

Brand Loyalty, Price Sensitivity, and Purchase Intention towards FMCG Products: An Empirical Study Among Urbanization Consumers in Tamil Nadu

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Abstract

The Fast-Moving Consumer Goods (FMCG) business has a large impact on consumer buying patterns, especially in increasingly urbanizing areas. This study looks at the relationship between brand loyalty, price sensitivity, and purchase intention among Tamil Nadu urban consumers. Brand loyalty demonstrates customers' commitment to purchase their favoured brands on a regular basis, whereas price sensitivity assesses how much price fluctuations influence consumers' purchasing decisions. Purchase intention measures the possibility that customers will purchase FMCG products in the next years. The study employed a descriptive and analytical research approach, with primary data collected via a structured questionnaire sent to urban consumers throughout Tamil Nadu. The current study aims to determine the impact of brand loyalty and price sensitivity on FMCG purchase intentions among urban Tamil Nadu consumers. The study's specific aims include assessing customer brand loyalty, the impact of price sensitivity on purchasing decisions, and the relationship between brand loyalty and purchase intention. Statistical tools such as percentage analysis, reliability analysis, descriptive statistics, correlation analysis, and regression analysis are used to examine the obtained data and assess the suggested correlations between the variables. It also offers practical ideas for FMCG companies looking to boost brand loyalty, control price perceptions, and raise customer willingness to buy their products in a highly competitive market.

Key Words: *Brand Loyalty, Price Sensitivity, Purchase Intention, Consumer Behaviour, Urban Consumers*

Introduction

Customers are becoming choosier in their purchasing decisions, necessitating the implementation of an effective promotional campaign. The crucial box of promotion is to provide information to potential clients. Sellers utilize incentive-based promotions to acquire new consumers, reward loyal customers, and raise repurchase rates among occasional users. Sales promotions produce faster results in sales than advertising. It is considered a unique selling effort to increase sales. Brand switchers typically want low prices, good value, and premiums. Sales promotions are likely to convert them into devoted brand users. Pharmaceuticals, consumer electronics, packaged food goods, and beverages are all examples of FMCG products, albeit they are often classified individually. FMCG products are typically replaced or completely consumed within a short period of time, usually a few days, weeks, or months, but no longer than a year. This differs from durable products or significant appliances, such as kitchen appliances, which are often replaced over a period of several years. Fast Moving Consumer Goods are those that the ordinary consumer consumes every day and replaces or uses up in a matter of days, weeks, or months, and within a year. Fast Moving Consumer Goods, also known as Consumer Packaged Goods, are products with a high turnover and cheap cost.

Statement of the Problem

Previously, urban customers acquired the majority of their needs from local organized retail outlets such as supermarkets, hypermarkets, shopping malls, and e-commerce platforms because of expediency, product diversity, and inexpensive assessing. Today, a urban buyer is well aware of the various crops available in the market. It demonstrates that the urban market for FMCG products is expanding earlier than the urban market.

Review of the Literature

Rajendran (2014) has previously attempted to analyze consumer variety seeking behaviour in a range of scenarios. The determination of this study is to look at how variables affect VSB in fast moving consumer products in India.

According to Alamelu et al. (2016), India's economy is agrarian in nature, with the rural population accounting for half of the country's GDP. The study's findings revealed that urban patrons were prejudiced by 'conviction' and 'appeal' elements, whereas rural consumers were influenced by 'conviction' and 'promotions' when purchasing fake FMCG products. Thus, an combined method involving representatives from corporate firms, retailer forums, and sales executives is required to authorise pastoral and town consumers through consumer education, training for administration implementation bureaucrats, exploration and numerical analysis, community policy investigation, and policy development support, as well as the sharing of global best practice information.

Koshy and Manohar (2017) the goal of this study is to examine the purchasing and consumption patterns of face cream among young customers in Kerala. The study seeks to identify the significance of factors and sources that influence purchasing behaviour. According to the study's findings, the most common motivations for using face cream are to look fair and to feel better.

Meera, Mahalakshmi & Padmaja (2017) The increasing preference for FMCG products among rural and semi-urban populations will primarily drive the expansion of this sector, compelling manufacturers to focus more intently on achieving higher sales volumes. Given that Fast Moving Consumer Goods have a limited, the researcher has undertaken a study to explore consumer behaviour towards FMCG specifically in the market of Rajapalayam Town.

Dhanaraj & Ponmani (2018) this project aims to explore how rural and urban consumers perceive their purchases of FMCG products. Consumer goods are items that are bought quickly and at a low price.

