WHAT FACTORS INFLUENCE CONSUMERS' PURCHASE DECISION ALONG WITH QUALITY (CERTIFICATION) MARK

ABSTRACT

Quality of fast moving consumer goods (FMCG) in the nations is a subject of debate where standardization and quality certification is not mandatory. Consumers have to make purchase decisions based on their perceived quality and experience. Identification of the factors building consumer perception on quality of FMCG products, resulting in purchase and repurchase decisions, are important for understanding consumer behavior. Also, the changing socio-economic context and effect of globalization is a subject of study in emerging markets.

Although there is national quality certification agency and widespread visibility of International Standardization Organization (ISO) there is no mandatory legal provision for manufactures to obtain Quality certification mark. Also, consumer's perception on quality among consumers in Nepal and its relationship with perceived quality had remained largely unstudied or limited studied.

This paper examines the role of five highly influencing factors namely product usefulness, brand image, price-quality relationship, involvement with the product, and convenience. Also this paper analyzed the role of quality certification marks on Fast moving consumer goods (FMCGs) products in consumer repurchase decision. A total of 195 consumers have been intercepted to collect their opinion through the survey questionnaires immediately after their purchase from retail marts and super stores.

The results show that, among five factors, brand image is the only significant indicator of perceived quality and certification mark moderate significantly to build consumer attitude toward the FMCG products resulting in purchase/repurchase decision. Also, the demographic variables sex, education, and age effect on repurchase decision.

Nepal has human poverty index (HPI) of 31.12 and is a member country of world's least developed countries. It has a human development index of 0.458 and therefore major sections of Nepali consumers are in the Bottom of the Pyramid (BOP). This research also found that consumers in Bottom of Pyramid (BOP) are quality conscious, prefer branded product. Also, the results indicate increasing scope of medium and large scale retail marts and stores in emerging market.

Keywords: FMCG, repurchase decision, perceived quality, quality certification mark.

INTRODUCTION

In todays world, it is fair to state that 'everyone is a consumer' especially in urban and semi-urban areas of human settlements. The role as a consumer is such that it lasts for lifetime. Purchase of goods and services are to satisfy basic human needs or wants for food, clothing, shelter, and entertainment. Need based purchase are generally for own consumption.

We make consumption and purchase decisions on regular basis. "In the most general term, a decision is selection of an option from two or more alternative choices. And the scope of consumer decision making is far broader than the mere selection of one brand from a number of brands" Schiffman, Kanuk, & Kumar, p. 426 (2010).

With consumer decisions, we feel best about our selection of alternatives, based on thorough knowledge of all possible facts about goods or services. Good shopping skills help consumers make wise choices in today's complex and diverse marketplace. In making frequent purchases, consumers develop a set of evaluative criteria for use in making the selection of the product to purchase. According to Boone and Kurtz (1995), commonly used evaluative criteria include price, advertising, brand name, and country of origin.

The study conducted on consumer's purchase behavior found that shopping frequency, time in mall, travel time, convenience, purchase intent and demographical factors act as a predictor variable of consumers' purchasing behavior (Nicholls et. all, 1996).

Limited studies have been found to analyze the consumers' purchase decision in relation to quality certification marks obtained by product and services. According to Dick (2000) from empirical perspective, previous research has failed to establish a causal relationship between certification and improvement in operational performance of the firm indicating no preference by consumer. The longitudinal studies in scholarly journals found no relation or a negative one (King & Lenox, 2001; Heras, Dick & Casadesus, 2002).

This study conducted in Nepal on the role of five factors namely product usefulness, brand image, price-quality relationship, involvement with the product, and convenience in consumer repurchase decision of FMCG products and found brand image the significant indicator of perceived quality and certification mark having significant moderating role. This result has been found in different form compared to previous such research findings and may be indicative towards the changing preferences of consumers in globalized society even from the people with limited purchasing power.

The macroeconomic indicators of Nepal belong to the category of Least Developed Country (LDC) and human development index of Nepal is 0.458 as reported by Central Bureau of Statistics (2013). Nepali consumer market is emerging as it is evident from improved purchasing power parity (PPP) index and declining poverty rates in past few years. There are limited shopping malls like Bluebird and Bishal Bazar having relatively long history but numerous shopping malls and retail marts have been emerged in the capital city of Kathmandu and outside at recent. One of the prominent examples of retail store is Bhatbhateni Superstore with its widespread coverage, scale, and expansion in last few years.

Small retail stores like Big-mart, Saleways, K&K mart are new examples observed in the city and other smaller shops have also developed in new stores where consumer can see the products with its price tags and make a selection. Also, the increasing coverage of advertisements in daily popular newspapers, Television, and FM radio broadcasting of international branded products and their availability in these retail marts and superstores had provided consumer choices in making purchase decisions more selective.

Quality of daily consumable products popularly known as fast moving consumer goods (FMCG) in Nepali context has been the subject of debate. Consumer's perception on quality among Nepali people and its relationship with different aspects of perceived quality had remained largely unstudied or limited studied.

Nepal bureau of standards and measurements (NBSM) and International Standard Organization (ISO), and Hazard Analysis and Critical Control Process (HACCP) are the organizations existed in Nepal for quality certification of product and processes. But, their influence in consumer purchase decision had not been comprehensively studied yet. Due to the widespread coverage of FMCG products supplied through the small enterprises and cottage industries and no mandatory legal provisioning of quality certification in the country, there had been limited products available to the consumers certified with national quality certification mark known as 'NS'.

The objective of this research is to identify the influencing factors in the consumer purchase decision of FMCG products from nearby and reachable retail marts and stores. Also, this research is to study the moderation effect of quality certification mark on purchase decision of the consumers.

This research had been carried out by reviewing relevant literatures and prior research studies to identify the research domain, research variables, develop a conceptual framework,

and formulate hypotheses for testing. Hypotheses had been tested empirically through research design using the primary data obtained through consumer survey.

These data had been collected by the researcher on his own and using enumerators. These data had been collected by intercepting the consumers who have just made the purchase of FMCG products in different representative areas of Kathmandu including small retail marts and superstores. With representative sample size of 195 in number, data analysis had been carried out using independent f-test, analysis of variances, correlation analysis and multiple regression analysis.

