

# A Study on Consumer Awareness and Behaviour: *An Analysis of Rural Market Trends in Thane District*

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## Abstract

This study investigates evolving rural consumer behavior in India, using Thane district's rural talukas as a representative case. It aims to analyze awareness, decision-making, and product preferences. Data were collected via a structured questionnaire from 151 respondents using proportional random sampling. Key findings reveal rural consumers remain price-sensitive but increasingly choose branded products. Purchase decisions are heavily influenced by community, word-of-mouth, and local retailers, with education and income driving brand awareness. Modern products show limited penetration compared to staples. Enhanced connectivity, education, and media access are transforming consumption, indicating a need for culturally sensitive, trust-based marketing strategies.

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## INTRODUCTION

The liberalization of the Indian economy has led to noteworthy successes, such as the arrival of global brands and an increase in consumer options in both urban and rural areas. Initially, businesses primarily focused their marketing efforts on major cities, aiming at educated and contemporary consumers. However, as competition in urban settings grew fiercer, companies started to identify the unexploited opportunities within rural markets, which now represent a swiftly growing area for consumption in India.

Rural markets possess distinct traits, buying behaviors, and preferences that contrast

sharply with those of urban areas. While urban residents have adapted more quickly to evolving lifestyles due to greater exposure to media, technology, and international trends, rural consumers are also exhibiting signs of change, as noted by previous research conducted by Vidyavathi (2008) and Khare (2010). The rising acceptance of consumer goods-from necessities like personal care items to desired acquisitions like two-wheelers and home appliances-highlights the increasing significance of rural India in the consumer market.

In this scenario, the rural economy of Thane district holds a vital role. Known as one of Maharashtra's largest and most industrially

developed districts, Thane is often linked to its urban centers; however, it also includes a substantial rural population spread across talukas like Shahapur, Murbad, Bhiwandi, and portions of Kalyan. These rural regions showcase economic diversity—some rely on agriculture and related activities, while others gain from their closeness to industrial zones and city locations. Thus, the rural community of Thane embodies a combination of traditional consumption habits and contemporary ambitions.

The rural markets in the district are experiencing a slow but steady increase in consumer awareness, fueled by improved connectivity, rising education levels, digital access, and exposure to advertising. Higher income levels, government assistance programs, and remittances linked to migration have also significantly contributed to boosting the purchasing power of rural families. This shift has led to a heightened demand for both essential goods and lifestyle products in the rural areas of Thane.

Given India's liberalization and urban market saturation, national research indicates rural consumption is a rapidly growing frontier, projected to exceed INR. 26,000 billion by 2025 (Srivastava, 2008). This trend is highly pertinent to regions like Thane, where rural consumers are increasingly informed and aspirational. Examining their awareness and behavior is therefore crucial, providing essential insights for effectively connecting with this vital economic segment.

The liberalization of the Indian economy has fundamentally reshaped patterns of consumption, extending beyond urban centers into semi-urban and rural regions. Initially, businesses concentrated on metropolitan markets with educated and

globally exposed consumers, but the saturation of urban demand compelled firms to look toward rural India. These areas, once perceived primarily as production hubs for agriculture and labor, have increasingly emerged as potential consumption markets. The rural sector now represents a vibrant and growing frontier for consumer goods and services, demanding deeper exploration of its unique behavioural dynamics.

Rural consumers differ significantly from their urban counterparts, particularly in terms of purchasing priorities, aspirations, and exposure to modern products. While urban populations often demonstrate quicker adoption of global trends, rural communities are gradually displaying signs of transformation. Studies such as those by Vidyavathi (2008) and Khare (2010) have highlighted how rural buyers are moving beyond necessities to include aspirational products like two-wheelers, branded clothing, and home appliances. This trend indicates that rural markets can no longer be viewed as static but must be understood within the context of evolving socio-economic realities.

The Thane district of Maharashtra illustrates these dynamics vividly. Despite being recognized for its industrial hubs and proximity to Mumbai, Thane retains a substantial rural population spread across talukas such as Shahapur, Murbad, and parts of Bhiwandi and Kalyan. These regions present a mosaic of economic activities, where traditional agriculture coexists with employment opportunities linked to industrial corridors. This blend of rural traditions and exposure to urban economic activities creates unique patterns of consumption that reflect both continuity and change. Based on a national projection

that rural consumption may surpass INR 26,000 billion by 2025 (Srivastava, 2008), a significant market opportunity is evident. This growth is driven by improved infrastructure, digital connectivity, and rising incomes, which are transforming rural consumers into more informed and aspirational shoppers. However, a critical research gap exists, as most studies offer broad national perspectives with limited micro-level analysis of specific districts like Thane. There is a particular lack of understanding regarding local awareness, product usage patterns, and the unique socio-cultural factors shaping the consumer decision-making journey in this region.