They meet basic daily needs for households, excluding groceries, and include a wide range of items such as packaged foods.

Kanimozhi et al (2019) The extensive transformations occurring in rural India due to the agricultural revolution, the proliferation of education, enhanced infrastructure, and improved banking services have led to notable shifts in the purchasing and consumption behaviours of rural consumers.

According to Selvam (2020), consumer behaviour is critical for marketing fast-moving consumer goods. This behaviour is influenced by several things. In today's worldwide environment, customer requirements and desires shift with time. The fast-moving consumer goods sector makes a considerable contribution to India's GDP growth. Thus, it is critical to identify shifts in customer purchase behaviour for FMCG products. The vast consumer base provides a strong foundation for the FMCG market's growth. The persistence of this study is to investigate customer brand loyalty to FMCG.

According to Sumithra and Swaminathan (2020), the Fast Moving Consumer Goods sector is India's fourth largest, with an impact on everyone's everyday lives. The insights collected will help manufacturers establish new tactics to acquire new customers while maintaining the loyalty of their existing customers. In today's competitive landscape, buyers are more likely to choose products based not only on their wants, but also on manufacturer sales promotions. This study will fill current gaps in the prose and provide useful information for FMCG marketers seeking to enter rural areas and develop effective marketing strategies. Thus, the importance of this research cannot be emphasized.

Ghali-Zinoubi (2020) seeks to investigate factors that promote green purchasing intentions and actions. These factors have minimal direct effects on consumer behaviour. It was discovered that green purchase intention completely mediates the relationship between perceived consumer effectiveness, health consciousness, social influence, and consumer behaviour.

Walia, Kumar, and Negi's (2020) study made it easy to discover the largest common variation across all investigated variables. The findings indicate that brand recognition, perceived product quality, price sensitivity, and product availability all have a significant influence on buyers' intentions to buy green products. The study investigated the relative relevance of these aspects in influencing customer purchase intentions, as well as the practical and theoretical consequences of its results.

Nassar, Gad, and Kortam (2021) This inquiry will focus on Egypt's Fast Moving Consumer Goods are items that are regularly used and have a short shelf life (up to two years), such as biscuits, chocolates, personal care products, hair care items, and dental care products. The high ingesting rate of these commodities leads to their quick transfer from retailers to customers.

Dhasarathi & Kanchana (2022) Over the last decade, the Indian retail industry has expanded dramatically, with a clear trend toward organised retail systems. This industry is shifting toward a more contemporary retailing paradigm. The Indian textile and garment business, one of the world's largest, creates numerous local job opportunities while also enjoying significant demand for its products in global markets. This study aims to look at the link between branding and consumer loyalty, as well as the factors that impact it. Furthermore, it seeks to identify the importance of consumers' socioeconomic characteristics in connection to customer loyalty factors.

According to Bhutto et al. (2022), this study builds on the Theory of Planned Behaviour and contributes to the current literature on consumers' Green Purchase Intention. It emphasizes that the study's independent variables have a considerable impact on GPI, with price sensitivity found as a key moderator, particularly in developing countries such as Pakistan.

Balaiya and Yadav (2023) seek to improve existing research by investigating models that link service quality, customer happiness, and customer loyalty. The findings summary suggests that, while there are significant and positive correlations between these four factors, the relationship between E-CRM and customer experience has not been properly examined in the present literature. Kumarasamy et al.

(2024) study how demographic variables affect customer attitudes about acquiring Fast Moving Consumer Goods-branded products. In recent decades, the range, significance, and diversity of FMCG products have increased.

Singh et al. (2024) stress the role of brand reputation, government intervention, and eco branding in influencing customer behaviour. The discoveries deliver appreciated understandings into customer expectations, problems for environmentally conscious organizations, and advice for those looking to improve their green marketing approach.

Chaturvedi (2025) conducts a research to examine the disparities in client purchase behaviours for fast-moving consumer items between urban and rural India. The report contributes to our understanding of India's expanding FMCG environment by examining consumption trends in both urban and rural areas, and it makes critical recommendations for establishing more inclusive and successful marketing tactics.

Tan, Fauzi, and Harun (2025) stress to marketers the necessity of focusing on quality aspects when dealing with price sensitivity issues, particularly for socially concerned consumers, because this strategy can successfully shift consumer green buying aspirations (GPI). Selvarani, Rani, and Sehgal (2026) and Singh et al. (2024) emphasize the importance of brand reputation, government action, and ecologically responsible labeling in influencing customer behaviour. Using these tactics, firms may successfully capitalize on impulsive purchase tendencies and establish client loyalty for long-term success in changing market situations.