LITERATURE REVIEW

Generally consumers have common needs and wants. Every consumer is an individual and therefore has different preferences. Age, sex, occupation, average monthly household income, and individual preferences influence 'what consumers buy?' Various external factors like advertisements, promotions, peer recommendations, and parental preferences are likely to influence consumer buying decision.

According to Schifffman, Kanuk, & Kumar, p. 426 (2010) not all consumer while making decisions are in a situation to receive (or require) the same degree of information. There are three specific levels of consumer decision making ranging from very high to very low: extensive problem solving, limited problem solving, and routine response behavior. For daily consumable goods consumers have experience with the product category and a well-established set of criteria to evaluate the brands they are considering and exhibit routinized response behavior. In some case, they may search for a small amount of additional information or review what they already known.

The nature of decision made by the consumers varies depending upon the category of products being purchased. Broadly, two categories fast moving consumer goods (FMCGs) and durables are taken into consideration.

Many authors have given their attention in the decision making process by consumers while purchase. It is considered that consumer pass through various successive stages in making choices about which products and services to buy (Berkowitz et al., 1997). Generally, marketing literatures had defined five stages of purchase decision: problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behavior.

Research studies done about the information search category had been found mainly focused on cost perspective. While making purchase decision consumers vary as to which product attributes they see as most relevant and the importance as per the attribute attached to it. They will pay the maximum attention to the attributes that delivered the sought benefits (Kotler, 2000).

According to Schifffman, Kanuk, & Kumar, p. 431 (2010) consumers involved in decision making on FMCGs may be loyal in these categories. It is highly probable that consumers are loyal to more than one brand. They may try variety of brands and buy one brand to which there is dominant loyalty. In purchase of FMCGs, situations are there when consumers buys impulsively after being exposed to limited information search.

Regarding the durable goods replacement purchases, Bayus (1991) tried to develop a model for better understanding of the timing applying alternative evaluation indicators such as product value, size, styling, costs, and brand image. Capraro et al. (2003) analyzed the effects of knowledge, switching risk, and satisfaction on the likelihood of defection.

The decision process in the actual purchase is the act of making the purchase or not. The factors influencing the actual purchase include attitude of sellers, unanticipated

situational factors, perceived risk, brand decision, vendor decision, quantity decision, timing decision, and payment method decision. Nicholls et al. (1996) found in their study that shopping frequency, time in mall, travel time, convenience, purchase intent and demographic factors act as predictor variables to understand the differences in consumers' purchase behavior. In terms of demographic variables Rawwas et al. (1996) proposed a consumer purchase decision model for the nationalistic and world minded consumers. Hsieh et al. (2004) analyzed role of brand, country, and corporate dimensions on purchase behavior.

Consumers experience some level of satisfaction or dissatisfaction after the purchase Bloemer et al., (2003). Such experience of customer satisfaction in consumer leads to re-purchase behavior resulting to build customer loyalty. Roehm et al. (2002) investigated the effects of loyalty programs on loyalty to packaged goods brands in their model to study on customer loyalty. Lemon et al. (2002) used the expected future use, overall satisfaction, and usage as independent variables to study customer loyalty.

The most generic form of assurance of quality of any product or services is to meet the standards as per the specifications. In business, product or services having minimum acceptable standards can be of having quality certification mark. Certification marks and quality labels can be defined as 'marks used upon or in connection with the products and services of one or more persons to certify regional or other origin, material, mode of manufacture, quality, accuracy, or other characteristics of such goods or services' Phelps, (1949).

'Quality labels are designed to provide the consumer with product quality information, hence reducing the information asymmetry between suppliers and buyers Fotopoulos and Krystallis, (2003). Salim and Mourad, (2008) has referred to Caswell, 1998; Jahn et al., 2005; Karstens and Belz, (2006) about perceived credibility of quality labels 'A quality label assists

the ill-informed consumer by transforming credence or experience attributes into 'quasi-search attributes' that the consumer can search for'.

Researchers have different findings on significance of quality certification of products and services. Brunco et. all.(2002) mentioned about objective and subjective type quality of products and services. Product-oriented quality, process-oriented quality and quality control constitute objective quality where as user oriented quality as subjective quality.

According to Dragusanu et. all. (2014) the basic logic behind the certifications is that they provide credible information to consumers about the attributes of products. Certification marks simply certify that products meet given conditions and argued that certification scheme that maximizes social welfare is the one that maximizes aggregate consumer surplus (Menapace and Moschini, 2010). They concluded that certification improves the ability of reputation to operate as a mechanism for assuring quality.

Furthermore, researchers found quality certification widely used in U.S. and Geographic Indicators (GIs) used in Europe. Confusion already exists among consumers about the relation between geographical origin and existing GI labels in Europe and certification marks in the U.S. (Marette et al., 2007). From an empirical perspective, Dick (2000) mentioned that previous research has failed to establish a causal relationship between certification and improvement in operational performance.

Although few practitioner surveys suggest an association between certification and improvement in operational performance (e.g., Rao et al, 1997; Jeng, 1998), but longitudinal studies in scholarly journals have found either no such relationship or a negative one (King & Lenox, 2001; Heras, Dick & Casadesus, 2002). Also, the results of research study by Terlaak and King (2004) suggest that certified facilities grow faster after certification, and that operational improvements do not account for this growth. Results also indicate that the

growth effect is greater when buyers have greater difficulty acquiring information about suppliers.

In an study about people judging the quality of two foods- shrimp and cheese- at two price levels and two consumption situations found that perceived price had a positive impact on perceived quality among highly involved consumers, and that the elegant physical surroundings positively impacted the consumer's perceived quality and feelings during eating (Torben, 2005).

Research findings of Masta, (2011) stated "Increasingly over the last few years, competition for consumers' food dollars has intensified. The Company believes its competitive advantages include convenient locations, the quality of service it provides its customers, competitive pricing, product variety, and quality and a pleasant shopping environment."

Wijesundera, and Abeysekera (2010) research findings indicated that there were statistical relationships between price, product, education, occupation and brand preference and there was no statistical relationship between place, promotion, age, average monthly household income, marital status, skin type, social factors, and substitute product with the brand preference.

