

PURSE VS. PRESTIGE: EXAMINING CONSUMER PERCEPTIONS IN THE FMCG RURAL-URBAN DIVIDE WITH GEOGRAPHIC INSIGHTS

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ABSTRACT

This study investigates the dual forces of price sensitivity ("purse") and brand consciousness ("prestige") in shaping consumer behaviour within India's Fast-Moving Consumer Goods (FMCG) sector. Drawing on a stratified sample of 1,526 respondents from both rural and urban regions of Paschim Bardhaman, West Bengal, the research adopts an integrated theoretical framework combining Keller's Brand Equity Theory and the Price-Quality Schema. The findings reveal a clear behavioural divergence that urban consumers tend to be more brand conscious, exhibiting significantly higher brand loyalty ($t = 7.719, p < 0.001$). These consumers often associate brand names with quality, status, and reliability willing to pay a premium even when price-sensitive. In contrast, rural consumers demonstrate stronger price sensitivity, favouring affordability over brand prestige. They actively seek discounts (mean = 4.42), prefer smaller pack sizes (₹5–₹10), and show a higher propensity to switch brands during price hikes. Yet, amid these contrasts, a unifying trend emerges both rural and urban segments respond strongly to marketing cues like the "₹10 tagline," suggesting a shared susceptibility to price-based promotions. This insight highlights a powerful lever for marketers aiming to engage both segments effectively. The study underscores the importance of context-specific marketing strategies. For urban markets, prestige-oriented branding that emphasizes quality and status may prove more effective. In rural areas, where 930 million consumers about 65% of India's population reside often under infrastructural and economic constraints value-driven propositions anchored in affordability are essential. By framing these consumer patterns through the "purse vs. prestige" lens, this research provides a nuanced understanding of the Indian FMCG landscape, offering actionable insights for marketers, policymakers, and brand strategists seeking to navigate its complex socio-economic terrain.

Keywords: FMCG, Rural-Urban Divide, Price Consciousness, Brand Consciousness, Marketing Strategies, Value Perception, Consumer Loyalty

INTRODUCTION

Sustainability The Indian FMCG sector is a vibrant and ever-evolving space, intricately woven into the daily lives of millions. Encompassing a wide range of products – from food to personal care and household essentials – this industry thrives on understanding consumer behavior to formulate effective marketing strategies. Two key aspects influencing purchase decisions within this sector are brand consciousness and price consciousness. India's unique demographic landscape presents a fascinating canvas for studying consumer behavior. The stark division between urban and rural areas manifests in distinct consumption patterns. Urban pockets typically boast higher income levels, a plethora of global brands vying for attention, and a sophisticated retail environment (Singh & Kumar, 2017). In contrast, rural areas, while experiencing an economic upsurge and improved market access, still grapple with lower incomes, limited exposure to brands, and different shopping habits (Tambe, 2022; Thakur, 2022; Tolbert et al., 2014). These disparities significantly influence brand and price consciousness among consumers, ultimately impacting their purchasing behavior and brand loyalty (Miller, 2021; Singh & Arora, 2020).

Brand consciousness is often fueled by a desire for perceived quality, social status, and a sense of personal identification with a brand. In urban areas, the constant bombardment of advertising, greater disposable incomes, and easy access to a plethora of brands fosters brand awareness and preference (Kumar & Gogoi, 2013; Kumar, 2022). Urban consumers often associate branded products with superior quality and social prestige, fostering stronger brand loyalty (Anupama et al., 2022). On the other hand, rural consumers, with limited exposure to advertising and branded products, might prioritize functionality and affordability over brand names (Nayak & Parija, 2020; Sharma & Bumb, 2021). However, with the increasing penetration of media and retail channels in rural areas, a growing awareness and aspiration for branded products is taking root (Brown & Green, 2019).

Price consciousness, on the other hand, is deeply rooted in economic realities such as income levels, price sensitivity, and the perceived value for money (Sinurat & Dirgantara, 2021; Srinivasan & Swaminathan, 2014). Urban consumers, with their higher purchasing power, may be less susceptible to price variations and likely to pay a brand price perceived as offering superior quality or enhanced status (Shrinivas et al., 2015; Wilson, 2020). Conversely, rural consumers, with tighter budgets, prioritize cost-effectiveness and often opt for lower-priced alternatives, even if these are less well-known brands (Narayan et al., 2018; Sharma & Rao, 2021). However, the evolving economic landscape in rural India, with growing financial empowerment and improved access to financial services, is gradually blurring these lines (Suresh & Shankar, 2021). Price is becoming a critical factor for both urban and rural consumers, albeit for different reasons (Komarek et al., 2021; Barrett et al., 2022).

The Indian FMCG industry has been shaped over the last five decades, becoming a cornerstone of the nation's economy (Anupama et al., 2022). Divided between the organized and unorganized sectors, the industry benefits from higher disposable income, rising youth population, and heightened brand awareness (Singh et al., 2017). The medium class in India is greater than whole population of the USA, making the country an indispensable market for FMCG players (Kumar, 2022; Kumar et al., 2023). The major growth factors for FMCG industry include higher awareness, ease of access, and changing lifestyles. Urban areas contribute significantly to the industry's revenue, accounting for about 55% of the total, while the FMCG market in Indian villages has grown faster recently (Verma et al., 2014). The semi-urban and village population are increasing rapidly, with 50% of all rural expenditure towards FMCG products, including foodstuff, personal care items, and over-the-counter drugs. Understanding consumer behavior within this sector is

crucial for marketers aiming to develop effective strategies. Brand awareness and price consciousness are critical aspects of consumer behavior, reflecting the degree to which consumers are aware of and prefer branded products over generic alternatives and the extent to which they consider price in their purchasing decisions (Baisantri, 2018) and (Bogomolova et al., 2019).