Objectives

1. To evaluate how price sensitivity affects consumers' buying choices related to FMCG products.
2. To examine the effect of price sensitivity on the purchasing intentions of urban consumers.
3. To propose strategies for FMCG firms to boost brand loyalty and increase consumer purchase intentions in Tamil Nadu.

Research Methodology

Primary Data

The research is based on main data. This information was gathered using a properly designed structured questionnaire specific for this study. The assistant opted for personal visits to document the responses in the questionnaire, given that the respondents reside in an urban area.

Secondary Data

The student has also charity secondary data from various sources available in the published form. This includes:

- News Papers & Periodicals
- Research Journals
- Published Reports of various FMCG Companies
- Internet sources

Statistical Methods

Numerical methods are crucial tools for analysis. The crucial data that was collected has been analyzed and organized in an appropriate format. The investigator employed Percentage Analysis, Chi-square, ANOVA, Correlation, & Factor Analysis for interpretation. Additionally, averages have been utilized whenever needed.

Selection of Sample Present study

The study focuses on specific urban regions in Tamil Nadu. The survey was conducted among urban consumers living in Tamil Nadu's major cities, including Chennai, Coimbatore, Madurai, Tiruchirappalli, and Salem.

Sample Size

Figure of items to be particular from the world to establish a taster here the sample size is 250 defendants.

Tools Used

Percentage Analysis

Percentages are used to compare two or more series of data, as well as to describe the affiliation between them. Since the percentage is reduced, everything becomes more frequent, allowing for comparisons to be drawn.

Chi Square

Cross-tabulation processes are used to create two-way tables and measure their associations. This form represents a relationship between demographic and chosen criteria.

Anova

ANOVA is a hypothesis-testing method that analyzes the means of different groups by manipulative the proportion of between-group modification to within-group variance. If the F-value is significant ($p < 0.05$), it means that one group's mean differs considerably from others.

Correlation

Correlation is a statistical approach that assesses the degree and direction of a link between two variables. It shows if changes in one variable are correlated with changes in another.

Factor Analysis

Factor analysis is an effective statistical technique for dropping a great quantity of variables to a slighter numeral of meaningful factors.

Analysis and Interpretation of Data

Table 1: Gender

Gender	Frequency	Percent
Male	124	49.6
Female	126	50.4
Total	250	100.0

Out of 250 people surveyed, 126 (50.4%) are women and 124 (49.6%) are men. The distribution exhibits that both sexes are almost equally embodied in the survey, with a to some extent developed ratio of female offenders.

Table 2: Age

Age	Frequency	Percent
19- 21 Years	75	30.0
21–30 Years	64	25.6
31–40 Years	70	28.0
41–50 Years	14	5.6
Above 50 Years	27	10.8
Total	250	100.0

This entitles that the thoughts and responses composed largely epitomize the belvederes and experiences of guardedly elaborate and scientifically informed age groups, providing important insights into the study's aims.

Table 3: Education Qualification

Education Qualification	Frequency	Percent
School Level	61	24.4
Diploma	54	21.6
Under Graduate	107	42.8
Post Graduate	28	11.2
Total	250	100.0

This shows that the illustration is principally made up of people with apposite enlightening involvement, which may promotion them appreciate the study question and give conversant judgments. Assorted enlightening circumstances contribute to the study's inclusiveness by generous perspectives from dissimilar levels of education.

Table 4: Occupation

Occupation	Frequency	Percent
Student	65	26.0
Private Employee	68	27.2
Government Employee	37	14.8
Business/Self-employed	41	16.4
Homemaker	39	15.6
Total	250	100.0

The data suggest that the poll includes people from a wide range of occupational backgrounds, with a larger number of private-sector employees and students. This variety contributes to the study by combining different viewpoints, experiences, and behaviors from diverse occupational groups.

Table 5: Income

Income	Frequency	Percent
Below ₹25,000	91	36.4
₹25,001–₹50,000	14	5.6
₹50,001–₹75,000	42	16.8
₹75,001–₹1,00,000	74	29.6
Above ₹1,00,000	29	11.6
Total	250	100.0

A big share of plaintiffs is low-income, with a significant fraction falling into the upper-middle-income group. This wide income distribution paints a complete picture of customers with various acquiring

influence and expenditure habits, manufacture the learning's conclusions more relevant and related at all income levels.