Singh and Sharma, (2013) found significant difference between the awareness among the customers regarding the quality marks belongs to rural and urban areas. Also, the demographic variables play an important role to influence the perception of customers towards the quality marks in products. Results show that among the variables age, education level, and gender have the most significant impact on consumer's brand loyalty.

CONCEPTUAL FRAMEWORK

Based on the literature research and discussion among various factors determining consumer purchase decision, the conceptual framework of the study in reference to FMCG product in this study has is shown in figure 2.

Figure 2

Conceptual framework of research.
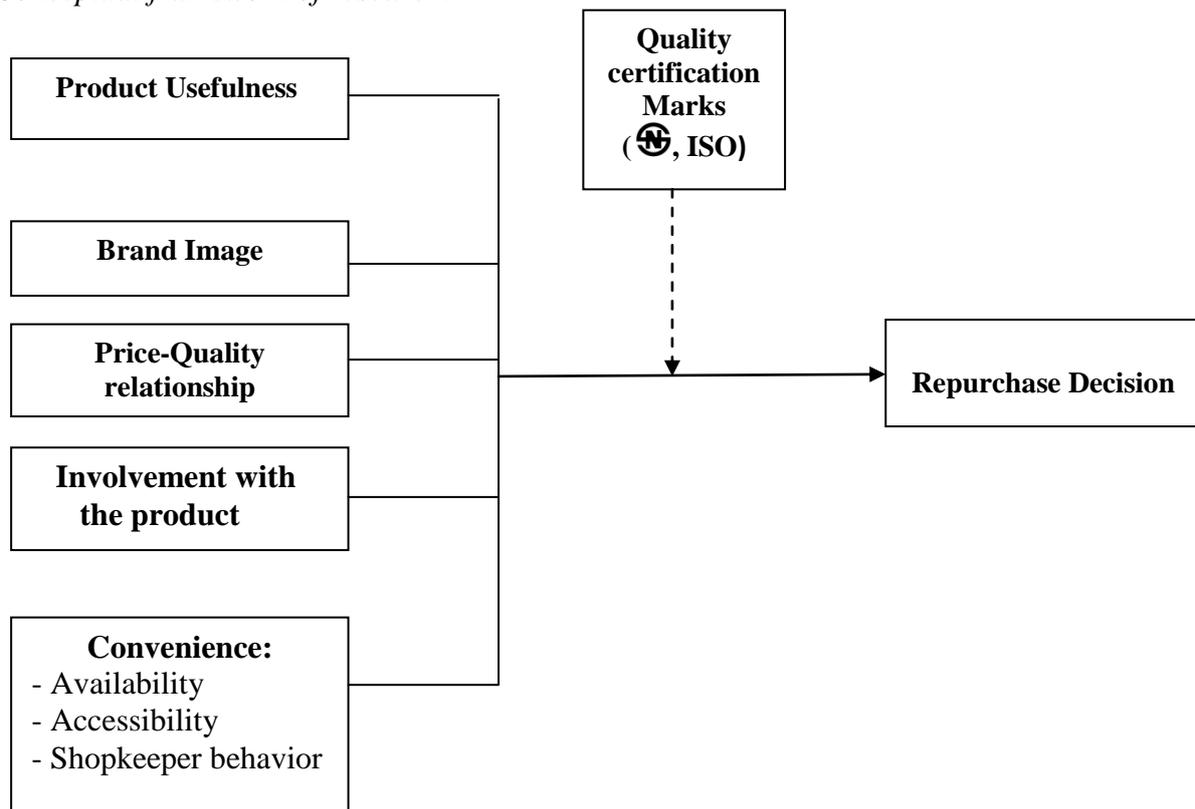
Product usefulness measure the consumer's opinion of a product and inclination to use it based on the situation they are currently purchased (Ziamou and Ratneshwar 2003). In this research product usefulness had been used to measure the consumer opinion about the product consumers had just purchased. It also measures their overall opinion on the product from utilitarian point of view to fulfill needs. Brand measure a person's evaluation of a brand with an emphasis on its quality relative to other brands (Keller and Aaker 1992). Brand Image represents the overall opinion of the consumer about the brand they prefer among others. Brand image evaluate the consumers likeness to the purchased brand they had purchased just before compared to other brands.

Price-quality relationship measures a consumer's belief that there is a positive relationship between product price and quality (Lichtenstein, Nancy, and Netemeyer 1993). In this study consumer's general belief for a product had been taken considering positive relationship between prices with quality. This implies that higher the price of a product, better the quality. In saying the other way round consumers have to pay a bit more to buy the best.

As per the involvement theory, in regular and frequent purchases, consumers go through almost no information search or very limited information search and demonstrate routine response behavior which is very low in the continuum of involvement. People search information of the product generally through seeing the product or feeling through touching it. A thorough testing can also be a way to confirm repurchase.

Quality certification marks and quality labels can be defined as 'marks used upon or in connection with the products and services of one or more persons to certify regional or other origin, material, mode of manufacture, quality, accuracy, or other characteristics of such goods or services' (Phelps, 1949). Quality certified products posses a mark on its packaging and confirm to the minimum of its specifications. Quality certification marks may confirm to product quality or process quality. Consumers are willing to pay a large premium for

convenience, and an additional premium for certification of nutritional value (Masters and Sanogo, 2002). Convenience in purchasing covers a number of factors. As per the researcher's own experience and opinion convenience in consumer purchase and repurchase decision of FMCG products refers convenient location, accessible distance, availability of range of products, and seller behavior during purchase.

Based on the above conceptual framework following hypotheses had been formulated for testing through the results.

H1: There is a positive relationship and significant effect of product usefulness, brand image, positive attitude towards price-quality relationship, consumer involvement, and convenience factors on consumer repurchase decision.

H2: Quality certification marks like (NS, ISO standards) significantly and positively moderate on the consumer repurchase decision determined by the factors like product usefulness, Brand Image, positive attitude towards price-quality relationship, Involvement with the product, and convenience.

H3: Demographic variable like Gender significantly moderate on the consumer repurchase decision determined by the factors like attitude toward usefulness of the product, price-quality relationship, brand image, involvement with the product, and convenience factors.