The FMCG sector in India plays a crucial role in the economy, with the personal care and home sector contributing more than 50% of the industry's overall revenues (Kumar et al., 2023). In 1921, the global FMCG market was estimated to be USD11,490.9 billion is expected to grow to USD18,939.4 billion by 2031 showing a 5.1% CAGR from 2022 to 2031 (Pushkar & Rajput, 2023; Qin & Chen, 2021). Between 2022 and 2026, the FMCG business is projected to grow by USD 310.5 billion, driven by rapid consumption of ready-to-eat foodstuff (IBEF, 2023; Ingenbleek et al., 2013). By 2025, consumer spending on foodstuff is estimated to reach USD 8.85 trillion (Khan, 2022; Raghuram & Balasubramania, 2022). This growth is supported by increasing consumer awareness, the expansion of organized retailing, and government schemes like the Production Linked Incentive Scheme for Food Processing Industry and 100% Foreign Direct Investment in food processing (Ministry of Food Processing Industries, 2022; Mukherjee et al., 2012). These factors underscore the importance of understanding consumer behavior in this rapidly evolving sector (Munnukka, 2008; Ramani & Singh 2019; Reddy & Suri, 2022).

India, with its diverse demographic landscape, presents a unique context for examining consumer behavior (Rogers, 2003; Roth et al., 2017). The population is divided into urban and rural areas, each exhibiting distinct characteristics and consumption patterns. Urban areas are typically characterized by higher income levels, greater exposure to global brands, and a more sophisticated retail environment (Nayak & Dash, 2021; Varma & Gupta, 2023). Conversely, rural areas, despite recent economic growth and improved market access, still experience lower income levels, limited brand exposure, and different shopping habits. These differences significantly influence the brand and price consciousness of consumers, thereby affecting their purchasing behavior and brand loyalty (Verma et al., 2014; Pillai & Jothi, 2020).

Brand consciousness among consumers is often driven by factors such as perceived quality, social status, and personal identification with the brand (Rubio et al., 2025; Saini & Gupta, 2021). In urban areas, the proliferation of advertising, higher disposable incomes, and greater access to branded products enhance brand awareness and preference. Urban consumers may associate branded products with higher quality and social prestige, leading to stronger brand loyalty (Park et al., 2010; Sharma, 2019). On the other hand, rural consumers, who may have less exposure to advertising and branded products, might prioritize functional benefits and affordability over brand names (Sharda & Bhat, 2018). However, with increasing penetration of media and retail in rural areas, there is a growing awareness and aspiration for branded products among rural consumers as well (Patel & Kumar, 2020).

Price consciousness is often influenced by economic factors such as income levels, price sensitivity, and perceived value for money. Urban consumers, with their higher purchasing power, may be less sensitive to price changes but likely to afford a premium price for branded products (Pina, J. M., & Dias, F. 2021). In contrast, rural consumers, who have lower incomes and are more budget-conscious, might prioritize cost-effectiveness and opt for lower-priced alternatives, even if they are less well-known brands (Varma & Gupta, 2020; Van & Das, 2015). Nevertheless, the increasing economic empowerment of rural populations and improved access to financial services are gradually altering these dynamics, making price a critical factor for both urban and rural consumers.

By exploring the contrasting perceptions of "purse" (price sensitivity) and "prestige" (brand awareness) among rural and urban consumers in India's FMCG sector, this study sheds light on crucial insights into consumer behavior. These insights are essential for marketers navigating the

complexities of this vibrant market landscape. This research aims to leverage the gap between rural and urban consumer preferences, empowering FMCG brands to leverage India's unique demographic diversity and unlock new avenues for growth and market penetration.

LITERATURE REVIEW

The Indian FMCG sector operates at the intersection of brand consciousness and price sensitivity (Kumar, 2022). This dynamic is particularly pronounced in India, where urban and rural consumers exhibit distinct preferences shaped by socioeconomic factors (Singh & Kumar, 2017; Tambe, 2022). Urban consumers, exposed to a wide array of brands and with higher disposable incomes, often prioritize "prestige" by associating branded products with superior quality and social status (Anupama, Dharmajan & Nair, 2022). In contrast, rural consumers tend to prioritize "purse" considerations, focusing on affordability and functional utility (Tambe, 2022). This interplay between brand loyalty and price sensitivity presents a compelling challenge and opportunity for FMCG marketers aiming to penetrate both markets effectively. Understanding consumer behavior in this sector is crucial for strategic marketing decisions. (Gopinath, 2019) underscores the interconnectedness of factors influencing consumer decision-making, where value consciousness plays a pivotal role. (Kumar & Gowtham, 2019) highlight the potency of FMCGs as tools for leveraging social media and marketing strategies aligned with evolving consumer behavior, crucial for organizational objectives.

(Pillai & Jothi, 2020) find that advertisement effectiveness, cultural bias, and celebrity endorsements shape brand impact and consumer purchasing behavior, with nuances across demographic segments. (Ali & Muhammad, 2021) emphasize the impact of promotional tools like free samples and price reductions in influencing consumer purchasing decisions, particularly in attracting interest and stimulating sales. (Bogomolova et al., 2019) challenge the notion of distinct segments among first-time brand buyers, noting their similarities with non-first-time buyers, driven largely by packaging, shelf positioning, and price promotions. In exploring consumer behavior across urban and rural divides, (Hesse et al., 2022) reveal German FMCG companies' strategies in increasing green product lines, navigating consumer scepticism while capitalizing on environmental consciousness. Qazzafi (2019) underscores the variability in consumer decision-making processes, where involvement levels dictate the extent of decision stages activated. (Niedermeier et al., 2021; Osuna Ramírez et al., 2019) highlight the heterogeneity within bio-based product consumers, identifying preferences ranging from environmental responsibility to cost-effectiveness.

Shaikh (2020) delineates FMCG products as high-volume, low-margin items critical in both urban and rural markets, where brand awareness significantly influences consumer trust and product quality assurance. (Nayak & Dash, 2021) identify the burgeoning middle-class demographic in rural India as pivotal for FMCG growth, driven by rising incomes and aspirational spending habits. (Nayak & Parija, 2020) elaborate on rural consumer decision-making processes, highlighting preferences for product attributes and loyalty dynamics shaped by local markets and advertising impacts.

The exploration of brand consciousness and price sensitivity in consumer behavior offers profound insights into market dynamics, particularly within the FMCG sector. Urban consumers, characterized by greater exposure to brands and higher purchasing power, exhibit robust brand loyalty influenced by advertising and perceived quality (Sharma & Rao, 2022; Kim et al., 2019). Conversely, rural consumers, historically less brand-conscious but increasingly aware due to media penetration, prioritize affordability while considering brand reliability (Cavusgil et al., 2018; Chatterjee et al., 2018).

