

# **A Study On Customer's Satisfaction Towards Brands of Select Fast Moving Consumer Goods**

**S.Mahendran<sup>1</sup>, Dr. A. Anvar Ahamed<sup>2</sup>**

<sup>1</sup>research Scholar, Department Of Commerce, M.R. Government Arts College, Mannargudi.

(Affiliated To Bharathidasan University, Thiruchirappalli)

<sup>2</sup>assistant Professor, Department Of Commerce, Government Arts And Science College, Nagappattinam.

(Affiliated To Bharathidasan University, Thiruchirappalli)

## **Abstract**

The demand for fast-moving consumer goods (FMCG) is increasing day by day. Today we are witnessing a lot of brands of FMCG products in the Indian market. But the question is how much these brands are satisfying the customers' needs in the Indian market. Keeping this point in view, the paper endeavours to highlight how much the customers are satisfied with the brands of FMCG products. Existing literature shows that product quality, service quality, perceived value and financial benefit actually affect customer satisfaction. So analysis in this paper is made to see the correlation with customer satisfaction to other independent variables selected. The relationship between the dependent and independent variables in the study has been analyzed using Regression Analysis. The study is carried out in Tinsukia town, Assam with the total sample size of 375 selected on a quota sampling basis.

**Keywords:** Customer Satisfaction, Service Quality, Financial Benefit, Product Quality, Perceived Value.

## **1. Introduction**

Fast Moving Consumer Goods (FMCG) market in India has been expanding day by day. Because, these products are sold at a rapid pace and at a comparatively low cost, the craze for these products are more in the market. The rising demand for Fast-moving consumer goods can be felt by the fact that the sector is considered to be the fourth biggest sector in the Indian economy. Changes in lifestyle of Indian youth, increase in awareness level and easy access etc. are considered as significant drivers to the growth of the sector in the country. FMCG sector in India is contributing heavily to the GDP of the country's economy. It is quite prominent from the fact that the middle-class families in India are the dominant consumer of FMCG products and they are sold over 73% of the FMCG products (Srivastava and Kumar, 2013). That makes the Indian market as a profitable destination for selling FMCG. Liberalization in Indian economy propels the global brands to enter into Indian market (Yuvarani, 2013). And that is the reason why today we can witness a lot of brands of FMCG items in the Indian market. A brand is a name that influences buyers"- (J.N. Kapferer.) Brands that cost lesser without hampering the quality get upper hand in the market. Especially in terms of FMCG, it is very hard on the

part of marketer to satisfy the customers.

The paper endeavors to ascertain the correlation between the dependent variable in the form of customer satisfaction and four independent variables like Service Quality, Perceived Value, Financial Benefit and Product Quality.

**Table 1**  
**Conceptual Framework**

Variables	Factors	Source
Independent	Product Quality	Suchanek, Petr, et al (2014). Customer Satisfaction, Product Quality and Performance of Companies. <i>Review of Economic Perspective</i> , Volume 14, Issue 4, PP 329-344. Abubakar, Hadiza, Saidu (2014). Analysis of Factors Affecting Brand Loyalty of Product among Consumers in Nigeria. <i>Developing Country Studies</i> , Volume Vol 4 Issue 6 Jeevananda S (2011) “A Study on Brand Perception of FMCG Goods”, <i>IJRCM</i> , Vol 2
	Service Quality	Minh, Nguyen Hue, at al (2015) Service Quality and Customer Satisfaction: A Case Study of Hotel Industry in Vietnam. <i>Asian Social Sciences</i> , Vol 11, pp73-85 Jeevananda S (2011). A Study on Brand Perception of FMCG Goods <i>International Journal of Research in Commerce and Management</i> , Vol 2 Issue 2
	Financial Benefit	Rizwan, Muhammad, et al (2014) “Determinants of Customer Satisfaction and Its Impact on Customer Loyalty in Nokia Brand”, <i>Journal of Sociological Research</i> , 5, 430- 448
	Perceived Value	Yang, Zhilin, et al (2004). <i>Customer Perceived Value, Satisfaction, and Loyalty: The Role of Switching Costs</i> , <i>Psychology and Marketing</i> . Vol 21 Issue 10, pp799-822 Sapic, Srdan, et al (2014). <i>The Influence of Perceived Value Dimensions on Customer Loyalty</i> . <i>Economic Themes</i> . Vol 52, Issue 4 pp 392-408
	Customer satisfaction	Mahadira, Fabila , et al (2014). <i>A Study of Brand Consumption and Consumer Satisfaction Towards Fast Moving Consumer Goods</i> . <i>Journal of Business And Management</i> . Vol 3,pp 61-75 Zamazalova, M. (2008). <i>Spokojenostzákazníka</i> . <i>ActaOeconomicaPragensia</i> , Vol. 16, No. 4, pp. 76-82.