Research Design

This study had been carried out by collecting the consumer opinion on FMCG products by intercepting the customers immediately after their purchase. Opinion had been collected on local Nepali language for better understanding by all class and level of literate consumers. Survey instruments for each variable have been adopted from the previous research studies that are relevant to this study. Three survey items in nine points scale had

been adopted to measure the 'product usefulness' from Ziamou and Ratneshwar (2003) with cronbach's alpha ranged from .79 to .86. Likewise to measure the brand Image, two survey instruments had been adopted having seven point scale from Lam and Mukherjee (2005) having cronbach's alpha 0.94.

To measure the positive price quality relationship, two survey questionnaires in seven point scale had been adopted from Lichtenstein, Ridgway, and Netemeyer (1993) having cronbach's alpha of .78. Two items had been adopted to measure the 'Involvement with the product' from Peck, and Terry (2003) having alpha of 0.71 validity and one item added based on background of the study, literature, and the context.

Also, based on the literature review of the recent research reports four items determining the convenience having their effect on consumer's purchase decision have been prepared for survey. Also, based on the research objective two survey items, measuring the moderating effect of quality certification mark, that influence consumer's purchase decision have been developed and tested. The dependent variable repurchase decision question in nine point scales had been adopted from Ziamou and Ratneshwar (2003). The face validity of these questionnaires had been tested in the peer group within the MPhil class among five scholars and a professor. The survey questionnaire in English as well as in Nepali language is in Annexure-1.

Data

Considering the nature of respondents, questionnaire had been prepared in English language and then translated to Nepali language. To test the reliability of the translation, English language questionnaires had been administered to six different persons on Dec 03, 2014 and same persons were administered with Nepali language questionnaire after five days.

The correlation coefficient of each respondent was checked that ranged from 0.53 to 0.87 to an average value of 0.68.

Primary data had been collected by the researcher and three enumerators in different locations of retail marts and superstores in capital city Kathmandu. The retail marts and superstores belong to the areas of Kathmandu, and Lalitpur district located in Satungal, Bhatbhateni superstore Kalanki and Krishna Galli Patan, Kirtipur, Mid Baneshwor, and Samakhushi. A prior permission had been taken from the manager of superstore and shop keeper for data collection. Respondents had been surveyed with proper introduction of the researcher and enumerators.

The time for data collection was early morning from 7 AM to 9AM, afternoon from 1 PM to 6 PM and evening from 7 PM to 8 PM at which there is generally rush in the stores. Respondents were the shoppers visited the shop during the time at which enumerator and researcher was present at the place. One response took from 5 to 7 minutes. Among the requested some of them turned down the request, while some questionnaires were found not filled completely. Valid data had been reported while analyzing the results.

Data Analysis and Results

In the questionnaire, each item of all variables were collected from lower value (Strongly Disagree) to higher value (Strongly Agree) except for the questionnaires of dependent variable 'repurchase decision' and 'brand image'. Therefore recompilation was carried out for the variable 'brand image' in 7-point scale by reversing the value '1' to '7', '2' to '6', '3' to '5' and vice versa with '4' remain unchanged. Also the dependent variable 'repurchase decision' in 9-point scale, the response '1' recomputed to '9', '2' to '8', '3' to '7', '4' to '6', and vice versa with '5' remain unchanged. The computer application used for analysis was Statistical Package for Social Science (SPSS) version 17.

The questionnaires representing the variables had been computed in summated scales. Descriptive statistics had been measured and hypotheses had been tested using independent t-test, ANOVA, measure of correlation, and regression analysis. The regression model using ordinary least squares method (Gujrati, Porter, and Gunasekar. 2009) for analysis is:

$$\hat{y}_1 = \hat{\beta}_0 + \hat{\beta}_1 \hat{x}_1 + \hat{\beta}_2 \hat{x}_2 + \hat{\beta}_3 \hat{x}_3 + \hat{\beta}_4 \hat{x}_4 + \hat{\beta}_5 \hat{x}_{5} + \mu_i \text{ ----------- Model 1}$$

Where, y_1 = Repurchase decision, x1 = Product Usefulness, x3 = Attitude toward the brand Image, x4 = Attitude toward the price-quality relationship, x4 = Perception on quality due to product attributes, x5 = Convenience factors, μ_i = Residual Term

The second regression model used for analysis to study the moderating effect on the variables was:

$$\hat{y}_1 = \hat{\beta}_0 + \hat{\beta}_{1i} \hat{x}_{1i} + \hat{\beta}_2 \hat{x}_2 + \hat{\beta}_3 \hat{d} + \hat{\beta}_3 \hat{I}_{1i} + \hat{\beta}_4 I_{2i} + \mu_i \text{ ----------- Model 2}$$

Where, Y_1 = Repurchase decision, x1i = Significant i^{th} variable obtained from model 1, x2 = Moderating variable Quality Certification (QC) mark, d = Dummy Variable for gender, 0 = Male, 1 = Female, I_{1i} = Interaction Variable (Significant variable in Model 1and QC Mark), I_{2i} = Interaction variable (Significant variable in Model 1 and Dummy), μ_i = Residual Term

Reliability Analysis

Cronbach's alphas were calculated for each instrument. The result of reliability analysis before and after item deletion has been presented in table 1. For the instrument 'attitude toward brand image' even after recoding cronbach's alpha remain unchanged.

Among six variables cronbach's alpha of five variables exceeded 0.6 while it suffered for the variable 'Purchase decision due to Involvement with the product'. Therefore, among three items *'I identify the quality of the product by inspection'* had been dropped. This led to result the cronbach's alpha of .584. Considering the cronbach's alpha value obtained as .71 by

Peck, and Terry (2003) while testing reliability of this variable 'Involvement with the product', this variable had been taken for further analysis.

Comparison among different groups

In order to identify the statistically significant difference in the effect of independent research variables and dependent variable F-test and t-test had been carried out. Also the descriptive statistics of all the research variables with overall and gender wise mean and standard deviation along with F statistics are given in table 2.

Analysis of Variance (ANOVA) between demographic variables and study variables

A One way Analysis of variance had been conducted between respondents profile and research variables. The ANOVA result is in table 3.

