrix. Overall both the groups had distinct perceptions as the same is revealed from the classification results according to which; 70.6 % of original groups and 69.3% of cross-validated groups have been found correctly classified (Table A 2.2).

Table A 2.2 Preference for Local vis-à-vis Out-of-Town Dealers (Discriminant Analysis).

S. No.	Variables	Standardized Canonical Discriminant Function Coefficients	Unstandardized Canonical Discriminant Function Coefficients	Structure Matrix	
1	X 7	0.312	0.291	X 10	-0.764
2	X 8	0.239	0.221	X 12	0.357
3	X 9	0.038	0.037	X 7	0.313
4	X 10	-0.780	-0.762	X 8	0.275
5	X 11	-0.239	-0.236	X 11	-0.266
6	X 12	0.448	0.444	X 9	0.197
7	X 13	0.093	0.088	X 13	0.113
	Constant		-0.457		

Table 3Two-Way ANOVA (Habitat and Product Categories)

S. No.	Variables	F ratio		
		R/U (df =1)	PC (df =2)	R/U* PC (df =2)
X 1	Preference to retailers who offered/will offer attractive prices irrespective of their location.	57.436*	21.019*	0.715
X 2	Preference to retailers with sales people guiding better.	0.281	1.595	0.465
X 3	Preference to retailers having a wide range of products.	24.296*	8.466*	0.972
X 4	Preference to retailer keeping high quality products.	12.209*	3.190*	0.161

X 5	Preference to the retailers those are easily accessible.	1.308	0.937	0.145
X 6	Visit only well known retailers irrespective of distance.	9.508*	0.625	4.934*
X 7	Saving time is more important to you than a wider choice.	77.790*	49.821*	1.602
X 8	Local shops are convenient and friendly.	6.821*	0.386	2.828
X 9	Local shops understand needs well and stock what you want.	27.870*	0.999	0.316
X 10	Local shops have limited stock and not offer the latest styles.	297.966*	2.090	0.400
X 11	Local shops are too expensive.	13.934*	0.212	0.857
X 12	Costs you too much to shop out of nearby town/own city.	19.095*	0.376	2.887
X 13	Get more for your money in the big city.	4.083	0.416	0.244

R/U = Rural-Urban, PC = Product Category, and R/U*PC= Two-way interaction between R/U and PC.

In terms of preference for retailers / dealers, two-way ANOVA reveals interaction between habitat and the product categories only for the variable X6. There had been significant differences between rural and urban consumers for all other select variables except X2 and X5 with the highest F value for X1 followed by X3. There had been significant differences between the behaviour of these consumers for the three different select products in terms of all other variables except X2 and X5 and X6, with the highest F value for variable X1 followed by X3. In response to their preferences for local vis-à-vis out-of-the-town/city dealers there had been no interaction between habitat and the product categories for the select variables. There had been significant differences between rural and urban consumers for all other select variables except X13 with the highest F value for X10 followed by X7. There had been significant differences between the behaviour of these consumers for the three different select products only in terms of variable X7.

VI. Discussion and Conclusions

The discussion and conclusions of the study are as under:

1) *Preference for Retailers / Dealers*

Both these groups prefer retailers offering attractive prices, with better sales people, keeping wider range, high quality products and those are easily accessible. Both these groups also like to visit well known retailers / dealers of these products. The rural consumers in comparison to their urban counterparts give high consideration to the retailers offering attractive prices whereas; the urban consumers in comparison to their rural counterparts give greater consideration to retailers keeping wider range of products. This is so because the urban consumers have greater tendencies to become a leader in buying new contemporary items. Therefore, they have tendencies to visit such places where they can find access to wide range of models including that are recently launched. On the other side, the rural consumers are more interested in standard practical items and prefer those who offer them attractive prices. It is much suited to the rural consumers due to their income constraints. In case of televisions, the difference between rural and urban groups in terms of the preference of the retailers offering attractive price varies among their different income groups. In case of automobiles, this preference varies among different income groups. In case of television and refrigerators, there are no differences between rural and urban consumers in terms of visiting the well known retailers. However in case of automobiles, the rural consumers have greater tendency to visit well known dealers than the urban consumers. This tendency also differs among different income levels of these consumers' categories. In case of refrigerators and automobiles, the urban consumers have a greater tendency to visit the retailers / dealers those keep high quality products. In case of automobiles, this tendency also differs among different income groups. But this difference differs among the rural and urban consumers. However in case of televisions, there are no such differences between rural and urban consumers. Considering all the select products, there have been differences between rural and urban consumers for all other select variables except for the preference to retailers whose sales people guide better, and those are easily accessible. The differences between rural and urban consumers in terms of visiting well known dealers differ with the product category. The product based differences do exist for the retailers / dealers offering better prices, keeping high quality products and wide range of products. Overall there are insignificant differences

between rural and urban consumers for all the select products.