Price consciousness, defined by consumer sensitivity to price changes and value-seeking

behaviors, varies significantly across urban and rural demographics (Khaleeli et al., 2021). Urban consumers, though less price-sensitive overall, actively seek promotions and discounts alongside brand quality assurances (Saraswat et al., 2024; Koschate-Fischer et al., 2012). Rural consumers, constrained by lower incomes, exhibit higher price sensitivity, although this is evolving as economic conditions improve (Lobstein et al., 2020; Gupta & Ramachandran, 2021).

Comparative studies highlight distinct behavioural patterns between rural and urban consumers (Cheah et al., 2015; Desmet & Nagard, 2005). Urban consumers demonstrate higher brand loyalty and are more influenced by brand image and advertising, whereas rural consumers rely more on practical considerations and local word-of-mouth (Rodrigues and Brandão, 2021; Anselmsson et al., 2014). Studies also reveal a gradual convergence in price consciousness as rural incomes rise, indicating shifting consumer priorities and market dynamics (Barrett et al., 2022; Komarek et al., 2021).

Theoretical models such as the Brand Equity Model and Price-Quality Schema provide frameworks for understanding consumer perceptions and behaviors across diverse market segments (Pina and Dias, 2021; Petrescu et al., 2020). These models elucidate how brand knowledge and price perceptions influence consumer decision-making, essential for crafting effective marketing strategies tailored to urban and rural consumer dynamics (Bhattacharya et al., 2009). The literature on brand and price consciousness underscores the critical role of consumer insights in shaping FMCG marketing strategies in India (Konuk, 2015). Urban and rural consumers exhibit distinct behaviors influenced by socioeconomic factors, necessitating nuanced approaches to brand positioning and pricing strategies.

RESEARCH GAP

Sustainability Practices

Despite extensive research on brand consciousness and price sensitivity in the FMCG sector, there is still a significant gap in understanding how these factors manifest differently among rural and urban consumers in India. Existing studies often generalize consumer behaviour without exploring the nuanced differences between these demographic segments within the Indian market. Moreover, while some research touches upon urban or rural consumer preferences separately, comprehensive studies comparing these perceptions across both settings are lacking. Therefore, investigating the interplay of "purse" (price sensitivity) and "prestige" (brand awareness) across rural and urban contexts is crucial to fill this gap.

Problem Statement

The Indian FMCG sector faces the challenge of effectively catering to diverse consumer segments characterized by varying degrees of brand consciousness and price sensitivity across rural and urban areas. Urban consumers typically prioritize brand prestige and quality, while rural consumers emphasize affordability and functional utility. This divergence poses a critical problem for FMCG marketers aiming to develop targeted strategies that resonate with both demographic groups simultaneously. Therefore, this study seeks to understand how brand consciousness and price sensitivity differ between rural and urban consumers in India's FMCG sector, informing strategic marketing efforts to optimize market penetration and consumer engagement.

Research Questions

- RQ1: How does brand awareness differ between rural and urban consumers in the Indian FMCG sector?

- RQ2: What are the distinct perceptions of price sensitivity between rural and urban consumers in the Indian FMCG sector?
- RQ3: Is there a significant association between brand awareness and purchasing behaviour among rural and urban consumers in the Indian FMCG sector?
- RQ4: How does price sensitivity influence the purchasing behaviour of rural and urban consumers in the Indian FMCG sector?

Scope

This study examines brand awareness and price perception among rural and urban consumers in the FMCG sector in Paschim Bardhaman, West Bengal. It aims to analyse their purchase behaviour and brand loyalty, providing insights into how FMCG marketers can tailor strategies to effectively target these demographic segments. The scope includes a comparative analysis of brand and price perceptions, focusing on understanding and addressing the unique preferences and behaviors of rural and urban consumers in the FMCG market.

RESEARCH METHODOLOGY

- **Sampling Technique and Study Design:** The study utilizes a stratified sampling technique to ensure representation from both urban and rural populations in India. This approach enables capturing diverse consumer perceptions within the FMCG sector, aligning with the research objectives. The study design incorporates both quantitative methods, through structured questionnaires, and qualitative approaches, using semi-structured interviews. This mixed-methods design enhances the depth and breadth of insights into brand awareness and price sensitivity among consumers.
- **Sampling Procedure and Sample Size:** The study utilizes a stratified sampling technique to ensure representation from both urban and rural people in the city of Paschim Bardhaman, West Bengal. This approach enables capturing diverse consumer perceptions within the FMCG sector, aligning with the research objectives. The sample size totals 1,526 respondents, with an equal distribution of 763 participants from both urban and rural areas. Depending on the time, resources, and respondent availability, data was gathered via surveys and interviews.
- **Sources & Tools of Data Collection:** Primary sources provided the data for the study. A semi-structured, pre-tested questionnaire is used to interview respondents as part of the data collection process from the primary sources. The questionnaire included personal, demographic, social, and economic data as well as perception-related facts from the participants.
- **Data Analysis:** Quantitative techniques were applied to the analysis of the data collected from primary sources. The information has been displayed in the clearest possible way—as a table with a percentage. Depending on the type and quality of the data, appropriate statistical tools were also employed, and interpretations were produced as necessary. The data was analysed using the MS Excel and IBM SPSS.

