

Research Article

A Study on Consumer Behaviour Towards FMCG Products in Rural Areas of Patna District

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Abstract: This study examines consumer behavior related to Fast-Moving Consumer Goods (FMCG) in the rural areas of Patna district, focusing on the determinants of purchasing decisions. The study utilized a quantitative approach, incorporating structured surveys from 386 respondents. The analysis employs descriptive statistics to illustrate demographic and behavioral trends, supplemented by inferential statistics (correlation and regression) to assess the significance of different factors influencing brand loyalty. The results demonstrate that psychographic traits—such as lifestyle, personal values, and product perceptions—substantially affect brand loyalty ($r = 0.842$), while purchasing behaviors, including bulk buying and store preferences, exert a moderate influence ($r = 0.348$). Although price sensitivity exists, rural consumers emphasize quality and accessibility in their decision-making process. Conventional media continue to influence consumer behavior, although engagement through smartphones and platforms such as WhatsApp and YouTube is also increasing. Challenges persist, encompassing limited product availability, inadequate infrastructure, affordability concerns, and limited product awareness. The regression analysis indicates that psychological and behavioral factors collectively explain 71.9% of the variance in brand loyalty, underscoring a robust correlation. The research recommends that FMCG companies adopt hybrid marketing strategies, improve last-mile distribution, educate local retailers as brand advocates, and create product packaging that appeals to rural consumers. Policymakers are urged to enhance infrastructure and internet connectivity while promoting digital literacy. The study also suggests that subsequent research should explore gendered consumer perspectives, cultural factors, and the enduring digital adoption trends. This research enhances the burgeoning literature on rural consumer behavior in India, highlighting businesses' need to cultivate trust, improve accessibility, and integrate traditional values with modern marketing strategies to engage this dynamic market segment effectively.

Keywords: Brand Loyalty, Digital Literacy, FMCG, Psychographic Factors, Rural Consumer Behaviour.

INTRODUCTION

Fast-Moving Consumer Goods (FMCG) constitute one of the largest sectors of the Indian economy, driven by widespread consumption patterns across both urban and rural areas. Rural markets have emerged as a significant growth avenue for FMCG companies, driven by increasing disposable incomes, improved infrastructure, and greater accessibility to consumer goods. Patna district in Bihar presents a unique rural market with diverse consumer preferences, socio-economic influences, and evolving purchasing behaviors.

This study aims to investigate the key determinants of consumer behavior toward fast-moving consumer goods (FMCG) products in rural areas of the Patna district. By examining aspects such as brand perception, purchasing patterns, and the impact of marketing strategies, this research will provide valuable insights into how FMCG companies can effectively cater to rural consumers and strengthen their market presence.

Research Objectives

The specific research objectives are as follows:

1. To examine the psychographic and behavioral factors influencing consumer buying decisions.

2. To analyze the impact of price, quality, and availability on rural consumers' decision-making while purchasing FMCG products.
3. To evaluate the impact of promotional strategies on the buying decision-making of rural consumers in Patna.
4. To assess the role of digital literacy and online shopping trends in shaping rural consumer behavior toward FMCG products.
5. To examine the challenges faced by rural consumers in accessing FMCG products, including issues related to product availability, affordability, and awareness.

Research Questions

RQ1: What psychographic and behavioural factors influence the purchasing behaviour of rural consumers in the Patna district, particularly regarding product preferences and brand loyalty?

RQ2: How do price, quality, and availability affect the decision-making process of rural consumers when purchasing FMCG products?

RQ3: What is the influence of different marketing and

promotional strategies, such as traditional media and digital platforms, on the purchasing decisions of rural consumers?

RQ4: In what ways does digital literacy impact rural consumers' engagement with online shopping and their purchasing behaviour for FMCG products?

RQ5: What are the key challenges that rural consumers face in accessing FMCG products, particularly regarding

availability, affordability, and product awareness?

Research Hypotheses

Hypothesis 1 (H_{a1}): Psychographic factors such as lifestyle and personal values significantly influence brand loyalty among rural consumers in the Patna district.

Hypothesis 2 (H_{a2}): Purchase decision factors (price, quality, and product availability) significantly impact brand loyalty among rural consumers in the Patna district.