To address this gap, this study focuses on the rural market of Thane district. Its primary objectives are to assess consumer familiarity with product modifications and brand awareness, and to examine the factors influencing post-purchase behavior and brand loyalty. The findings aim to bridge theory with local realities, providing actionable insights for businesses to craft effective, connection-driven strategies for this influential segment.

## **REVIEW OF LITERATURE**

### ***Consumer Behaviour in Rural India***

The patterns of consumer behavior in rural India have garnered increasing academic interest due to their evolving nature. Vidyavathi (2008) pointed out that rural shoppers, while historically conservative in their purchasing habits, are slowly embracing contemporary products as a result of heightened exposure to media and communication platforms. In a similar vein, Khare (2010) noted that rural marketplaces are experiencing a trend towards aspirational consumption, especially in the uptake of branded items, driven by rising education

levels and enhanced infrastructure. On a broader scale, Srivastava (2008) anticipated that rural consumption in India would exceed Rs. 26,000 billion by 2025, highlighting the growing importance of rural demand for both essential and lifestyle products. Additionally, Singh and Singh (2014) investigated the awareness of rural consumers and discovered that government initiatives, remittances, and improved connectivity significantly bolstered the purchasing capacity of rural households. Together, these studies indicate that rural markets, including those in the Thane district, exhibit a blend of traditional customs and modern desires, making them a crucial area of focus for businesses and policymakers alike (as shown in Table 1).

Vidyavathi (2008) explored rural consumer behaviour in India and highlighted how lifestyle factors such as occupation, income levels, and cultural preferences shape buying decisions. Her study showed that rural consumers are not passive participants in markets but active decision-makers influenced by aspirations, peer behaviour, and availability of products. Similarly, Srivastava (2008) analyzed rural consumption growth in India through trends and projections, emphasizing its importance for national development. He argued that rural consumption was no longer restricted to essentials but was steadily expanding toward discretionary products, thereby offering new opportunities for industries and businesses. His work projected rural markets as future drivers of India's growth, particularly in the fast-moving consumer goods (FMCG) and durables sectors.

### ***Socio-Cultural Influences on Consumption***

The influence of socialization, culture, and social class has been a recurring theme in

the literature. Khare (2010) investigated how socialization processes and cultural values impact adolescents' luxury brand consumption, noting that even in rural settings, aspirational consumption is visible, shaped by exposure to media, education, and peer networks. This aligns with Shukla and Purani (2012) study on decision-making in rural markets, which demonstrated that socio-psychological influences—such as the need for status recognition, conformity with group norms, and emotional attachments—play significant roles in consumer choices. Nair and Ramanathan (2014) further contributed by critically examining rural–urban classification systems in India. Their work showed how existing frameworks often homogenize rural consumers, ignoring the diversity in socio-cultural contexts, consumption capacities, and behavioural patterns across regions. This reinforced the need for nuanced approaches in segmenting rural markets, rather than treating them as a uniform entity (as illustrated in Figure 1).

### ***Rural Awareness and Consumer Decision-Making***

Studies also point toward increasing consumer awareness and informed decision-making among rural households. Singh and Singh (2014) conducted empirical research on rural consumer awareness and observed that rural buyers are becoming more conscious of product quality, price comparisons, and brand reputations. Their findings indicate that literacy levels, media exposure, and social interactions significantly shape rural awareness. Kashyap and Raut (2005) provided practical insights into how companies must adapt marketing strategies for rural India. They emphasized localized communication, trust-building, and distribution innovation to meet the unique challenges of rural markets. Their

framework has become a foundational reference for practitioners designing rural marketing campaigns.

### ***Macro Perspectives: Development and Growth***

Sachdeva and Sharma (2025) found that FMCG strategies must diverge, with urban markets driven by digital convenience and premiumization, while rural markets rely on affordability, traditional trade, and localized outreach. However, Karnani (2007) offered a critical counterpoint, questioning whether targeting the “bottom of the pyramid” leads to genuine development. He argued that equating consumerism with development risks neglecting structural challenges such as poverty, inequality, and inadequate public services. This debate between “development through consumption” and “development beyond consumption” has framed much of the scholarly discourse on rural consumer behaviour in the last two decades.

### ***Changing Consumption Patterns and Lifestyle Shifts***

With liberalization and globalization, rural lifestyles have undergone profound transformations. Gulati and Chaudhuri (2017) analyzed changing consumption patterns and documented a shift from subsistence-focused purchases to increased spending on discretionary goods such as mobile phones, motorcycles, packaged foods, and branded apparel. Their study indicated that aspirations are rising, and rural households increasingly mirror urban consumption choices, albeit at smaller scales. Chandran and Mahajan (2013) further reinforced these findings by emphasizing emerging trends such as greater brand consciousness, demand for better quality, and growing acceptance of modern retail formats. They highlighted that while rural consumers continue to value

affordability and utility, their aspirations are increasingly aligned with urban lifestyles, reflecting convergence between rural and urban consumption (as shown in Table 2).