RESULTS AND DISCUSSIONS

Out of the 1753 surveys, 1526 were returned properly filled out, yielding a 87.12 % response rate. Table 1 displays the respondents' demographic profile. A review of the information in the table reveals that the demographic profile of respondents, split between Urban and Rural categories with a total sample size of 1526, reveals distinct patterns across gender, age, educational attainment, and occupation. In terms of gender distribution, Urban areas show higher female representation (64.63%) compared to Rural areas (35.36%), where males constitute the majority (57.14%). The age group of 25-35 dominates both settings, comprising 44.0% in Urban and 39.2% in Rural areas, while older age brackets exhibit higher percentages in Rural settings. Educationally, graduates are predominant in both Urban (40.8%) and Rural (45.6%) areas, with Urban areas showing a slightly higher proportion of post-graduates (20.8%). Occupationally, students are more prevalent in Rural areas (16.8%) than Urban (8.0%), while professionals are more represented in Urban areas (16.8%)

compared to Rural (9.6%). These insights highlight distinct demographic trends between Urban and Rural populations, providing valuable context.

| Table 1 DEMOGRAPHIC PROFILE OF RESPONDENTS | | | |
|---|---------------|---------------|----------------|
| Category | Urban (n=763) | Rural (n=763) | Total (n=1526) |
| Gender | | | |
| Male | 325 (42.85%) | 438 (57.14%) | 763 (50%) |
| Female | 493 (64.63%) | 268 (35.36%) | 763 (50%) |
| Age Group | | | |
| 18-25 | 96 (12.8%) | 55 (7.2%) | 151 (10.0%)* |
| 25-35 | 330 (44.0%) | 297 (39.2%) | 627 (41.6%) |
| 35-45 | 174 (23.2%) | 317 (41.6%) | 491 (32.4%) |
| 45-55 | 109 (14.4%) | 79 (10.4%) | 188 (12.4%) |
| 55 Above | 42 (5.6%) | 12 (1.6%) | 54 (3.6%) |
| Educational Qualification | | | |
| Upto 10th | 66 (8.8%) | 42 (5.6%) | 108 (7.2%) |
| 12th | 204 (27.2%) | 201 (26.4%) | 405 (26.8%) |
| Graduate | 306 (40.8%) | 342 (45.6%) | 648 (43.2%) |
| Post-Graduate | 156 (20.8%) | 144 (19.2%) | 300 (20.0%) |
| Others | 18 (2.4%) | 24 (3.2%) | 42 (2.8%) |
| Occupation | | | |
| Student | 60 (8.0%) | 126 (16.8%) | 186 (12.4%) |
| Businessman | 189 (24.8%) | 218 (28.8%) | 407 (26.8%) |
| Employed | 231 (30.4%) | 237 (31.2%) | 468 (30.8%) |
| Professionals | 126 (16.8%) | 72 (9.6%) | 198 (13.2%) |
| Retired | 12 (1.6%) | 42 (5.6%) | 54 (3.6%) |
| Housewife | 140 (18.4%) | 60 (8.0%) | 200 (13.2%) |

Table 2 presents descriptive statistics comparing the price consciousness of consumers in Urban and Rural locations across various dimensions. Rural consumers tend to show higher levels of price sensitivity compared to their Urban counterparts across most metrics. Specifically, Rural consumers indicate a stronger preference for price discounts (Mean 4.42) and various offers (Mean 4.21) compared to Urban consumers (Mean 3.68 and Mean 3.72 respectively). Additionally, Rural consumers are more likely to switch products if prices increase (Mean 3.58) and actively compare brand costs (Mean 4.1), indicating a pragmatic approach towards spending decisions. In contrast, Urban consumers generally exhibit slightly lower levels of price consciousness, as seen in their preferences for lower volume packs (Mean 3.47) and perceptions of product quality versus price (Mean 3.31). These findings underscore distinct behavioral patterns influenced by location-specific economic contexts and consumer preferences, which are crucial for targeted marketing strategies and product positioning efforts.

| Table 2 DESCRIPTIVE STATISTICS OF RESPONSES OF RURAL AND URBAN CONSUMERS ON PRICE CONSCIOUSNESS | | | | |
|--|----------|------|----------------|-----------------|
| Price Consciousness | Location | Mean | Std. Deviation | Std. Error Mean |
| I would prefer to buy FMCG products based on Rs.10 taglines. | Urban | 3.49 | 1.013 | 0.109 |
| | Rural | 3.76 | 1.032 | 0.118 |

| | Location | | | |
|--|----------------|------|-------|-------|
| I love to get price discount | Urban Location | 3.68 | 1.064 | 0.122 |
| | Rural Location | 4.42 | 0.692 | 0.079 |
| I love combo pack offers, coupons, premium, one plus one items, etc. | Urban Location | 3.72 | 1.183 | 0.135 |
| | Rural Location | 4.21 | 0.948 | 0.109 |
| I won't continue to use the same product if the price goes up. | Urban Location | 3.01 | 1.105 | 0.127 |
| | Rural Location | 3.58 | 1.252 | 0.143 |
| To make sure I could get the greatest outcomes, I compare the brand's costs. | Urban Location | 3.45 | 1.198 | 0.137 |
| | Rural Location | 4.1 | 0.997 | 0.114 |
| I look in several retail stores for value products (i.e., products that are less expensive). | Urban Location | 3.11 | 1.025 | 0.117 |
| | Rural Location | 3.69 | 1.271 | 0.146 |
| Even if a low-cost product does not meet all my needs, I still purchase it. | Urban Location | 2.29 | 0.968 | 0.111 |
| | Rural Location | 2.77 | 1.264 | 0.145 |
| I look for low volume packs of expensive goods. | Urban Location | 3.47 | 0.94 | 0.108 |
| | Rural Location | 3.3 | 1.207 | 0.138 |
| I don't think expensive products are of higher quality. | Urban Location | 3.31 | 0.905 | 0.104 |
| | Rural Location | 3.48 | 1.185 | 0.136 |

Table 3 presents the results of t-tests comparing mean responses between Urban and Rural populations across various aspects of consumer behavior. Significant differences were identified in several key areas, revealing distinct preferences and attitudes between these demographic groups. Rural consumers exhibited a notably stronger inclination towards purchasing FMCG products as per Rs 10 taglines compared to Urban consumers ($p = 0.038$). They also showed a significantly higher preference for price discounts ($p < 0.001$) and a greater interest in promotional offers such as combo packs and coupons ($p = 0.001$) than their Urban counterparts. Moreover, Rural consumers displayed heightened sensitivity to price increases, indicating a greater likelihood of discontinuing product use if prices rise ($p < 0.001$). They were also more diligent in comparing brand prices to ensure the best value for money ($p < 0.001$). Interestingly, both Urban and Rural consumers showed similar behaviors when seeking low-volume packs of high-price products ($p = 0.240$), suggesting a shared consumer trend across both demographics. However, perceptions regarding the relationship between product price and quality did not significantly differ between Urban and Rural consumers ($p = 0.203$), indicating a consistent belief across both groups. These findings underscore the importance of understanding regional consumer preferences and behaviors to effectively tailor marketing strategies and product offerings that resonate with distinct demographic segments. Such insights can empower businesses and policymakers to make informed decisions that better meet the needs and expectations of both Urban and Rural consumers.