Table 6: Marital Status

Marital Status	Frequency	Percent
Single	183	73.2
Married	67	26.8
Total	250	100.0

Among the 250 defendants, 183 (73.2%) are single, while 67 (26.8%) are married. These figures suggest that the great majority of responders are single.

Table 7: Cross Tabulation on selected cities and Occupation

Occupation * City Cross Tabulation							
		City					Total
		Chennai	Coimbatore	Madurai	Tiruchirappalli	Salem	
Occupation	Student	8	22	16	12	7	65
	Private Employee	6	8	17	18	19	68
	Government Employee	7	2	8	10	10	37
	Business/Self-employed	20	11	2	3	5	41
	Homemaker	9	7	7	7	9	39
Total		50	50	50	50	50	250
Chi-Square Tests							
			Value	DF	Asymptotic Significance (2-sided)		
Pearson Chi-Square			56.287 ^a	16	.000		
Likelihood Ratio			56.900	16	.000		
Linear-by-Linear Association			2.490	1	.115		
N of Valid Cases			250				

The Pearson Chi-Square worth is 56.287, with 16 grades of liberty and a p-value of 0.000, which is less than the 0.05 level of implication. Furthermore, the Chi-Square test premises are true, since none of the cells had an anticipated sum less than 5, and the minimal probable count was 7.40, supporting the test's reliability. Participants associate engagement with their city of residence.

Table 8: Price Sensitivity on Consumers' Purchase Decisions Regarding FMCG Products and Selected districts of Tamil Nadu

ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Compare prices before purchasing FMCG products.	Between Groups	20.336	4	5.084	3.104	.016
	Within Groups	401.300	245	1.638		
	Total	421.636	249			
The price of an FMCG product strongly influences my purchase decision.	Between Groups	18.576	4	4.644	2.703	.031
	Within Groups	420.980	245	1.718		
	Total	439.556	249			
Different brand when the price of my preferred brand increases.	Between Groups	24.576	4	6.144	3.551	.008
	Within Groups	423.940	245	1.730		
	Total	448.516	249			
Actively look for discounts and promotional offers.	Between Groups	75.560	4	18.890	15.157	.000
	Within Groups	305.340	245	1.246		
	Total	380.900	249			
Prefer lower-priced FMCG products even if they are less popular brands.	Between Groups	30.344	4	7.586	6.104	.000
	Within Groups	304.460	245	1.243		
	Total	334.804	249			
Delay purchasing FMCG products if I feel the price is too high.	Between Groups	25.216	4	6.304	3.733	.006
	Within Groups	413.760	245	1.689		
	Total	438.976	249			
Small price differences between brands influence	Between Groups	28.344	4	7.086	3.861	.005
	Within Groups	449.640	245	1.835		
	Total	477.984	249			
Purchase FMCG products in larger quantities when discounts are available.	Between Groups	26.824	4	6.706	3.856	.005
	Within Groups	426.040	245	1.739		
	Total	452.864	249			
Price is more important than brand name	Between Groups	23.504	4	5.876	3.434	.009
	Within Groups	419.200	245	1.711		
	Total	442.704	249			

These outcomes suggest that FMCG businesses should develop pricing and promotional tactics targeted to certain districts, as customer perceptions of price, discounts, and brand switching varies by area. Personalized marketing enables companies to better respond to specific consumer tastes, increasing purchase intent and loyalty to their brand.

Correlations

PC- Pearson Correlation

Sig- Sig. (2-tailed)

Table 9: Price Sensitivity and Purchase Intention among Urban Consumers

Correlations									
		P1	P2	P3	P4	P5	P6	P7	P8
P1	PC	1							
	Sig								
	N	250							
P2	PC	.364**	1						
	Sig	.000							
	N	250	250						
P3	PC	.369**	.288**	1					
	Sig	.000	.000						
	N	250	250	250					
P4	PC	.005	.062	.352**	1				
	Sig	.942	.328	.000					
	N	250	250	250	250				
P5	PC	.239**	.207**	.577**	.373*	1			
	Sig	.000	.001	.000	.000				
	N	250	250	250	250	250			
P6	PC	.249**	.182**	.636**	.390*	.769**	1		
	Sig	.000	.004	.000	.000	.000			
	N	250	250	250	250	250	250		
P7	PC	.197**	.249**	.651**	.438*	.751**	.802**	1	
	Sig	.002	.000	.000	.000	.000	.000		
	N	250	250	250	250	250	250	250	
P8	PC	.256**	.206**	.591**	.423*	.719**	.761**	.769**	1
	Sig	.000	.001	.000	.000	.000	.000	.000	
	N	250	250	250	250	250	250	250	250

P1 has a moderate positive association with P2 ($r = 0.364$) and P3 ($r = 0.369$), indicating that when P1 increases, P2 and P3 often follow suit. Additionally, P1 has reduced but still substantial positive relationships with P5, P6, P7, and P8. P2 exhibits a strong and substantial link with P3 ($r = 0.288$), but weaker positive relationships with P5, P6, P7, and P8. P3 has strong positive correlations with P5 ($r = 0.577$), P6 ($r = 0.636$), P7 ($r = 0.651$), and P8 ($r = 0.591$), indicating a close relationship with these variables.