One way ANOVA showed no statistically significant difference between occupation, and average monthly household income of the consumers with research variables. However significant differences exist among age groups on 'convenience factor' (F=2.951, F<.05) and the levels of education on 'involvement with the product' (F=2.802, F<.05). Multiple comparisons using Post Hoc tests using means differences of variables 'convenience factor' and 'involvement with the product' is sown in table 4. The test showed that the consumers below the age of 19 consider 'involvement with the product' factor differently as compared to age group 20-24 and 25-34. Also, the consumers having education level up to SLC consider "convenience factor" differently compared to Intermediate and Bachelor level.

Pearson correlation coefficient was computed to find the relationship between the research variables under study and demographic variables as shown in table 5. The results showed significantly (p<.05) negative relationship between consumer Age-group with product usefulness. The result showed significantly positive relationship between the factor

Brand Image with Sex (female consumers) and average monthly household income. Also, the factor repurchase decision has significantly positive relation with the female consumers.

To examine the nature and strength of relationship between the different variables under study Pearson correlation test was conducted which is shown in table 6. While observing the table 6, a significant positive correlation ($p<.01$) exists between the consumer's repurchase decision due to usefulness of the product with all other study variables Brand image, PQ relationship, Involvement, QC mark, and convenience. However there is no significant relationship exists with repurchase decision. Also, brand image has a strong significant positive correlation ($p<.01$) with repurchase. The variable price-quality relationship has a significant positive correlation ($p<.01$) with convenience factor and positive correlation ($p<.05$) with the factor involvement with the product. The convenience factor had a statistically significant positive correlation ($p<.01$) with all studied variables except brand image. However, Repurchase decision has a statistically significant positive correlation ($p<.01$) with Brand image and QC mark ($p<.05$).

The robustness of the relationship between the different variables was tested using regression analysis. At first, as per model 1, independent variables Product Usefulness, Brand Image, PQ-relationship, Involvement with the product, and convenience were regressed against the dependent variable repurchase decision. In the second step, as per model 2, moderating effect of Gender and QC-Mark on the repurchase decision was analyzed on the variables observed statistically significant in step one.

The regression analysis of the result obtained as per model 1 is depicted in table 7. The result of regression analysis resulted 'Brand' having statistically significant (F = 8.612, p = 0.000) relationship with consumers' repurchase decision. However, other variables have been observed insignificant with the dependent variable. This model-4 had R^2 value of 0.087 and adjusted R^2 value of 0.077.

To examine the moderating effect of QC mark on brand image and consumer's repurchase decision, a new variable Interaction1 (Brand × QC mark) was computed and regressed. The result showed statistically significant (F = 14.792, p = 0.000) effect as in table 8. This model-2 had R^2 value of 0.075 and adjusted R^2 value of 0.070. This analysis showed that Quality certification mark has moderating effect on Branded products that influence positively on repurchase decision.

Also to test the moderating effect of Gender on brand image and consumer's repurchase decision, a new variable Interaction2 (Brand × Gender) was computed. Regression analysis was conducted by incorporating this new variable in the model that yielded the result shown in table 9.

The result show that Gender does not moderate on the consumer's repurchases due to the brand image. This model has F= 8.675 with R^2 value of 0.090 and adjusted R^2 as 0.079. Based on the result of multiple regression analysis and moderated multiple regression analysis, the hypothesized relationships have been tested. The result of this research found that there is a positive relationship and significantly positive effect of 'brand image' on consumer repurchases decision. While the factors product usefulness, positive attitude towards price-quality relationship, Involvement with the product, and convenience have no significant effect on repurchase decision. Also the quality certification marks like (NS, ISO standards) significantly and positively moderate on the consumer repurchase decision due to the factor 'Brand Image'. The demographic variable 'gender' does not moderate the repurchase decision.

SUMMARY OF FINDINGS, DISCUSSIONS, AND IMPLICATIONS

Consumer's purchase and repurchase decision of FMCG products is related with customer satisfaction. Generally the prime factors influencing customer satisfaction are

quality products at right price, proper after sales service, and delivering the promised benefits.

Out of the five influencing factors of trial purchase and repurchase of FMCG products, this research found the consumers opinion on factors that influence in descending priority order as product usefulness (M=6.63, SD=1.69), Brand image (M=5.16, SD=1.41), Convenience (M=4.78, SD=1.26), price-quality relationship (M=4.56, SD=1.64), and product attributes (M= 3.74, SD=1.42).

This study found statistically significant difference among age groups on 'convenience factor' and the level of education on 'involvement with the product in repurchase decision. However no significant difference had been observed between occupation and average monthly household income with research variables.

While analyzing the relationship between demographic variables and factors effecting consumer repurchase decision, significant relationship (p<.05) has been found between consumer Age-group with product usefulness, Sex with brand image and repurchase decision, and average monthly household income with brand image. However, no significant relationship has been found among others. Also, during analysis of the relationship between study variables, consumers' repurchase decision has a statistically significant relationship with Brand image of the product and quality certification mark in the product. Also, the correlation between other variables like product usefulness, Brand image, PQ-relationship, involvement with the product, and convenience factor has been observed.

Multiple regression analysis resulted in 'Brand image' having statistically significant relationship with consumers' repurchase decision. However, other variables were observed to be insignificant with repurchase decision. Also the branded products moderated with Quality

Certification Marks had a significantly positive relationship with repurchase decision. However, Gender did not moderate the repurchase decision due to Brand Image.

DISCUSSIONS

The importance of utilitarian factor resembles with the universal phenomenon of FMCG products as they are for daily use. The findings that the 'brand image' being most significant is consistent with the finding of Bayus (1991), Boone and Kurtz (1995), Schifffman, Kanuk, & Kumar (2010), Gihan Wijesundera (2010), and Sing & Sharma (2013). The insignificance of the variable 'repurchase decision due to Involvement with the product' suffered from its pre-conditions that touch is an effective tool in the absence of useful product-related information as found by Peck, Joann and Wiggins, Jennifer (2006).

The price-quality relationship being second least significant is also consistent with the finding of Schifffman, Kanuk, & Kumar (2010) as 'consumers often rely on price as an indicator of quality in absence of direct experience or other information as brand, store image'. This finding also resembles with the findings of Bakar et.al (2011) that 'price being a management capability is supporting function for market oriented firms in free market economy'. However, price and cost were significant factors of consumer decision in the findings of the study conducted by Bayus (1991), Boone and Kurtz (1995).