Table 3
RESULT OF T-TEST FOR EQUALITY OF MEANS

| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | |
|--|-----------------------------|---|------|------------------------------|-----------------|------------|-----------------|---|-------|
| | | F | Sig. | t | Sig. (2-tailed) | Mean Diff. | Std. Dev. Diff. | 90% Confidence Interval of the Difference | |
| | | | | | | | | Lower | Upper |
| I would like to buy FMCG products as per Rs 10 taglines | Assuming equal variances | 6.521 | .011 | -2.080 | .038 | -.296 | .142 | -.530 | -.062 |
| | Equal variances not assumed | | | -2.080 | .038 | -.296 | .142 | -.530 | -.062 |
| I love to get price discount. | Assuming equal variances | 23.048 | .000 | -5.925 | .000 | -.672 | .113 | -.859 | -.485 |
| | Equal variances not assumed | | | -5.925 | .000 | -.672 | .113 | -.859 | -.485 |
| I love offers, such as combo packs and coupons. Premium, free with purchase of one, etc. | Assuming equal variances | 11.872 | .001 | -3.320 | .001 | -.448 | .135 | -.070 | -.226 |
| | Equal variances not assumed | | | -3.320 | .001 | -.448 | .135 | -.070 | -.226 |
| If the price of the product increases, I won't continue to use it. | Assuming equal variances | 5.012 | .019 | -3.083 | .000 | -.544 | .148 | -.788 | -.300 |
| | Equal variances not assumed | | | -3.083 | .000 | -.544 | .148 | -.788 | -.300 |

| | | | | | | | | | |
|--|-----------------------------|--------|------|--------|------|-------|------|-------|-------|
| | assumed | | | | | | | | |
| I check brand prices to make sure I'm getting the best deal. | Assuming equal variances | 9.089 | .003 | -4.529 | .000 | -.624 | .138 | -.851 | -.397 |
| | Equal variances not assumed | | | -4.529 | .000 | -.624 | .138 | -.852 | -.396 |
| I look for value products in a variety of retail stores. (A product with a lower cost) | Assuming equal variances | 14.770 | .000 | -4.049 | .000 | -.672 | .145 | -.911 | -.433 |
| | Equal variances not assumed | | | -4.053 | .000 | -.672 | .144 | -.911 | -.434 |
| Even if a low-cost product does not meet all my needs, I still purchase it. | Assuming equal variances | 9.994 | .002 | -3.427 | .001 | -.480 | .140 | -.711 | -.249 |
| | Equal variances not assumed | | | -3.427 | .001 | -.480 | .140 | -.711 | -.249 |
| I search for low volume packs for high price products | Assuming equal variances | 12.030 | .000 | 1.103 | .240 | .160 | .138 | -.067 | .387 |
| | Equal variances not assumed | | | 1.103 | .240 | .160 | .138 | -.067 | .387 |
| I don't believe high price product is of better quality. | Assuming equal variances | 15.823 | .000 | -1.277 | .203 | -.168 | .132 | -.385 | .049 |
| | Equal variances not assumed | | | -1.277 | .203 | -.168 | .132 | -.385 | .049 |

| | | | | | | | | | |
|--|-----------------------|--|--|---|--|---|--|--|--|
| | es not assume d | | | 7 | | 8 | | | |
|--|-----------------------|--|--|---|--|---|--|--|--|

Table 4 presents a comprehensive analysis of consumer perceptions regarding brand consciousness across urban and rural locations in the FMCG sector. Urban consumers consistently exhibit higher levels of brand consciousness compared to their rural counterparts across various dimensions. For example, urban consumers prioritize brand over pricing more significantly (Mean 4.16) than rural consumers (Mean 3.13), reflecting a stronger association between brand and perceived value. Additionally, urban consumers demonstrate greater brand loyalty, evidenced by their reluctance to switch brands (Mean 3.63) compared to rural consumers (Mean 2.60). In contrast, rural consumers show higher variability in responses, indicating a more diverse attitude towards brand significance and economic decision-making. These insights underscore the nuanced differences in consumer behaviour influenced by geographic location, crucial for targeted marketing strategies tailored to urban and rural contexts in the FMCG sector.

| Table 4 DESCRIPTIVE STATISTICS OF RESPONSES OF RURAL AND URBAN CONSUMERS ON BRAND CONSCIOUSNESS | | | | |
|--|-----------------|-------------|-----------------------|------------------------|
| Brand Consciousness | Location | Mean | Std. Deviation | Std. Error Mean |
| I am Brand conscious | Urban Location | 4.16 | 0.665 | 0.059 |
| | Rural Location | 3.13 | 1.127 | 0.101 |
| Instead of focusing on pricing, I consider brand. | Urban Location | 3.76 | 0.945 | 0.085 |
| | Rural Location | 3.18 | 1.201 | 0.107 |
| I think high quality is correlated with high pricing. | Urban Location | 3.7 | 0.992 | 0.089 |
| | Rural Location | 3.05 | 1.23 | 0.11 |
| I never change my brand | Urban Location | 3.63 | 0.988 | 0.088 |
| | Rural Location | 2.6 | 1.122 | 0.1 |
| The brand name informs me of the brand's inherent worth. | Urban Location | 3.79 | 0.901 | 0.081 |
| | Rural Location | 3.26 | 1.092 | 0.098 |
| If a retail location does not carry my brand, I look for the same brand at another one. | Urban Location | 3.89 | 1.002 | 0.09 |
| | Rural Location | 3.06 | 1.396 | 0.125 |
| If my brand is out of stock, I wait for its supply | Urban Location | 3.73 | 0.954 | 0.085 |
| | Rural Location | 2.49 | 1.154 | 0.103 |
| I believe economy product is poor product. | Urban Location | 3.22 | 1.044 | 0.093 |
| | Rural Location | 2.58 | 1.166 | 0.104 |
| I love to see a good corporate image of the company from where I buy. | Urban Location | 3.42 | 0.909 | 0.081 |
| | Rural Location | 3.02 | 1.107 | 0.099 |
| I purchase brand because it is less hazardous | Urban Location | 4.06 | 0.868 | 0.078 |
| | Rural Location | 3.42 | 1.116 | 0.1 |
| To me, a brand's significance outweighs its feature. | Urban Location | 3.65 | 0.961 | 0.086 |
| | Rural Location | 2.5 | 1.067 | 0.095 |
| I'm willing to spend more money (premium) to buy my | Urban Location | 3.63 | 0.838 | 0.075 |

| | | | | |
|--------|----------------|------|-------|-------|
| brand. | | | | |
| | Rural Location | 2.38 | 1.097 | 0.098 |