### **Customer Satisfaction**

“Satisfaction is a parameter to judge how effectively the products or services have performed compared to what has been expected by the consumers.”(Armstrong & Kotler, 1996). Customer satisfaction generally gives an indication as to what extent customers are actually satisfied with the goods or services they have consumed. According to Zamazalová (Zamazalová, 2008), there are important factors that have an effect on customer satisfaction. All these factors can also be utilized to judge customer satisfaction. These factors are the product (in regard to quality, availability etc.); price (in regard to convenience in the payment mechanism); services; distribution; and image of a product. Companies need to maintain a minimum standard of their product (product quality) and must be able to deliver the products to the ultimate users at an effectively (service quality) with an affordable price (financial benefit) and if they are able to match up the preconceived expectation (perceived value) of the customers, only then they can sense customers’ satisfaction.

### **Product Quality**

Product quality means to integrate features in the product which can ensure that the product will be liked by the customers and it will be able to meet customers’ expectation. It is the ability of the product to fulfil the customers’ demand. According to Parasuram, quality can be presumed as “the ability to produce a perfect product on the first try” (Parasuraman, 1985). In the words of Crosby, quality is the “ability of the producer to meet expectations”. From the customers’ viewpoint, product quality is the quality perceived by the customers on the overall superiority of the product (Zeithaml, 1988).

### **Service Quality**

It can be interpreted as a deviation between perceived expectations of service and perceived performance. It is a thorough assessment through which customer perception is reflected in a particular dimension of service like dependability, receptiveness, assurance, etc. Companies based on the evaluation of the service quality can make out the problem areas swiftly and can offer superior services to customers. According to Crosby (1979) and Parasuraman et al. (1985) “Service quality is the measure as to how effectively the services offered by companies can satisfy the customers and how far it has exceeded to their expectation level on a consistent basis”. Quality of service should be measured in terms of consistency in which customers’ expectation has been met up. “Generally, when service performance gets more than expected performance, then satisfaction and behavioural intentions can be witnessed” (Wannenburg et al., 2009). With the intention to keep a muscular and lasting rapport with customers, business houses need to offer services to the best of their capacity to uplift the customer satisfaction.

### **Financial Benefit**

“Financial benefit is an economic benefit for the customer due to cost-saving” (Garrette and Karnani, 2010). Lower prices of the product may result in greater financial benefit. “Price is an important factor for customer satisfaction” (Butt, 2011). Price of the product has a direct relationship with the demand for the product. And we all know that without fulfilling customers’ demand, customers’ satisfaction is impossible. So it is imperative to mention that financial benefit significantly affects customer satisfaction.

**Perceived Value**

Perceived value is customers' evaluation of the benefits from the products or service and its ability to fulfil customers' needs and expectation especially in comparison with its peers. In other words, it is the opinion of the customers on the value of the product for him or her. According to Zeithaml (1988) "Perceived value is "the consumer's overall assessment of the utility of a product or service based on perceptions of what is received and what is given". According to Tam (Tam, 2000) "Perceived value is assumed to be highly related to service quality and customer satisfaction". According to Lovelock et al. (2005) "Service quality directly affects perceived value". "It is considered to be an important variable to uplift the customer satisfaction" (McDougall and Levesque, 2000).

The existing literature shows that all the independent variables of the study namely, service quality, perceived value, financial benefit and product quality are directly or indirectly affect customer satisfaction. But will all these independent variables affect the customer satisfaction related to fast-moving consumer goods it is an exciting theme to ponder upon and with the help of this study; an attempt has been made to get the answer.

**Research Methodology**

The present paper is developed in the context of assessing customer's satisfaction level towards the brands of select FMCG. The paper also endeavours to ascertain the connection between the dependent variable in the form of customer satisfaction and four independent variables like Service Quality, Perceived value, Financial Benefit and Product Quality.

**Objectives**

The study has two objectives:

1. Find out the demographic variables of the customers in the study.
2. Find out how much the customers are satisfied towards the select FMCGs, they are currently using keeping in view of service quality, product quality, perceived value and financial benefit.