The findings of this research do not significantly reveal convenience factor being statistically significant factor influencing consumer repurchase decision despite of its significant mean value (M=4.78). This result contradicts with the findings of Masta, D. A. (2011) stated that "Increasingly over the last few years, competition for consumers' food dollars has intensified. The Company believes its competitive advantages include convenient locations, the quality of service it provides its customers, competitive pricing, product variety, and quality and a pleasant shopping environment." This may be due to the context as

well as purpose of the study being professional and academic. However, Nicholls et al. (1996) had found 'convenience' along with other factors as significant variable influencing consumer repurchase decision.

Finding of this research, on role of demographic variable in repurchase decision, that age, sex, and education have a significant role in consumer purchase decision on brand image exactly resembles with the finding with Singh and Sharma, (2013). The statistical relationship between the price, product, education, and occupation was found insignificant in this research. Also, the relationship between the age and average monthly household income with research variables found significant. Both the relationship contradicted with the findings of Gihan Wijesundera (2010). This may be due to the reason that the Gihan Wijesundera (2010) study was to measure the attitude towards only one product (beauty soap) while this study was on the repurchase decision of FMCG products.

The revelation of results from the regression analysis that, only 'brand image' having strong relationship with consumer repurchase decision show consumers increasing inclination towards consumerism of the society created by multinational enterprises and globalization. This finding is in line with the several other studies referred in this research. Considering the Human Development index of Nepal (0.458), Nepali consumers being at the Bottom of the Pyramid (BOP) have been found to be very brand conscious as mentioned by Pralhad, C.K. (2010).

The result of moderation effect of quality certification mark to branded products on repurchase decision is consistent with the findings of Sanchez et al., (2001) reported a positive relationship between the presence of quality standards and aspects related to food safety. However, no moderation effect (p=.056) of gender on repurchases decision of branded product was found in regression analysis.

IMPLICATIONS

This research was carried out rigorously using robust statistical methods and most of its results resemble with the findings of previous researches. The generalizability of findings of this research has a valid ground. Academicians, researchers, and professionals in this field can find these research findings useful for academic and professional use.

This research has a wider coverage of population and market. Retail marketer and superstores can find practical implications to increase their sales and customer handling. They can increase their sales concentrating more on branded and clearly labeled and packaged products. Also, this research reveal that, FMCG producers can sustain their business only by selling products on the brand with proper labeling and quality certification.

Preference of the people on convenience factor and branded products showed that consumers in emerging market and on BOP have more preference on superstores and mini-marts where they can select product of their choice irrespective of the physical inspection. This shows that there is increasing scope of medium scales marts and large scale stores in emerging markets availing with the various products with minimum assured quality represented with brand and labeling.

Further, this research has an academic implication for students and researchers where they can further research by covering more cities, and contexts. More demographic variables and additional factors affecting consumer purchase decision may be captured. Also, this research may be carried out based on single product category.

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ANNEXURE-I

Survey questionnaires to identify the factors influencing consumer's purchase decision along with quality certification mark.

Dear Respondent,

This survey is being conducted for the partial fulfillment of the course Masters in Philosophy under Kathmandu University School of Management. You are about to participate in a Market Research Activity on the identification of factors influencing consumer's purchase decision along with quality certification mark. Your participation is purely voluntary and your unbiased judgment may have fruitful implication on academic as well as practical field. Also, you have the choice to opt out of this activity at any time.

For each of the statements, please indicate your score ratings as mentioned against each question.

	1	2	3	4	5	6	7	8	9
1. How useful is the product you have bought?	Not at all Useful								Very useful
	1	2	3	4	5	6	7	8	9
2. What is your overall opinion of the product you have purchased just now?	Very Unlikely								Very Likely
	1	2	3	4	5	6	7	8	9
3. How likely are you to repurchase this product again?	Very Unlikely								Very Likely

	1	2	3	4	5	6	7
4. What is your overall opinion about Brand Image you have bought?	Good						Bad
	1	2	3	4	5	6	7
5. How much do you like Brand Image of the product you have purchased just before?	Like very much						Very useful
	1	2	3	4	5	6	7
6. Generally speaking, the higher the price of a product, better the quality.	Disagree Strongly						Agree Strongly
	1	2	3	4	5	6	7
7. You always have to pay a bit more for the best.	Disagree Strongly						Agree Strongly
	1	2	3	4	5	6	7
8. I identify the quality of any product by seeing it.	Disagree Strongly						Agree Strongly

	1	2	3	4	5	6	7
9. I identify the quality of the product by touching it.	Disagree Strongly						Agree Strongly
10. I identify the quality of the product by inspection.	1	2	3	4	5	6	7
	Disagree Strongly						Agree Strongly
11. Quality Certification (QC) mark, like 🅝 and ISO, is really convincing for me to purchase the product.	1	2	3	4	5	6	7
	Disagree Strongly						Agree Strongly
12. I believe that Quality Certification (QC) marks, like 🅝 and ISO, are true measures of quality.	1	2	3	4	5	6	7
	Disagree Strongly						Agree Strongly
13. The shop that I bought is located very convenient to me.	1	2	3	4	5	6	7
	Disagree Strongly						Agree Strongly
14. The shop that I bought is very accessible to me.	1	2	3	4	5	6	7
	Disagree Strongly						Agree Strongly
15. The shop that I bought is available with all daily consumable goods.	1	2	3	4	5	6	7
	Disagree Strongly						Agree Strongly
16. I shop there because shopkeeper behavior during purchase is very good.	1	2	3	4	5	6	7
	Disagree Strongly						Agree Strongly

Age:------------   **Gender:** Male / Female / Other

Occupation: 1. Business Person   2. Job Holder 3. Student   4.House wife 5. Others

Education: 1. Up-to SLC   2. Intermediate 3. Bachelor degree   4. Masters and above