LITERATURE REVIEW AND RESEARCH GAP

Table 1: Key Literature Insights and Gaps in FMCG Consumer Behavior Studies

Topic	Major Contributors	Research Gap
Historical Background of Consumer Behavior in the FMCG Sector	Fullerton (2013); Singh (2025); Szmigin & Piacentini (2018); Trivedi (2024); Moschis (2007); Akhmetova & Kim (2023); Weingarten & Wei (2023)	Limited integration of life-stage and psychological theories in rural FMCG contexts; insufficient historical linkage with digital trends in India
Understanding Rural Consumer Behavior	Dhumal et al. (2008); Subrahmanyam & Gomez-Arias (2008); Jha (2013); Tang et al. (2020); Patnaik (2020); Dorsch et al. (2017); Mothersbaugh & Hawkins	Lack of real-time, region-specific consumer behavior insights; minimal longitudinal studies on evolving rural consumption
Key Determinants of FMCG Consumption in Rural Areas	Ali et al. (2012); Karmoker & Haque (2016); Nayak & Parija (2020); Verma et al. (2023); Kumar & Gogoi (2013); Dibie & Kalu (2019); Kangogo (2018)	Need for deeper exploration of demographic and psychographic segmentation; limited cross-regional comparisons in India and other developing nations
Marketing and Distribution Strategies for Rural FMCG Markets	Reka & Santhi (2020); Shaikh (2020); Painoli & Singh (2015); Khan & Khan (2012); Murali & Swami; Gulati (2013); Dwivedi (2018)	Insufficient empirical validation of rural marketing models; underexplored impact of hybrid distribution channels and mobile retailing
Digitalization and E-commerce in Rural FMCG Markets	Bharti & Verma (2024); Behera et al. (2023); Singh et al. (2021); Kumar et al. (2024); Mishra & Amin (2020); Kavitha (2012); Reka & Santhi (2020)	Low digital readiness and trust in rural consumers; limited evidence on ROI of digital tools in tier-3 and tier-4 markets
Challenges and Opportunities in Rural Digitalization	Kavitha (2012); Shakur et al. (2024); Shrivastava et al. (2018); KonÄ•ar et al. (2020); Nozari et al. (2022); Gallo Orjuela & Ortega Camacho (2020)	Scant implementation studies of Industry 4.0 and AIoT in rural FMCG supply chains; lack of digital skill-building policy recommendations

Research Methodology

This study presents a conceptual framework grounded in the Engel-Kollat-Blackwell (EKB) Model, Theory of Planned Behavior (TPB), and Diffusion of Innovation (DOI) Theory to analyze rural consumer behavior toward FMCG products in the Patna district. The framework identifies socio-economic, product-related, and marketing factors as independent variables influencing the dependent variable, consumer behavior.

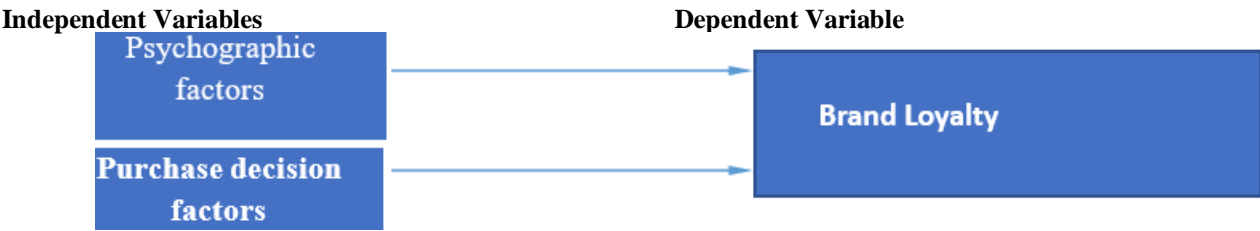


Figure 1: Conceptual Framework

Adopting a positivist philosophy and a deductive, mono-method quantitative design, the study used structured questionnaires to collect data from a sample of 385 respondents, selected via Yamane's formula. Data collection was conducted both online and offline, with rigorous validity and reliability checks through expert validation and Cronbach's alpha. Statistical techniques, including descriptive and regression analysis, were applied to test hypotheses and examine variable relationships. Ethical considerations, including informed consent and data confidentiality, were strictly followed.