**Hypotheses**

- H1 Customer satisfaction is not significantly related to product quality.
- H2 Customer satisfaction is not significantly related to service quality.
- H3 Customer satisfaction is not significantly related to financial benefit.
- H4 Customer satisfaction is not significantly related to the perceived value.
- H5 Customer satisfaction is not significantly related to the age of the customers.
- H6 Customer satisfaction is not significantly related to the gender of the customers.
- H7 Customer satisfaction is not significantly related to the educational qualification of the customers.
- H8 Customer satisfaction is not significantly related to the household income of the customers.

**Type of Research**

This is a descriptive study.

**Universe of the study**

For this study, the respondents are the households in Thiruvavarur town. As per Thiruvavarur municipality records (w.e.f. 23.4.2024), there are 10,194 households in the 15 wards of Thiruvavarur town.

**Sampling unit**

The households in Thiruvavarur town who buy & use any of these selected FMCG are the sampling unit. The selected FMCGs are edible oil, rice, Indian spices used in kitchen, biscuit and salt keeping in view all are food items.

**Determination of sample**

As per Thiruvavarur municipal committee record, there are 10194 households in the 15 wards of Thiruvavarur town. Quota sampling technique is adopted for the study. For the determination of sample size, we have taken help of the Sample Size Calculator [software] by Raosoft Inc (2014). We have taken confidence level (0.95) and margin of error (0.05) and these figures are put in the software. The software estimates the sample size as 375 households in Thiruvavarur town. These 375 households are proportionately distributed among 15 wards. For the convenience of the researcher, only one person per household selected (based on the availability of the family member at the time of the visit of the researcher to the household) has been taken into consideration.

The calculation of sample size in the software is based on the formulae:  $E = \text{square root} \left[ \frac{(N-n)X}{n(N-1)} \right]$   
 $X = Z \left( \frac{c}{100} \right)^2 r \left( \frac{100-r}{n} \right) = \frac{N \cdot X}{(N-1) E^2 + X}$

**Collection of data**

By using primary data, the study is done. A structured questionnaire has been formulated to collect primary data. Previous literature has been consulted for designing the questionnaire. The questionnaire is divided into two segments, and each segment shows a sequence of data and variables that have been processed and analyzed in the next chapter to get the result from this research. In the first segment, questions on the demographic profile of the customers are put forward, whereas closed-ended questions and statements with a three-point Likert scale are included in the second part of the questionnaire.

**Research Tools**

SPSS 20 has been used to analyze the data under which certain tests like Reliability test, Regression Analysis and Chi-square test has been done.

**Limitation**

With only 375 households, the study is done in Thiruvavarur town. Further, the study is confined to households using brands of select FMCGs only. The period of the study is 2023-24. Therefore, this study cannot be generalized on a common platform.

**Result and Discussion****Tabular Representation of Objective 1**

To relation of the first objective i.e. to find out the demographic variables of the respondents, Table 2 has been prepared.

**Table 2**  
**Showing Demographic Variables of Customers**

Demographic variables	Category	Frequency	Percentage
Age	Under 25 years	65	17.3
	25 years- 50 years	151	40.3
	50 years and above	159	42.4
Gender	Male	200	53.3
	Female	175	46.7
Educational Qualification	Under Matriculation	39	10.4
	Undergraduate	185	49.3
	Graduate	123	32.8
	Postgraduate and above	28	7.5
Family Income(per month)	Under Rs.15,000	98	26.2
	Rs.15,000 - Rs.30,000	158	42.2
	Rs.30,000 - Rs.50,000	112	29.9
	Rs.50,000 and above	6	1.6

Table 1 depicts that a massive portion of the customers (53.3%) are male whilst 46.7% of the customers are female. It also depicts that 17.3% of the customers fall into the age cluster below 25 years while 40.3% of the customers are into the age cluster between 25 to 50 years. 42.4% of the customers fall into the age cluster of 50 years and above. Coming to the educational qualification, the majority of the respondents (49.3%) are undergraduate while 32.8% of the customers are graduate, 7.5% are postgraduate and above and 10.4% are under matriculation. So it is clearly evident that customers are educated and it is expected that they are aware of the brands they are using and their satisfaction level. Regarding family income, it can be seen that a huge portion of the customers (42.2%) fall into family income (monthly) slab between Rs.15,000 and Rs.30,000 while 29.9% of the customers' family income (monthly) is between Rs.30,000 and Rs.50,000 and 26.2% of the customers' family income (monthly) lies below Rs.15,000.