Monthly income of family: 1. Less than NPR 15,000 per month   2. NPR 15,000 to 30,000

per month   3. NPR 30,000 to 50,000 per month 4. NPR 50,000 and above

<<< Thank you very much for taking the time for your help to this study>>>

उपभोक्ता खरिद निर्णयमा प्रभाव पार्ने गुणस्तर प्रमाण चिन्ह सहितका कारक तत्वहरुको पहिचानका लागि सर्बे

महोदय ,

यो सर्बे काठमान्डौं विश्वविद्यालय व्यबस्थापन संकाय स्नातकोत्तर तह दर्शन शास्त्र बिषयको आंशिक परिपूर्तिका लागि गरिएको हो । तपाँई उपभोक्ता खरिद निर्णयमा प्रभाव पार्ने गुणस्तर प्रमाण चिन्ह सहितका कारक तत्वहरुको पहिचान सम्बन्धि बजार Cनुसन्धान कार्यमा सहभागी हुनु हुदैछ । तपाँईको सहभागिता बिशुद्ध स्वैच्छिक हो । तपाँईको निस्प॥lf मुल्याङ्कनले शै॥lfक एवं व्यबशायिक lf]त्रमा फलदायी प्रभाव पार्न सक्नेछ । तपाँई कुनै पनि समय यस कार्यक्रमबाट बाहिरिन सक्नु हुनेछ ।

तलका प्रत्येक कथनमा तपाँईको मुल्याङ्कन सम्बन्धित प्रश्नसंगै C+कित गर्नुहोस् ।

	१	२	३	४	५	६	७	८	९
१. तपाँईले किनेको सामान कत्तिको उपयोगी छ ?	पटक्कै उपयोगी छैन ।								निकै उपयोगी छ ।
२. तपाँईले भखैरै किनेको सामान बारे तपाँईको समग्र मुल्याङ्कन के हो ।	१ धेरै नराम्रो छ।	२	३	४	५	६	७	८	९ धेरै राम्रो छ।
३. तपाँईले यही सामान फेरी पनि किन्नु हुन्छ त ?	१ किन्छु ।	२	३	४	५	६	७	८	९ किन्दिन।

	१	२	३	४	५	६	७
४. तपाँईले किनेको सामानको ब्राण्ड (नाम) बारे तपाँईको समग्र मुल्याङ्कन के छ ।	राम्रो						नराम्रो
५. तपाँईलाई भखैरै किनेको सामानको ब्राण्ड कत्तिको मन पर्छ ।	धेरै मन पर्छ ।						मनै पर्दैन ।
६. साधारणतया भन्नुपर्दा, कुनै सामानको मुल्य बढि हुनुभनेको गुणस्तर पनि राम्रो हुनु हो ।	पटक्कै सहमत छैन ।						धेरै सहमत छ ।
७. राम्रो सामानको लागि त Cलि बढि तिर्नै पर्छ नी।	पटक्कै सहमत छैन ।						धेरै सहमत छ ।
८. मैले सामानको गुणस्तर त हेरेर नै पत्ता लगाउँछु ।	पटक्कै सहमत छैन ।						धेरै सहमत छ ।
	१	२	३	४	५	६	७

		१	२	३	४	५	६	७
९. मैले सामानको गुणस्तर छामेर पत्ता लगाउँछु ।	पटक्कै सहमत छैन ।							धेरै सहमत छु ।
१०. मैले सामानको गुणस्तर परिॡण बाट पत्ता लगाउँछु ।		१	२	३	४	५	६	७
	पटक्कै सहमत छैन ।							धेरै सहमत छु ।
११. मेरो विचारमा, 'गुणस्तर प्रमाण चिन्ह' जस्तै 🅝, ISO, हरुनै गुणस्तरका सहि मापकहरु हुन् ।		१	२	३	४	५	६	७
	पटक्कै सहमत छैन ।							धेरै सहमत छु ।
१२. मलाई सामान किन्दा 'गुणस्तर प्रमाण चिन्ह' जस्तै 🅝, ISO, हरुमाथिनै गुणस्तरको विश्वास लाग्दछ ।		१	२	३	४	५	६	७
	पटक्कै सहमत छैन ।							धेरै सहमत छु ।
१३. मैले सामान किन्ने पसल मेरा लागि निकै सुबिधाजनक छ ।		१	२	३	४	५	६	७
	पटक्कै सहमत छैन ।							धेरै सहमत छु ।
१४. मैले सामान किन्ने पसल मलाई निकै पायक पर्दछ ।		१	२	३	४	५	६	७
	पटक्कै सहमत छैन ।							धेरै सहमत छु ।
१५. मैले सामान किन्ने पसलमा दैनिक उपभोग्य सामानहरु सबै पाईन्छ ।		१	२	३	४	५	६	७
	पटक्कै सहमत छैन ।							धेरै सहमत छु ।
१६. म यही पसलमा सामान किन्छु किनकी सामान किन्दा साहुजीले गर्ने व्यबहार धेरै राम्रो छ ।		१	२	३	४	५	६	७
	पटक्कै सहमत छैन ।							धेरै सहमत छु ।

ऊमेर: ----- बर्ष   **लिङ्ग:** महिला / पुरुष / ऊन्य

पेशा: १ब्यापार .   २. जागिर३. बिधार्थी   ४. गृहिणी   ५.ऊन्य

शिॡff: १ .एससम्म .सी.एल.   २.आई .ए .   ३. स्नातक   ४. स्नाकोत्तर र माथि

परिवारको मासिक आय: १ -|१५०००.रु .भन्दा थोरै   २ -|०००,१५.रु .देखि रु-|०००,३०.सम्म

3 -|०००,३० .रु .देखि रु -|०००,५० .सम्म   -|०००,५० .रु .४ भन्दा धेरै

समय प्रदान गरि यस -------Cध्ययन सहयोग गर्नु भएकोमा धन्यबाद ।-------

List of Tables

Table-1

Cronbach's Alpha of different variables

VARIABLE	NO. OF ITEMS	NO. OF ITEMS DELETED	CRONBACHE'S ALPHA WITHOUT ITEM DELETION	CRONBACH'S ALPHA WITH ITEM DELETION
Product usefulness	2	0	.702	
Brand Image	2	0	.662	
Price- Quality relationship	2	0	.606	
Involvement with the product	3	1	.468	.584
QC mark	2	0	.820	
convenience	4	0	.693	