Data Analysis

RQ1: What psychographic and behavioural factors influence the purchasing behaviour of rural consumers in the Patna district, particularly regarding product preferences and brand loyalty?

With the help of quantitative and frequency analysis, it is evident that rural consumers in the Patna district exhibit distinct purchasing behaviors shaped by brand loyalty, social influence, and accessibility. A majority prefer branded products and tend not to switch brands frequently, reflecting strong brand consciousness. Bulk buying is common, influenced by larger household sizes and economic considerations. Social recommendations from family, friends, and shopkeepers significantly guide purchase decisions. Most consumers favor local stores over supermarkets or online platforms, highlighting the role of trust and convenience. Additionally, packaging and labeling impact product choices, indicating the importance of visual appeal. These behavioral patterns are further reinforced by demographic factors such as age, education, income level, and joint family structures, revealing a blend of traditional preferences and modern consumer awareness.

RQ2: How do price, quality, and availability affect the decision-making process of rural consumers when purchasing FMCG products?

It is clear from frequency analysis that the combined influence of price, quality, availability, and brand trust shapes the decision-making process of rural consumers in purchasing FMCG products. A majority of consumers show price sensitivity, yet place greater emphasis on product quality, indicating a preference for value over mere affordability. Availability also plays a significant role, as easy access to products in local stores greatly affects purchasing decisions. Additionally, trust in established brands reinforces consumer confidence, suggesting that brand familiarity is associated with quality and reliability. Overall, rural consumers strive to balance cost, product value, and convenience, reflecting a practical yet discerning approach to purchasing.

RQ3: What is the influence of different marketing and promotional strategies, such as traditional media and digital platforms, on the purchasing decisions of rural consumers?

By quantitative and frequency analysis, it is evident that marketing and promotional strategies have a significant influence on rural consumers' purchasing decisions. Traditional media channels such as TV, radio, and newspapers continue to hold strong sway, with many consumers influenced by conventional advertisements and celebrity endorsements. Word-of-mouth remains a powerful tool, as peer recommendations play a critical role in shaping buying behavior. While digital marketing is gaining traction, especially through social media, its impact is more varied, reflecting a partial digital divide. Additionally, consumers show a positive response to brands engaged in local community activities and grassroots promotions, underscoring the importance of trust, cultural connection, and visibility. Overall, rural consumers respond best to a mix of traditional, interpersonal, and emerging digital marketing strategies.

RQ4: In what ways does digital literacy impact rural consumers' engagement with online shopping and their purchasing behaviour for FMCG products?

It is clear from quantitative and frequency analysis that digital literacy significantly influences rural consumers' engagement with online shopping and their FMCG purchasing behavior. A majority are familiar with using smartphones and have internet access, indicating a foundational level of digital readiness. Many consumers are increasingly confident in using e-commerce platforms for purchases and often compare prices online before buying locally, reflecting a rise in informed and price-conscious decision-making. Digital platforms like WhatsApp, YouTube, and Facebook have become key sources of product information. Additionally, convenience and discounts make online FMCG purchases appealing to half of the respondents. These trends point to a growing digital integration in rural consumer behavior, though access and trust barriers still persist for some segments.

RQ5: What are the key challenges that rural consumers face in accessing FMCG products, particularly regarding availability, affordability, and product awareness?

Quantitative and frequency analysis reveal that rural consumers encounter significant challenges in accessing FMCG products, primarily due to issues with availability, affordability, and product awareness. Many consumers report occasional unavailability of products in local stores, compounded by poor road infrastructure and transportation barriers. Affordability remains a concern, as branded FMCG products are often perceived as costlier than local alternatives. Product awareness is limited, with a significant portion of consumers lacking sufficient information about new offerings. Most rely on shopkeepers for guidance, and there is a strong demand for companies to engage directly with rural communities through visits and product sampling. These findings highlight the need for improved distribution networks, more affordable branding strategies, and grassroots-level outreach to better serve rural markets.

Inferential Analysis

Hypothesis Analysis I (H1_a): Psychographic factors such as lifestyle and personal values significantly influence brand loyalty among rural consumers in the Patna district.