## Reliability Analysis

Reliability concerns with the measurement of a phenomenon that provides consistent result (Carmines and Zeller, 1979). Cronbach Alpha coefficient is a frequently used internal consistency measure of reliability when Likert scales have been used (Whitley, 2002, Robinson, 2009). The reliability coefficient of 0.70 is adequate for research instruments (Whitley, 2002, Robinson, 2009).



**Table 3**

**Reliability Statistics**

Cronbach's Alpha	No of Items
0.987	11

The coefficient of alpha for 11 items is **0.987** which means that items have high internal consistency.

Chi square test has been used to examine correlation among customer satisfaction (dependent variable) and age (independent variable), gender (independent variable), educational qualification (independent variable) and family income per month (independent variable).

**Table 4**

**Showing the relationship between customer satisfaction and the age of the customers**

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.254 <sup>a</sup>	4	.869
Likelihood Ratio	1.291	4	.863
Linear-by-Linear Association	.035	1	.852
N of Valid Cases	375		

It is seen that the P-value i.e.  $0.869 > 0.05$  which indicates that customer satisfaction is not related to the age of customers.

**Table 5**

**Showing the relationship between customer satisfaction and gender of the customers**

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.043 <sup>a</sup>	2	.360
Likelihood Ratio	2.055	2	.358
Linear-by-Linear Association	1.991	1	.158
No of Valid Cases	375		

It is seen that the P-value i.e.  $0.360 > 0.05$  which indicates that customer satisfaction is not related to the gender of customers.

**Table 6**  
**Showing the relationship between customer satisfaction and Educational qualification of the customers**

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.269 <sup>a</sup>	6	.973
Likelihood Ratio	1.304	6	.971
Linear-by-Linear Association	.280	1	.597
No of Valid Cases	375		

It is seen that the P-value i.e. 0.973 > 0.05 which indicates that customer satisfaction is not related to the educational qualification of customers.

**Table 7**  
**Showing the relationship between customer satisfaction and monthly family income of the customers**

Chi-Square Tests			
	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	4.482 <sup>a</sup>	6	.612
Likelihood Ratio	5.754	6	.451
Linear-by-Linear Association	.432	1	.511
No of Valid Cases	374		

It is seen that the P-value i.e. 0.612 > 0.05 which indicates there is no relationship between customer satisfaction and monthly family income of customers.

The above table depicts that the value of  $R^2$  is substantial as statistics for  $F(4, 370) = 52.129, p < 0.05$ .

Stepwise multiple regression analysis focuses on predicting the relationship between two variables and also the correlation between them. One can analyze the relationship between a set of independent or predictor variables and a dependent variable or criterion variable through multiple regressions. (Ho, 2006).

**Table 8**  
**Descriptive Statistics**

	Mean	Std. Deviation	N
Customer satisfaction	2.3760	.80104	375
Product quality	2.5067	.66166	375



Service Quality	2.4213	.73388	375
Financial Benefit	2.4320	.70903	375
Perceived value	2.3520	.75207	375

Table 9 shows the descriptive scores of the mean and standard deviation of the four independent variables and one dependent variable.

**Table 9**

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.941 <sup>a</sup>	.886	<b>.884</b>	.27230

- a. Predictors: (Constant), Perceived value, Financial Benefit, Product quality, Service Quality  
b. Dependent variable: Customer satisfaction

The value of present adjusted  $R^2$  for the present regression model is **0.884** which indicates that 88% of variations in customer satisfaction can be explained by four variables.

**Table 10**  
**ANOVA**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	212.549	4	53.137	716.617	.000 <sup>b</sup>
Residual	27.435	370	.074		
Total	239.984	374			

- a. Dependent Variable: Customer satisfaction  
b. Predictors: (Constant), Perceived value, Financial Benefit, Product quality, Service Quality

**Table 11**  
**Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	VIF
	B	Std. Error	Beta			
(Constant)	-.316	.057		-5.598	.000	
Product quality	.135	.049	.111	2.782	.006	5.194

Service Quality	.468	.071	.429	6.606	.000	13.625
Financial Benefit	.101	.067	.089	1.510	.132	11.268
Perceived value	.415	.031	.390	13.194	.000	2.825

a. Dependent Variable: Customer satisfaction

In the above table, to order to find out the degree in which each of the predictors affects the regression model, B Values have been calculated. It indicates that product quality ( $p < 0.05$ ,  $B = 0.135$ ), service quality.