Table-2

Descriptive statistics - Gender

VARIABLE	Overall Mean	Overall SD	GENDER	N	MEAN	STD. DEVIATION	F	p
Product usefulness	6.63	1.69	Male	118	6.57	1.64	0.370	0.544
			Female	68	6.73	1.76		
Purchase decision due to Brand Image	5.15	1.41	Male	116	4.98	1.43	2.203	0.139
			Female	65	5.44	1.36		
Purchase due to Price- Quality relationship	4.56	1.54	Male	119	4.43	1.45	0.080	0.777
			Female	68	4.78	1.67		
Purchase decision due to Involvement with the product	3.74	1.42	Male	119	3.76	1.33	0.440	0.508
			Female	68	3.70	1.62		
Perception on quality due to QC mark	4.84	1.62	Male	119	4.80	1.61	4.439	0.037
			Female	67	4.96	1.65		
Purchase decision due to convenience	4.78	1.26	Male	118	4.70	1.28	2.622	0.107
			Female	67	5.00	1.18		
Consumer's Repurchase decision	6.09	2.78	Male	117	5.73	2.66	6.757	0.010
			Female	66	6.82	2.83		

Table-3

ANOVA - Socio-demographic groups of study variable

Group	Usefulness		Brand Image		PQ relationship		Involvement	
	F	Sig.	F	Sig	F	Sig	F	Sig
Age-Group	2.326	.076	1.532	.208	2.172	.093	2.250	.084
Education	2.034	.111	.684	.563	.469	.705	2.802	**.041***
Occupation	1.79	.133	.835	.505	1.42	.230	2.024	.093
Household Income	.312	.869	2.049	.090	.759	.553	.804	.524

Group	QC Mark		Convenience		Repurchase	
	F	Sig.	F	Sig	F	Sig
Age-Group	1.423	.237	2.951	**.034***	.528	.664
Education	1.735	.162	.965	.410	1.402	.244
Occupation	.279	.891	.337	.852	2.231	.068
Household Income	.733	.570	.680	.606	.345	.847

P<.05*

Table-4:

ANOVA-Post Hoc test using LSD method for multiple comparisons

Variable: Involvement with the product				
Age - group	1	2	3	4
1	-	0.70* (0.005)	0.50* (0.04)	0.40 (0.14)
2		-	0.20 (0.39)	0.30 (0.24)
3			-	0.09 (0.73)
4				-

Note: Age Group 1 = 19 & below, 2 = 20-24, 3 = 25-34, 4 = 35 & above.

* The mean difference is significant at the 0.05 level.

Variable: Convenience factor				
Level of education	Up to SLC	Intermediate	Bachelor degree	Masters and above
Up to SLC	-	0.81* (0.013)	0.57* (0.024)	0.24 (0.46)
Intermediate		-	0.23 (0.45)	0.57 (0.12)
Bachelor degree			-	0.34 (0.28)
Masters and above				-

* The mean difference is significant at the 0.05 level.

Table-5

Correlation between demographic and study variables

	Age group	Sex	Occupation	Education	Income
Usefulness	**-.145**[*]	.045	-.079	-.126	.065
PQ relationship	.096	.108	-.032	.060	.114
Involvement	-.137	-.021	.071	-.093	.118
QC mark	-.037	.049	.033	-.023	-.021
Brand Image	.081	**.156**[*]	-.040	.074	**.164**[*]
Convenience	-.109	.119	.069	-.122	.078
Repurchase	-.093	**.190**[*]	.080	-.120	-.071

Note: p<.01**, p<.05*.

Table-6

Correlation between different study variables

	Usefulness	Brand Image	PQ relationship	Involvement	QC mark	convenience	Repurchase
Usefulness							
Brand image	**.424****						
PQ relation	**.196****	-.005					
Involvement	**.284****	.027	**.151***				
QC mark	**.215****	.066	-.037	.114			
Convenience	**.390****	.073	**.218****	**.330****	**.236****		
Repurchase	.077	**.264****	-.133	-.015	**.147***	.036	

Note: p<.01**, p<.05*, QC-Quality certification, PQ-Price Quality

Table-7

Multiple Regression Analysis to assess the relationship between dependent variable

(repurchase decision) and independent variables.

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.127	1.202		3.433	.001
	Mean_Use	-.018	.147	-.011	-.125	.901
	Mean_Brand	.531	.158	.270	3.362	.001
	Mean_PQrelation	-.231	.135	-.126	-1.705	.090
	Mean_involvement	-.057	.151	-.029	-.374	.709
	Mean_convenience	.129	.183	.057	.705	.482
2	(Constant)	4.106	1.188		3.458	.001
	Mean_Brand	.522	.141	.265	3.697	.000
	Mean_PQrelation	-.233	.134	-.127	-1.733	.085
	Mean_Involvement	-.060	.148	-.031	-.407	.685
	Mean_convenience	.122	.174	.054	.703	.483
3	(Constant)	3.992	1.151		3.468	.001
	Mean_Brand	.523	.141	.265	3.709	.000
	Mean_PQrelation	-.236	.134	-.129	-1.767	.079
	Mean_convenience	.101	.166	.045	.612	.541
4	(Constant)	4.372	.968		4.518	.000
	Mean_Brand	**.529**	**.140**	**.269**	**3.776**	**.000**
	Mean_PQrelation	-.220	.131	-.120	-1.683	.094

Dependent Variable: Consumers' repurchase decision.

Table-8

Moderated Multiple Regression (MMR) analysis to assess moderating effect of Quality certification (QC) mark on Brand Image.

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.554	.749		4.747	.000
	Mean_Brand	.277	.183	.140	1.515	.131
	Interaction1	.043	.022	.183	1.982	.049
2	(Constant)	4.442	.467		9.503	.000
	Interaction1	.065	.017	.273	3.846	.000

Dependent variable: Consumers' repurchase decision.

Table-9

Moderated Multiple Regression (MMR) analysis to assess the relationship between brand image on Gender.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.611	.753		4.799	.000
	Mean_Brand	.430	.148	.220	2.912	.004
	Interaction2	.149	.077	.146	1.927	.056

Dependent Variable: Consumers' repurchase decision.