Table 2: Correlations (Between Psychological Factors & Brand Loyalty)

		Psychological Factors	Brand Loyalty
Psychological Factors	Pearson Correlation	1	.842**
	Sig. (2-tailed)		.000

	N	386	386
Brand Loyalty	Pearson Correlation	.842**	1
	Sig. (2-tailed)	.000	
	N	386	386

** . Correlation is significant at the 0.01 level (2-tailed).

Since the correlation is both strong ($r = 0.842$) and statistically significant ($p < 0.05$), we reject the null hypothesis (H_0) and accept the alternative hypothesis (H_a). This implies that psychographic factors such as lifestyle and personal values significantly influence brand loyalty among rural consumers in the Patna district.

Hypothesis Analysis II (H2_a): Purchasing Behaviour has a significant impact on the Brand Loyalty of rural consumers in the Patna district.

Table 3: Correlations (Purchasing Behaviour & Brand Loyalty)

		Brand_Loyalty	Purchasing_Behavior
Brand_Loyalty	Pearson Correlation	1	.348**
	Sig. (2-tailed)		.000
	N	386	386
Purchasing_Behavior	Pearson Correlation	.348**	1
	Sig. (2-tailed)	.000	
	N	386	386

** . Correlation is significant at the 0.05 level (2-tailed).

Since the correlation is statistically significant ($p < 0.05$), we reject the null hypothesis (H_{20}) and accept the alternative hypothesis (H_{2a}). This means that purchasing behavior does have a significant impact on brand loyalty among rural consumers in the Patna district. While the relationship is not very strong ($r = 0.348$), it is still meaningful.

Regression Model

Table 4: Model Summary

Model	R	R Square	Adjusted Square	RStd. Error of the Estimate
1	.848 ^a	.719	.718	.41545

a. Predictors: (Constant), Purchasing_Behavior, Psychological_Factors

Table 5: ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	169.455	2	84.728	490.900	.000 ^b
	Residual	66.104	383	.173		
	Total	235.560	385			

a. Dependent Variable: Brand_Loyalty

b. Predictors: (Constant), Purchasing_Behavior, Pshychological_Factors

The regression analysis demonstrates that psychological factors and purchasing behavior significantly influence brand loyalty among rural consumers in Patna. As seen in the Model Summary table, the R^2 value is 0.719, indicating that these two predictors explain 71.9% of the variation in brand loyalty, making the model highly reliable. The ANOVA table further confirms the model's significance with an F-value of 490.900 and a p-value of 0.000, suggesting that the overall model is statistically meaningful.

DISCUSSION AND FINDINGS

- The findings from RQ1 highlight that brand preference, loyalty, and behavioral traits such as bulk buying and reliance on shopkeeper advice significantly influence rural purchasing decisions. Visual cues like packaging also matter, suggesting that product presentation holds psychological value. These patterns align with consumer behavior theories that emphasize the role of perception, trust, and cultural context in influencing purchase intent. The strong preference for branded products and local shopping suggests a hybrid consumer—value-conscious yet brand-aware—who blends traditional trust with modern consumption aspirations.
- Findings from RQ2 reveal that Price sensitivity was evident among rural consumers, yet many prioritized quality over cost. This finding aligns with the theory of value-based consumption, where rural consumers are not merely price-sensitive but discerning about what constitutes value. Availability of products in local markets strongly influenced purchase decisions, emphasizing the logistical and infrastructural constraints that shape rural markets. Accessibility

remains a crucial enabler of brand choice, especially in areas with limited retail penetration.