( $p < 0.05$ ,  $B = 0.468$ ), perceived value ( $p < 0.05$ ,  $B = 0.427$ ) are statistically significant whereas the financial benefit ( $p < 0.05$ ,  $B = 0.415$ ) is proved to be statistically insignificant.

**Table 12**

## Findings of Research Hypotheses

Ho1 Customer satisfaction is not significantly related to product quality.	<b>Rejected</b>
Ho2 Customer satisfaction is not significantly related to service quality.	<b>Rejected</b>
Ho3 Customer satisfaction is not significantly related to financial benefit.	<b>Accepted</b>
Ho4 Customer satisfaction is not significantly related to the perceived value.	<b>Rejected</b>
Ho5 Customer satisfaction is not significantly related to the age of the customers.	<b>Accepted</b>
Ho6 Customer satisfaction is not significantly related to the gender of the customers.	<b>Rejected</b>
Ho7 Customer satisfaction is not significantly related to the educational qualification of the customers.	<b>Accepted</b>
Ho8 Customer satisfaction is not significantly related to the household income of the customers.	<b>Accepted</b>

## Tabular Representation of Objective 2

In order to fulfill the second objective i.e., find out the how much the customers are satisfied towards the select FMCGs, they are currently using keeping in view of service quality, perceived value financial benefit and product quality, the descriptive table is prepared.

**Table 13**

**Showing Customers' Satisfaction Level towards Brand of Biscuits, Edible oil, Rice, Salt & Indian Spices that are currently Consuming**

Descriptive Statistics					
	Biscuit	Edible oil	Rice	Salt	Indian spices
Not satisfied with brand	18.1	16.5	22.1	12.3	9.6
Neutral	3.2	6.7	6.1	3.5	3.2
Satisfied with the current brand using	78.7	76.8	71.7	84.3	87.2
Total	100.0	100.0	100.0	100.0	100.0

The table-14 represents that 78.7% of the customers are satisfied with the current brand of biscuits they are consuming. Only 18.8% of the customers are dissatisfied with the current brand of biscuits. It also represents that 76.8% of the customers are satisfied with the current brand of edible oil they are consuming. Only 16.5% of the customers are dissatisfied with the current brand of edible oil. 71.7% of the customers are satisfied with the current brand of rice they are consuming. Only 22.1% of the customers are not satisfied with the current brand of rice. The table-14 also represents that 84.3% of the customers are satisfied with the current brand of salt they are consuming. Only 12.3% of the customers are not satisfied with the current brand of salt. Similarly, it also represents that 87.2% of the customers are satisfied with the current brand of Indian spices they are consuming. Only 9.6% of the customers are dissatisfied with the current brand of Indian spices.

## Conclusion

FMCG products have turned out to be really significant in our daily lives. So assessing customer satisfaction on FMCG products is really important in today's market scenario. The present study concluded that demographic variables though very prominent in the customer decision-making process but except gender; other demographic variables have no effect on customer satisfaction. It is also disclosed from the study that variables like service quality, product quality and perceived value have high significations to customer satisfaction whereas financial benefit is found to be insignificant variable to customer satisfaction.

## Direction for Future Research

Future research in a similar field can be carried out taking into consideration of different geographical area so as a different set of fast-moving consumer goods. Similar kind of studies can also be pertained taking consumer durables.