2) *Preferences For Local Vis-À-Vis Out -Of –Town / City Retailers*

In response to their preferences for local vis-à-vis out-of-the-town/city retailers it has been observed that in case of televisions and refrigerators, saving time rather than a wider choice is more important for the urban consumer as compared to the rural consumer, who has low consideration for saving time than a wider choice thus showing consistency with the similar revelations made by Broadbridge and Calderwood (2002) about the rural consumers. However in case of an automobile, wider choice is more important for both the types of consumers, though the same is of further greater importance for the rural consumers than their urban counterparts. This is so because the automobiles are high value products and there are income constraints among rural consumers. Moreover the rural consumers have a tendency to keep items for longer period of time and they replace only on their complete wearing out. Therefore, the wider choice is being preferred irrespective of the time by the rural consumers. This difference in preference however varies among different income groups in case of automobiles. Rural consumers have a strong belief that their local retailers / dealers located in the nearby places such as towns have limited stock with no latest styles thus showing conformance with the findings of Broadbridge and Calderwood (2002); and Choe et al (1997). On the other side, the urban consumers strongly disagree on this issue for all the select products. The same is in agreement to the findings of Broadbridge and Calderwood (2002) and Sullivan et al (2002). In case of automobiles, this difference varies among different income levels of these consumers' categories. Both the groups significantly believe that local retailers are convenient and friendly. This belief is equal in case of television and refrigerator but significantly greater among urban consumers than their rural counterparts in case of automobile. Both the groups perceive that the local retailers / dealers keep stock as per the needs of the local consumers. The extent of agreement is significantly greater among urban consumers than their rural counterparts for all the select products. This degree of agreement also varies among the different income groups of these habitant groups. However, at the same time they believe that one gets more for his money in the big city. Both groups moderately agreed that it is a costly affair to buy television or refrigerator out of own city or nearby town. In case of automobiles, urban consumers find buying the product out of city very costly whereas; the rural consumers do not think so. Urban consumers do not find their local shops expensive. However the rural consumers moderately agree that the local shops in the nearby towns are expensive, which is again in conformance to the findings of Braodbridge and Calderwood (2002). Therefore, they have a tendency to buy items from the big cities as they find better value for money in the big city. This is in agreement to the findings of Blommestein et al (1980) and Louden and Della Bitta (2002). Also According to Johnson et al (2006), rural consumers rate value as most important shopping criteria, followed by price, good service and convenience. Otherwise they are not benefited economically. The additional cost incurred in terms of buying from a place that is away from their homes gets equalized due to price advantage they get in the big city. Considering all the select products, there have been differences between rural and urban consumers for all other select variables except for the greater worth in buying from the big city. Product based differences also exist for giving greater importance to saving time than the wider choice. Overall there are considerable differences between rural and urban consumers for all the select products.

3) *Scope Of Present Study*

The study has the tremendous scope. Very few studies have been carried out to understand the behaviour of rural consumer in India. Moreover the studies on consumer durables are further less in number. Negligible attempts have been made particularly in India to differentiate the rural consumer from the urban one. The durable goods by and large are household items and these carry high value for the consumers. The study will help the marketers to understand the consumers' dynamics better so as to formulate and execute the distinct and complete marketing offerings while approaching their target territories. The study can be further extended to other sub groups that can be classified on the basis of income, occupation, and educational levels, etc. Retailers / dealers should offer attractive prices, recruit better sales force, keep high quality and wide range of products and provide credit facility both to rural and urban consumers. Retailers must give greater focus on rural consumers at time when they offer price discounts. They may give advertisements in local media as and when new items are introduced. The marketers of the brands must make liaison with well known retailers / dealers of the area who have established good credibility and reputation among the habitants of that place. Since rural people out-shop under compulsion not by choice as they prefer to visit retailers / dealers those are easily accessible; therefore, the marketers must give urgent attention to ensure the distribution of their products in the rural areas at par with the urban areas. The marketers must make sure that the desired variety is available in the towns adjoining the villages.

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