- RQ3 discusses whether traditional media still commands trust and impact, validating its continued relevance in rural India. Celebrity endorsements and print/TV advertising remain persuasive, while word-of-mouth—often a trusted local source of information—continues to play a dominant role. However, the gradual emergence of digital media (e.g., social media and online platforms) shows an evolving trend, particularly among the digitally literate. This supports the argument that rural consumers are adopting hybrid media consumption behaviors.
- RQ4 finding is that Digital literacy is emerging as a pivotal factor in shaping rural consumption. The data shows increased engagement with e-commerce and digital platforms for product research, price comparison, and online shopping. Yet, infrastructural challenges and partial digital confidence still limit full adoption. As digital access improves, it is expected to further empower rural consumers, making them more informed and selective.
- RQ5 findings are about Challenges that remain prominent in areas of availability, affordability, and product awareness. Limited distribution, poor transport, and high prices of branded products act as barriers. Many consumers, mainly shopkeepers, still rely on interpersonal communication for product education. A significant majority favor increased company interaction through rural visits and demonstrations, signaling a need for companies to enhance rural engagement models.
- H1 reveals that the strong positive correlation ($r = 0.842$) and statistically significant p-value ($p < 0.01$) support the alternative hypothesis. This confirms that lifestyle, personal values, and psychological orientation of rural consumers strongly impact brand loyalty. The findings align with established consumer psychology theories that suggest consistent values and personality traits foster brand attachment.
- H2 finding is that though the correlation is moderate ($r = 0.348$), it is statistically significant ($p < 0.05$), leading to the rejection of the null hypothesis. This suggests that specific behaviors—such as bulk buying, reliance on local vendors, and frequency of purchase—are moderately linked to brand loyalty. Thus, behavioral routines help reinforce consumer-brand relationships over time.

Recommendations

Based on the comprehensive findings of this study on rural consumer behaviour toward FMCG products in Patna district, the following recommendations are offered to various stakeholders to enhance market penetration, consumer satisfaction, and brand loyalty in rural areas.

1. For FMCG Companies: Companies should invest in localized distribution networks to effectively serve rural markets by setting up rural hubs and partnering with local

transport providers to improve last-mile connectivity and ensure timely deliveries. At the same time, they should design rural-centric products by offering smaller, affordable sachets and value-for-money packs that align with joint family consumption patterns, making branded items more accessible and appealing to rural consumers.

2. Enhance Rural Consumer Engagement: Brands should organize direct outreach initiatives such as village fairs, product demonstrations, and mobile activation units to build trust, raise awareness, and gather consumer feedback. Additionally, using clear, easy-to-read packaging with regional languages and pictorial cues can help bridge communication gaps and build trust among low-literacy rural consumers.

3. For Retailers and Distributors: Shopkeepers can act as local brand ambassadors by receiving basic product training to better inform and guide customers, while also adopting digital payment tools and loyalty programs to modernize rural retail experiences. Additionally, leveraging rural consumers' preference for bulk buying by stocking larger, family-size packs and offering discounts or incentives for repeat purchases can help strengthen both brand and store loyalty.

4. For Marketing and Advertising Professionals: A hybrid media strategy is essential for rural marketing—combining traditional channels like TV, radio, and newspapers, which still hold strong influence, with targeted digital campaigns on platforms like YouTube, Facebook, and WhatsApp to reach the growing digitally literate audience. Additionally, leveraging social proof by involving local influencers, community leaders, and satisfied customers in word-of-mouth promotions, along with launching community-driven initiatives like “Buy Local, Trust Local,” can significantly boost brand trust and engagement.

5. For Policymakers and Regulators: Improving rural infrastructure and digital connectivity is crucial to strengthening FMCG logistics and enabling online commerce, with public-private partnerships playing a key role in developing retail ecosystems. Promoting digital literacy through targeted training can empower rural consumers to confidently use e-commerce platforms and understand digital payments and consumer rights. Additionally, ensuring affordable access to branded goods by offering subsidies or incentives to companies and encouraging cooperatives or self-help groups to retail trusted products can help bridge the gap in underserved rural areas.

6. For Rural Development and Social Enterprises: NGOs and self-help groups (SHGs) can serve as vital bridges between brands and rural communities by spreading product knowledge through community education sessions, particularly targeting women and the elderly who often depend on secondary information. They can also facilitate feedback mechanisms by using local platforms or helplines to gather consumer input and share it with companies, while encouraging participatory research that involves rural consumers in the design and improvement of products to meet their needs better.

Limitations of the Study

Despite offering valuable insights into the purchasing

behaviour of rural consumers in Patna district, the study is subject to several limitations that may influence the generalizability and depth of its findings:

1. Geographical Limitation: This study focused on rural areas of Patna district, Bihar, providing valuable insights into local consumer behavior. However, these findings may not fully reflect other rural regions, as variations in culture, economy, infrastructure, and digital access can significantly influence buying patterns.