## References

1. Abubakar, H. S. (2014). Analysis of factors affecting brand loyalty of product among consumers in Nigeria. *Developing Country Studies*, 4(6).
2. Anderson, E. W., & Sullivan, M. W. (1993). The antecedents and consequences of customer satisfaction for firms. *Marketing Science*, 12(2), 125-143.
3. Armstrong, G & Kotler, P (1996). *Principles of Marketing* (seventh edition). Prentice-Hall India
4. Cronbach, L. J., & Meehl, P. E (1995). Construct validity in Psychological Tests. *Psychological Bulletin*. 52, 281-302. <http://dx.doi.org/10.1037/h0040957>
5. Fournier, S. & Mick, D. G (1999). Rediscovering Satisfaction. *Journal of Marketing*. 63, 5-23.
6. Ho, R. (2006). *Handbook of Univariate and multivariate data analysis and interpretation with spss*. Central Queensland University Rockhampton, Australia
7. Jeevananda, S. (2011). A Study on Brand Perception of FMCG Goods. *International Journal of Research in Commerce and Management*. 2(2). <http://www.researchgate.net/publication/317166518>
8. Mahadira, F., & Purwanegara, M. F. (2014). A study of brand consumption and consumer satisfaction towards fast-moving consumer goods. *Journal of business and management*, 3(1), 61-75.
9. Minh, N. H., Ha, N. T., Anh, P. C., & Matsui, Y. (2015). Service quality and customer satisfaction: A case study of hotel industry in Vietnam. *Asian Social Science*, 11(10), 73.
10. Rajasekaran, B & Saravanan, P. A (2014). Consumer Satisfaction of Fast Moving Consumer Goods. *GJRA- Global Journal for Research for Research Analysis*. 2 (8), 38- 41.
11. Raosoft, Inc (2004), Sample Size Calculator [software] , available in the link [www.raosoft.com/samplesize.html](http://www.raosoft.com/samplesize.html)
12. Reddy, V. B. (2017). A Study on FMCGs Customer Satisfaction with Special Reference to Dairy Products. *International Journal of Informative & Futuristic Research*. 4 (7), 6676- 6682. <http://www.researchgate.net/publication/325171108>
13. Richard, O. C. (2000). Racial Diversity, Business Strategy and Firm Performance: A resource Based View. *Academy of Management Journal*. 43 (2), 164–177.
14. Rizwan, M., Umair, M. A., Fiaz, A., & Rashid, Q. (2014). Determinants of Customer Satisfaction and its impact on Customer loyalty in Nokia brand. *Journal of Sociological Research*, 5(1), 430-448.
15. Robinson, P. B., & Sexton, E. A. (1994). The effect of education and experience on self-employment success. *Journal of business Venturing*, 9(2), 141-156.
16. Šapić, S., Topalović, S., & Marinković, V. (2014). The influence of perceived value dimensions on customer loyalty. *Economic Themes*, 52(4), 392-408.
17. Sethu, H. S., & Saini, B. (2016). Customer Perception and Satisfaction on Ordering Food via Internet, a Case on Foodzoned.Com, in Manipal. In *Proceedings of the Seventh Asia- Pacific Conference on Global Business, Economics, Finance and Social Sciences (AP16 Malaysia Conference)* (pp. 15-17).
18. Sexton, E. A., & Robinson, P. B. (1989). The Economic and Demographic Determinants of Self Employment. *Frontiers of Entrepreneurship Research*: Babson College Press. 28– 42.
19. Shanmugapriya, G & Sethuraman, R (2014). Consumer Satisfaction towards Hamam Soap in Thanjavur Town. *International Journal of Engineering and Management Science*. 5 (2), 122-127.
20. Smith, N. R., Bracker, J. S., & Miner, J. B. (1987). Correlates of Firms and Entrepreneur Success in Technologically Innovative Companies. *Frontiers of Entrepreneurship Research*: Babson College

Press. 57–71.

21. Srivastava, P., & Kumar, R. (2013). A study of consumer behaviour that influence purchase decision of fmCG products in rural markets of Uttar Pradesh. *International Journal of Retailing & Rural Business Perspectives*, 2(3), 541.
22. Suchánek, P., Richter, J., & Králová, M. (2014). Customer satisfaction, product quality and performance of companies. *Review of economic perspectives*, 14(4), 329-344.
23. Yang, Z., & Peterson, R. T. (2004). Customer perceived value, satisfaction, and loyalty: The role of switching costs. *Psychology & marketing*, 21(10), 799-822.
24. Yuvarani, R. (2013). A Study on Rural Consumer Behaviour towards Selected Fast Moving Consumer Goods in Salem District. *International Journal of Research*, 2 (2), 44 - 45. .
25. Zamazalova, M. (2008). Spokojenost zákazníka. *Acta Oeconomica Pragensia*, 16(4), 76-82.
26. Zeithaml, V. A. (1988). Consumer perceptions of price, quality, and value: a means-end model and synthesis of evidence. *Journal of marketing*, 52(3), 2-22.
27. Zeithaml, V. A. (2000). Service quality, profitability, and the economic worth of customers: what we know and what we need to learn. *Journal of the academy of marketing science*, 28(1), 67-85.
28. Zeithaml, V. A., Parasuraman, A., Berry, L. L., & Berry, L. L. (1990). Delivering quality service: Balancing customer perceptions and expectations. Simon and Schuster.