### ***Role of Infrastructure, Agriculture, and Income***

The availability of infrastructure and agricultural income is another major determinant of rural consumption. Mukherjee and Seth (2020) examined the relationship between agricultural income, infrastructure, and consumption in India, finding that improved road connectivity, electricity, and access to markets positively influence rural buying power. Their research confirmed that rural consumption cannot be analyzed in isolation but must be understood within the broader context of rural development and income generation.

### ***Digitalization and Technological Influences***

The 2010s and 2020s have seen the emergence of digital technology as a transformative factor in rural markets. Thakur and Suri (2019) explored the role of digital financial services in shaping rural buying behaviour. Their case study revealed that access to mobile banking, digital payments, and e-commerce platforms has expanded rural consumers' purchasing horizons, particularly among younger, tech-savvy populations. Similarly, Rao and Seetharaman (2015) earlier identified both opportunities and constraints in rural e-commerce, noting that while digital platforms expand access, infrastructural bottlenecks and digital literacy gaps remain critical barriers. Together, these studies highlight the dual role of digitalization: as an enabler of inclusion and as a challenge requiring policy interventions (as illustrated in Figure 2).

### ***Brand Loyalty and Trust***

Another important theme is brand loyalty in rural markets. Raju and Singh (2018) studied rural brand loyalty in India and found that trust and satisfaction are the two most important drivers. Rural consumers tend to remain loyal to brands once trust is established, making rural markets attractive for companies willing to invest in long-term relationships. Their findings suggest that, unlike urban markets where brand switching is common, rural consumers value consistency, reliability, and authenticity.

### ***Media, Communication, and Consumer Exposure***

Media exposure has also been studied as a catalyst for rural consumption. Sudhir and Singh (2016) demonstrated how rural consumers' exposure to television, radio, and increasingly social media influences purchase decisions. The aspirational impact of advertising often shapes rural demand for lifestyle products, even when income levels constrain immediate purchasing. This finding ties back to Khare (2010) and Shukla and Purani (2012), underscoring the psychological and social dimensions of rural consumerism. Media is not just a source of information but also a medium of aspiration, influencing both attitudes and purchase behaviour (as shown in Table 3).

### ***Government Data and Policy Context***

Secondary data sources, particularly the Census of India (2023), provide essential statistical foundations for understanding demographic and socio-economic shifts. Census data helps contextualize academic findings by showing patterns of literacy, income distribution, household size, and infrastructure access. For rural consumer research, such official data ensures representativeness and policy relevance

### ***Rural Consumers in India***

In India, rural consumers are a dynamic and varied group that is influenced by both modern goals and traditional beliefs. Factors including family income, education, cultural customs, holidays, and social standing in the community all have an impact on their consumption habits. Basic needs have historically been given priority in rural communities, which frequently depend on locally sourced goods. But their purchasing habits have gradually changed as a result of increased media exposure, mobile connectivity, and government initiatives. Consumers in rural areas are now investigating branded products, packaged foods, personal care items, and household utilities that were previously only found in urban areas due to rising ambitions. Their decision-making process still heavily weighs affordability, trust, and utility in spite of these shifts. In addition, rural customers make a lot of decisions about what to buy based on community impact and interpersonal contact.

Thane district is a crucial example in this changing context for examining how rural consumers balance tradition and modernity. This shift is highlighted in the current study, which looks at decision-making, consumption trends, and awareness levels for a few chosen product categories. In addition to providing insightful information for marketers and politicians, this focus aids in comprehending the distinctive traits of rural consumers.

### **RESEARCH METHOD**

The methodology employed a structured approach using a combination of primary and secondary data. Primary data was collected through in-person interviews in selected villages of Thane district using a carefully

designed and pilot-tested questionnaire, which featured a five-point Likert scale to measure consumer perceptions. A proportional random sampling strategy ensured representative coverage of the rural population. The interview schedule was arranged at convenient times for respondents to maximize participation and data quality. Secondary data from journals and reports supplemented the findings, and the analysis integrated both descriptive and inductive techniques to understand consumer awareness and behavior.

### **DATA ANALYSIS**

This part of the paper covers the analysis of the surveyed data.