2. Reliance on Self-Reported Data: The study used self-reported data, which may be affected by social desirability and recall bias, potentially impacting the accuracy of responses on topics like digital literacy and affordability.

3. Limited Scope of Variables: The study focused on socio-economic factors, product traits, and digital literacy but overlooked key aspects like psychological motivations, cultural norms, and seasonal shopping habits. This may have limited a fuller understanding of rural consumer behavior and left gaps in explaining certain patterns or preferences.

4. Absence of Qualitative Insights: The study used a purely quantitative approach with structured surveys and statistical tools, enabling generalizable results. However, it missed deeper insights into personal motivations and socio-cultural context that qualitative methods like interviews could reveal, limiting the depth of understanding behind rural consumer decisions.

Future Study

This research opens several avenues for further investigation to deepen understanding and enhance the practical application of consumer behaviour insights in rural markets:

1. Comparative Regional Studies Across Rural Markets- Future research should expand to include multiple rural districts or states for comparative analysis. This would help uncover regional differences in retail access, consumer preferences, and economic behavior, leading to more locally tailored FMCG marketing and distribution strategies.

2. Integration of Qualitative Methodologies—Future studies should incorporate qualitative methods like focus groups, ethnographic observations, and interviews to better understand consumer motives, emotions, and cultural contexts. These approaches can uncover deeper values, fears, and aspirations that are often missed in quantitative surveys.

3. Gender-Focused or Women-Centric Studies—Given the gender imbalance in the current sample, future research should adopt a gender-inclusive or women-focused approach to explore women's vital role in rural household purchasing. Such studies could examine how women influence financial planning, brand choices, budgeting, and consumption in rural India.

4. Longitudinal Studies on Consumer Behaviour Evolution - Future studies should use longitudinal designs to track how rural consumers adapt over time to changing brands, digital tools, and economic shifts, enabling better understanding and causal insights into policy or campaign impacts.

5. Rural E-Commerce and Digital Shopping Behaviour—With growing digital access in rural areas, future studies should explore how consumers adopt e-

commerce, mobile payments, and digital loyalty programs. Research can examine trust, psychological, and infrastructure factors to support digital confidence among rural buyers.

6. Influence of social media and Local Digital Influencers - Future research should examine how social media and local influencers impact FMCG purchases in rural areas, focusing on youth behavior, short-form videos, and peer-driven digital marketing, which are rapidly gaining traction in these communities.

CONCLUSION

The purpose of this study was to determine how consumers in the rural areas of Patna district choose the daily FMCG (fast-moving consumer goods) items they buy. These consumers are not just looking for the cheapest option; they value quality, have faith in well-known brands, and frequently wish to purchase in bulk, particularly if they have big families. Their purchasing decisions are heavily influenced by friends, family, and local companies; the majority still favor shopping at familiar, nearby establishments.

It's interesting to note that, despite the continued strength of traditional advertising mediums like radio and television, digital tools are progressively gaining ground. These days, a lot of rural consumers use cellphones to look up products, compare prices, and even make online purchases. Even though many still struggle with infrastructure issues and limited internet access, platforms like YouTube and WhatsApp are starting to affect their decisions.

The deeper statistical analysis of the study—what we call "psychographic factors"—shows that people's values, behaviors, and lifestyles play a major role in fostering brand loyalty. Therefore, if businesses want to truly connect with rural consumers, they need to think about what matters to people—confidence, familiarity, and dependability—rather than just pricing. Loyalty is also influenced by purchasing habits; taken as a whole, these factors contribute significantly to the explanation of why consumers continue to use specific brands over time.

Of course, there were limitations to this study. We did not fully represent the voices of women, who play a crucial role in household decisions, because it focused on a single area and primarily included male participants. Additionally, because we only used surveys, we were unable to dig deeper into people's individual stories or emotions that influenced their choices. More inclusive sampling and interviews can be used in future research to look into that. Overall, the study shows that rural consumers are discriminating, deliberate, and increasingly receptive to new stores. The takeaway for businesses is very clear: listen carefully, build trust, and meet people where they are, both in person and online. Rural markets like Patna have a genuine opportunity to build strong, enduring relationships with the right approach.

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