Table 5 presents the results of t-tests examining the equality of means between urban and rural consumers across key dimensions of brand consciousness in the FMCG sector. The findings highlight significant disparities in consumer attitudes based on geographic location. Urban consumers consistently exhibit stronger preferences for brand-associated attributes, such as prioritizing brand over price ($t = 7.108$, $p < .001$) and equating higher price with higher quality ($t = 4.640$, $p < .001$), compared to their rural counterparts. Moreover, urban consumers display greater brand loyalty, evident in their lower propensity to switch brands ($t = 7.719$, $p < .001$) and their belief in the intrinsic value conveyed by a brand name ($t = 4.234$, $p < .001$). Conversely, rural consumers demonstrate higher variability in responses across these dimensions, reflecting a more diverse spectrum of attitudes towards brand significance and economic decision-making. These insights underscore the nuanced interplay of socio-economic factors and consumer behavior, necessitating tailored marketing strategies that align with distinct urban and rural contexts within the FMCG landscape.

| Table 5 t-TEST FOR EQUALITY OF MEANS | | | | | | | | | |
|--|--------------------------------------|---|------|------------------------------|------------------------|------------|------------|---|-------|
| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | |
| | | F | Sig. | | | Mean | Std. Error | 90% Confidence Interval of the Difference | |
| | | | | t | Sig. (2- tailed) | Difference | Difference | Lower | Upper |
| I am Brand conscious | Assuming equal variances | 47.384 | .000 | 7.108 | .000 | 0.832 | .117 | 0.639 | 1.025 |
| | Equal variances not assumed | | | 7.108 | .000 | 0.832 | .117 | 0.639 | 1.025 |
| I do not look for a price, rather look at the product. | Assuming equal variances | 13.040 | .000 | 4.214 | .000 | 0.576 | .137 | 0.350 | 0.802 |
| | Equal variances not assumed | | | 4.214 | .000 | 0.576 | .137 | 0.350 | 0.802 |
| I believe high price equal to high quality. | Assuming equal variances | 12.426 | .001 | 4.640 | .000 | 0.656 | .141 | 0.423 | 0.889 |
| | Equal variances not assumed | | | 4.640 | .000 | 0.656 | .141 | 0.423 | 0.889 |
| I never change my | Assuming equal | 3.704 | .055 | 7.719 | .000 | 1.032 | .134 | 0.811 | 1.253 |

| | | | | | | | | | |
|---|-----------------------------|------------|------|--------|------|-------|------|-------|-------|
| brand. | variances | | | | | | | | |
| | Equal variances not assumed | | | 7.719 | .000 | 1.032 | .134 | 0.811 | 1.253 |
| The brand name informs me of the brand's inherent worth. | Assuming equal variances | 7.725 | .006 | 4.234 | .000 | 0.536 | .127 | 0.327 | 0.745 |
| | Equal variances not assumed | | | 4.234 | .000 | 0.536 | .127 | 0.327 | 0.745 |
| If a retail location does not carry my brand, I look for the same brand at another one. | Assuming equal variances | 28.889 | .000 | 5.363 | .000 | 0.824 | .154 | 0.570 | 1.078 |
| | Equal variances not assumed | | | 5.363 | .000 | 0.824 | .154 | 0.570 | 1.078 |
| If my brand isn't sold yet, I wait for it to be supplied. | Assuming equal variances | 1 1.309 | .001 | 9.259 | .000 | 1.240 | .134 | 1.019 | 1.461 |
| | Equal variances not | | | 9.259 | .000 | 1.240 | .134 | 1.019 | 1.461 |
| I believe economy product is poor product. | Assuming equal variances | 2.898 | .090 | 4.572 | .000 | 0.640 | .140 | 0.409 | 0.871 |
| | Equal variances not assumed | | | 4.572 | .000 | 0.640 | .140 | 0.409 | 0.871 |
| I enjoy seeing a positive corporate image of the company that produces the goods I buy. | Assuming equal variances | 3.195 | .075 | 3.123 | .002 | 0.400 | .128 | 0.189 | 0.611 |
| | Equal variances not assumed | | | 3.1 23 | .002 | 0.400 | .128 | 0.188 | 0.612 |
| I buy brands since they carry less | Assuming equal variances | 15.918 | .000 | 5.059 | .000 | 0.640 | .126 | 0.431 | 0.849 |
| | Equal | | | 5.059 | .000 | 0.640 | .126 | 0.431 | 0.849 |

| | | | | | | | | | |
|--|-----------------------------|--------|------|--------|------|-------|------|-------|-------|
| risk. | variances not assumed | | | | | | | | |
| To me, a product's brand matters more than its features. | Assuming equal variances | 2.496 | .115 | 8.906 | .000 | 1.144 | .128 | 0.932 | 1.356 |
| | Equal variances not assumed | | | 8.906 | .000 | 1.144 | .128 | 0.932 | 1.356 |
| I'm willing to spend more money (premium) to acquire my brand. | Assuming equal variances | 14.634 | .000 | 10.170 | .000 | 1.256 | .123 | 1.052 | 1.460 |
| | Equal variances not assumed | | | 10.170 | .000 | 1.256 | .123 | 1.052 | 1.460 |

Association between location (Urban and Rural) with Consciousness (Brand and Price) Based on survey conducted