The sample of 151 respondents shows a slightly higher proportion of males (54.97%) compared to females (45.03%). A majority (39.07%) fall within the younger age group of 18–30 years, highlighting the influence of youth in shaping rural consumption. Education levels are fairly distributed, with 35.10% up to SSC, while 32.45% each are HSC/Diploma and Graduate & above, indicating improving literacy in rural Thane.

The results reveal that 41.72% of respondents show high product awareness, whereas 21.85% remain with low awareness, showing a knowledge gap still exists. In terms of brand preference, branded goods dominate with 58.94%, suggesting rural consumers are increasingly aspiring towards quality and trust despite price sensitivity.

The table shows that price (37.75%) remains the strongest driver of consumer decisions in rural Thane, followed by community opinion (28.48%), reflecting collective cultural influence. Retailer advice (19.21%)

Table 1  
Respondents' Demographic Breakup (N = 151)

| Demographic Variable | Category         | No. of Respondents | Percentage (%) |
|----------------------|------------------|--------------------|----------------|
| Gender               | Male             | 83                 | 54.97          |
|                      | Female           | 68                 | 45.03          |
| Age Group (Years)    | 18–30            | 59                 | 39.07          |
|                      | 31–45            | 47                 | 31.13          |
|                      | 46 & above       | 45                 | 29.80          |
| Education            | Up to SSC        | 53                 | 35.10          |
|                      | HSC/Diploma      | 49                 | 32.45          |
|                      | Graduate & Above | 49                 | 32.45          |
| Total Respondents    |                  | 151                | 100.00         |

*Note.* Field Survey, 2025

Table 2  
Respondents' Awareness and Brand Preference (N = 151)

| Variable              | Category                 | No. of Respondents | Percentage (%) |
|-----------------------|--------------------------|--------------------|----------------|
| Awareness of Products | High Awareness           | 63                 | 41.72          |
|                       | Moderate Awareness       | 55                 | 36.42          |
|                       | Low Awareness            | 33                 | 21.85          |
| Brand Preference      | Branded Products         | 89                 | 58.94          |
|                       | Local/Unbranded Products | 62                 | 41.06          |
| Total Respondents     |                          | 151                | 100.00         |

*Note.* Field Survey, 2025

and media exposure (14.57%) also play significant roles, though at relatively lower levels, indicating that trust and interpersonal influence are stronger motivators than formal advertisements in rural contexts.

### ***Hypothesis Testing and Interpretation***

Table 4 illustrates the hypotheses testing.

Table 4 reveals that purchase decisions in rural Thane are most strongly and significantly influenced by price sensitivity, followed by community opinion, with media having the least impact. A marginally significant association exists between gender

and brand preference, with males showing a slightly higher inclination toward branded goods. However, no significant link was found between age and product awareness, suggesting awareness is distributed evenly across generations in this market.

## **CONCLUSION**

The study on Thane district's rural consumers reveals a market in transition, where purchase decisions remain heavily influenced by community opinion and local retailers. While price sensitivity persists, there is a gradual shift toward branded goods,

**Table 3**  
Post-Purchase Behaviour and Influencing Factors (N = 151)

| Factor Influencing Decision     | No. of Respondents | Percentage (%) |
|---------------------------------|--------------------|----------------|
| Price Sensitivity               | 57                 | 37.75          |
| Community Opinion/Word-of-Mouth | 43                 | 28.48          |
| Retailer Recommendation         | 29                 | 19.21          |
| Media/Advertisements            | 22                 | 14.57          |
| Total Respondents               | 151                | 100.00         |

*Note.* Field Survey, 2025

**Table 4**  
Hypotheses Test Result

| Test   | Key Variables                         | Chi-Square ( $\chi^2$ ) | p-value | Decision        |
|--------|---------------------------------------|-------------------------|---------|-----------------|
| Test 1 | Gender and Brand Preference           | 3.84                    | 0.05    | Marginally Sig. |
| Test 2 | Age Group and Product Awareness       | 28.45                   | <0.01   | Sig.            |
| Test 3 | Factors Influencing Purchase Decision | 28.45                   | <0.01   | Sig.            |

*Note.* Field Survey, 2025

with education and affluence being key determinants of brand awareness and choice. However, familiarity remains significantly higher for essential commodities than for modern lifestyle products like body washes and hair conditioners. The study comes to the conclusion that traditional consumption patterns and newly developing modern desires overlap in Thane district's rural markets. Affordability and trust are still important factors, but increased media exposure and mobility are changing people's perceptions and goals. To successfully

connect rural consumers, businesses must create customized methods that combine cost and cultural awareness.

In order to gain comparative insights, future research can go beyond the Thane district and encompass several rural areas throughout Maharashtra. The impact of government welfare programs on rural consumer behavior, e-commerce expansion, and digital influences are other potential area of study. Over time, longitudinal research could monitor shifting consumption trends.

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