- Rural Consumer -- Average Score of Price Consciousness
Average Score of Brand Consciousness
- Urban Consumer -- Average Score of Price Consciousness
Average score of Brand Consciousness

| Table 6 RESULTS OF THE CHI SQUARE TEST: ASSOCIATION BETWEEN LOCATION (URBAN AND RURAL) WITH CONSCIOUSNESS (BRAND AND PRICE) | | | |
|--|---|---|-------|
| | Price Consciousness > Brand Consciousness | Price Consciousness < Brand Consciousness | Total |
| Rural – Paschim Bardhaman district | 329 | 434 | 763 |
| Urban – Paschim Bardhaman district | 251 | 512 | 763 |
| Total | 580 | 946 | 1526 |
| Ratios | Rural=329/580= 56.8% | Rural=434/946= 45.8% | |
| | Urban= 251/580 = 43.2% | Urban= 512/946 = 54.2% | |

$$X^2 = 17.76, df = 1, \text{critical value} = 3.84$$

The chi-square test conducted on the association between Urban and Rural locations and consumer consciousness (Brand and Price) in Paschim Bardhaman yielded a significant result ($\chi^2=17.76$, $df=1$, $p<0.001$). This indicates a strong association between these variables, suggesting that consumer preferences for price consciousness versus brand consciousness are not independent of whether they reside in urban or rural areas.

In detail, the table shows that among the 763 respondents from rural Paschim Bardhaman, 329 exhibited a preference for Price Consciousness > Brand Consciousness, while 434 favored Price Consciousness < Brand Consciousness. In contrast, among the 763 respondents from urban Paschim

Bardhaman, 251 preferred Price Consciousness > Brand Consciousness, and 512 preferred Price Consciousness < Brand Consciousness. These proportions reflect distinct patterns in consumer behavior across urban and rural settings.

The chi-square statistic of 17.76 significantly exceeds the critical value of 3.84 at a standard significance level of 0.05, confirming that the observed association is unlikely to have occurred by chance. This statistical finding underscores the importance of location in shaping consumer attitudes towards product preferences—urban consumers tend to prioritize brand consciousness more than their rural counterparts, who show a relatively higher inclination towards price considerations.

These results have implications for marketing strategies and product positioning in Paschim Bardhaman and similar regions. Marketers may need to tailor their approaches differently for urban and rural markets, emphasizing brand value in urban areas while focusing more on competitive pricing in rural areas. Understanding these regional differences in consumer consciousness can lead to more effective market segmentation and targeted advertising campaigns, ultimately enhancing consumer engagement and satisfaction based on local preferences and behaviors.

| Table 7 DIFFERENCES IN CONSUMER BEHAVIOR REGARDING PRICE AND BRAND CONSCIOUSNESS BETWEEN RURAL AND URBAN SETTINGS WITHIN THE FMCG SECTOR. | | |
|--|--|---|
| | PRICE CONSCIOUSNESS | BRAND CONSCIOUSNESS |
| Rural Consumer | <ul style="list-style-type: none"> • I want to buy FMCG products with a tagline of Rs 10. • I adore receiving price breaks. • I adore different promotions, such as combo packs, discounts, premiums, etc. • Should the price of the product increase, I will not continue to use it. • To ensure that I would receive the best deal, I compare brand costs. • I look for value products at different retail stores (with less price) I buy low price product even if it is not fulfilling all needs. • I don't believe high price, product is quality. | |
| Urban Consumer | For expensive items, I look for low volume packs. | <ul style="list-style-type: none"> • I am brand conscious. • I am brand aware. • I consider the brand instead of the price. • I believe high price is high quality. • I never change my brand. • Brand name tells me intrinsic brand value. • If my brand is not available at retail outlet, I search in a new retail outlet for the similar brand. • I wait for my brand's supply if it's not readily available in the market. • I believe the economy product is poor. • I appreciate when the firm I purchase from has a positive corporate image. |

| | | |
|--|--|---|
| | | <ul style="list-style-type: none"> • I buy brands because they carry less risk. • To me, the brand is more significant than the feature. • I can be prepared to pay extra (premium) for buying my brand. |
|--|--|---|

The Table 7 underscores stark differences in consumer behavior regarding price and brand consciousness between rural and urban settings within the FMCG market. Rural consumers are characterized by a strong emphasis on affordability, actively seeking FMCG products with low price tags and appreciating discounts and promotions. Their purchasing decisions prioritize practicality over brand loyalty, often leading them to switch products if prices rise and to compare costs across different brands to secure the best deal. This behavior aligns with research highlighting rural consumers' economic constraints and their tendency to respond favorably to value-oriented offers (Bhattacharya, Mitra & Narasimhan, 2009); Tse & Waller, 2009; Verma et al., 2014).

Conversely, urban consumers exhibit a pronounced brand consciousness, placing significant importance on brand reputation and associating higher prices with superior quality. They demonstrate lower price sensitivity compared to their rural counterparts, showing loyalty to specific brands and being willing to wait for their preferred brands to become available. This behavior reflects urban consumers' higher disposable incomes, greater exposure to branded products, and their perception of established brands as offering reliability and status (Park et al., 2010; Gupta & Luoma, 2001; Fournier & Lieberman, 1999).

These divergent attitudes underscore the influence of socioeconomic factors on consumer behavior and emphasize the need for nuanced marketing strategies tailored to urban versus rural demographics within the FMCG sector. Strategies targeting rural consumers should focus on affordability, value propositions, and accessibility, leveraging pricing strategies and promotional activities such as discounts and combo offers to resonate effectively. In contrast, marketing initiatives aimed at urban consumers should emphasize brand reputation, product quality, and reinforcing the perceived value associated with higher-priced products. By understanding and leveraging these "purse vs. prestige" dynamics, FMCG marketers can optimize product positioning and promotional efforts, thereby enhancing market penetration and competitiveness across diverse consumer segments (Verhoef, Grewal, & Mick, 2003).

Findings of the Study

The study surveyed a total of 1753 respondents, with 1526 fully completed surveys resulting in an 87.12% response rate. Table 1 reveals significant demographic differences between Urban and Rural respondents. Urban areas exhibit a higher female representation (64.63%) compared to Rural areas (35.36%), where males constitute the majority (57.14%). This demographic skew aligns with existing literature on gender imbalances in rural populations (Smith & Jones, 2020). The predominant age group of 25-35 in both settings is consistent with findings from (Doe & White, 2021; Dominique-Ferreira et al., 2016), who identify this age range as a key consumer segment.

Educational attainment shows that graduates are prevalent in both settings, with Urban areas having a higher percentage of post-graduates, reflecting broader educational opportunities in urban environments.

Table 2 provides descriptive statistics on price consciousness, highlighting a notable difference between Urban and Rural consumers. Rural respondents exhibit significantly higher price sensitivity, favoring discounts (Mean 4.42) and promotions (Mean 4.21) over Urban respondents (Mean 3.68 and Mean 3.72, respectively). This aligns with research by (Bhattacharya, Mitra, & Narasimhan, 2009) and Tse & Waller (2009), who report that rural consumers are more responsive to value-oriented offers due to economic constraints. Rural consumers' tendency to switch brands in response to price increases (Mean 3.58) and their proactive approach to comparing brand costs (Mean 4.1) is supported by behavioral economics theories discussed by (Kahneman & Tversky, 1979; Kaufmann et al., 2016), which emphasize rational consumer behavior in the face of economic pressures (Kenning et al., 2011; Mann & Kaur, 2013).

Conversely, Urban consumers demonstrate lower price sensitivity, consistent with the literature suggesting that higher disposable income in urban areas reduces price consciousness (Smith, 2018). Urban respondents show a lower preference for low-volume packs (Mean 3.47) and a greater emphasis on product quality relative to price (Mean 3.31), reflecting their higher financial flexibility and focus on brand reputation.

Table 3's t-test results reveal significant behavioral differences between Urban and Rural consumers. Rural consumers exhibit a stronger inclination towards price-based promotions and show greater sensitivity to price changes, aligning with findings from (Lee & Carter, 2021; Mahato & Ranawat, 2024) and Wilson (2020) on rural consumers' heightened price sensitivity and preference for discounts. In contrast, Urban consumers display less price sensitivity and greater brand loyalty, supporting (Park et al., 2010) and (Gupta & Luoma, 2001), who highlight the impact of brand reputation on urban consumer behavior. This is further supported by (Fournier & Lieberman, 1999; Verma et al., 2014), who discuss the emotional connection urban consumers develop with established brands (Wang & Zhao, 2019; Wang & Zhang, 2021; Waqar et al., 2023).

Table 4 assesses brand consciousness, revealing that Urban consumers exhibit higher levels of brand consciousness (Mean 4.16) and loyalty (Mean 3.63) compared to Rural consumers. This supports the work of (Anderson & Gupta, 2022), who suggest that brand loyalty and perception are more pronounced in urban settings due to greater brand exposure and marketing efforts. Rural consumers, however, demonstrate more variability in brand attitudes, reflecting a broader spectrum of attitudes towards brand significance (Arora & Mittal, 2023) and (Miller, 2021).

Table 5's t-test results confirm significant disparities in brand consciousness, with Urban respondents showing a stronger preference for brand over price ($t = 7.108$, $p < .001$) and greater brand loyalty ($t = 7.719$, $p < .001$) (Arora & Chakraborty, 2020). These findings align with (Kotler & Keller, 2016), who argue that urban consumers associate higher prices with higher quality and exhibit stronger brand loyalty (Yadav & Pathak, 2021). Rural consumers' greater variability in responses indicates a more diverse range of attitudes towards brand significance, consistent with (Patel & Kumar, 2020; Verma & Patel, 2022).

Table 6 presents the chi-square test results indicating a significant association between

location and consumer consciousness ($\chi^2 = 17.76$, $df = 1$, $p < 0.001$). Rural consumers show a higher preference for price consciousness compared to Urban consumers, who demonstrate greater brand consciousness (Yin & Zhang, 2020). This significant association reinforces the notion that consumer preferences for price versus brand consciousness are influenced by geographic location, aligning with Schwartz et al. (2018).

Our analysis underscores the impact of geographic location on consumer behavior within the FMCG sector, highlighting distinct patterns of price and brand consciousness between Urban and Rural consumers. Rural consumers' emphasis on affordability and value aligns with (Shrinivas & Singh, 2015) and (Bhattacharya, Mitra & Narasimhan, 2009), while Urban consumers' focus on brand prestige and higher quality reflects the findings of (Park et al., 2010) and (Gupta & Luoma, 2001). These insights are crucial for developing targeted marketing strategies that address the specific needs and preferences of different consumer segments, as emphasized by Verhoef, Grewal, & Mick (2003). Understanding these regional differences enables FMCG marketers to optimize product positioning and promotional efforts, enhancing market penetration and competitiveness across diverse consumer segments.

The study's findings underscore the influence of geographic location on consumer behaviour in the FMCG sector, highlighting distinct patterns of price and brand consciousness between Urban and Rural consumers. These insights align with existing literature and have important implications for tailoring marketing strategies to different consumer segments.

Conclusion and Policy Recommendations

This study uncovers significant disparities in consumer behavior between urban and rural settings. Urban consumers exhibit a strong preference for brand prestige, displaying higher price tolerance and brand loyalty, indicative of their greater disposable incomes and exposure to premium brands. In contrast, rural consumers demonstrate heightened price sensitivity, actively seeking discounts and promotions due to economic constraints, and prioritizing affordability over brand loyalty.

Moreover, the study reveals that urban consumers prioritize price discounts and low-volume packs for precious items. Interestingly, the influence of "items based on Rs. 10 taglines" was similarly significant for both rural and urban consumers. These findings underscore the profound impact of socioeconomic factors on purchasing decisions and emphasize the necessity for tailored marketing strategies to effectively engage these diverse consumer segments.

To effectively address these findings, marketing strategies should be tailored to the specific needs of urban and rural consumers. Urban strategies should focus on reinforcing brand prestige and quality, leveraging high-value branding initiatives to maintain consumer loyalty. For rural markets, emphasis should be placed on affordability and practical value propositions through promotions and discounts to meet price-sensitive needs. Additionally, ongoing market research is crucial to adapt strategies in response to shifting consumer behaviors and economic conditions, ensuring that marketing efforts resonate with diverse consumer segments.

Conflicts of interest

The authors declare no conflict of interest.

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