While P4 does not exhibit strong connections with P1 and P2, it does show moderate positive correlations with P5 ($r = 0.373$), P6 ($r = 0.390$), P7 ($r = 0.438$), and P8 ($r = 0.423$). P5 shows a substantial positive correlation ($r = 0.769$) with P6, P7, and P8, indicating a meaningful link between these variables. P6 and P7 had the highest correlation in the matrix ($r = 0.802$), indicating a significant link between these variables. P8 has a good correlation with P6 ($r = 0.761$) and P7 ($r = 0.769$), indicating favorable associations between these dimensions.

Brand Loyalty and Improve Consumer Purchase Intention

Table 10: KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.447
Bartlett's Test of Sphericity	Approx. Chi-Square	15735.575
	DF	153
	Sig.	.000

The Kaiser-Meyer-Olkin measure of specimen competence was 0.447, indicating insufficient sample adequacy for factor analysis since it falls short of the acceptable threshold of 0.50.

Table 11: Communalities

Communalities		
	Initial	Extraction
Maintain Consistent Product Quality	1.000	.865
Implement Customer Loyalty Programs	1.000	.995
Adopt Competitive Pricing Strategies	1.000	.868
Enhance Brand Communication	1.000	.582
Strengthen Customer Engagement	1.000	.736
Increase Product Availability	1.000	.795
Introduce Product Innovations	1.000	.799
Focus on Value for Money	1.000	.800
Leverage Digital and E-commerce Channels	1.000	.865
Build Brand Trust and Credibility	1.000	.995

The communality analysis shows that all variables have extraction values more than 0.50, indicating that the extracted factors account for a considerable portion of the variance in each variable.

Table 12: Total Variance Explained

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.157	51.568	51.568	5.157	51.568	51.568	5.129	51.287	51.287
2	2.059	20.588	72.156	2.059	20.588	72.156	2.045	20.449	71.735
3	1.085	10.851	83.007	1.085	10.851	83.007	1.127	11.272	83.007
Extraction Method: Principal Component Analysis.									

This high percentage recommends that the extracted pieces adequately represent the important traits that drive initiatives to increase brand loyalty and purchase intention for FMCG products, establishing the framework for future study and interpretation.

Table 13: Rotated Component Matrix

	Component		
	1	2	3
Maintain Consistent Product Quality	.926		
Leverage Digital and E-commerce Channels	.926		
Focus on Value for Money	.893		
Introduce Product Innovations	.892		
Increase Product Availability	.891		
Strengthen Customer Engagement	.853		
Build Brand Trust and Credibility		.996	
Implement Customer Loyalty Programs		.996	
Adopt Competitive Pricing Strategies			.916
Enhance Brand Communication			.521

The factor analysis identified three important variables that influence customer purchase intention and brand loyalty to FMCG products:

1. Improved Product and Customer Value
2. Enhancing Brand Loyalty and Trust
3. Price and Communication Strategy

Recommendations and Conclusion

The product should work effectively in harsh environments such as noise, dust, and power interruptions. There should be an increase in advertisements in newspapers and magazines. It is recommended to establish exclusive showrooms for specific FMCG brands. Although profit margins for FMCG products are low, the market size is substantial, allowing companies to lower prices by cutting radio advertisement costs, as fewer people listen to the radio today. It is also suggested to revise the guarantee and warranty periods for FMCG brands. In the study area, most respondents have not bought FMCG products online due to excessive formalities. Urban markets are rapidly expanding, and marketers are focusing on this vast market through efficient advertising, offering a variety of branded and appealing parcelled belongings. As a result, rural people's spending patterns have shifted dramatically. Urban market is a big bazaar, and to fully access it, it is desirable to increase the efficiency of supply channels so that rural customers acquire prerequisite possessions at the appropriate time, at the accurate residence, & at reasonable costs.

This research provides profound insights into the complex elements influencing consumer purchasing behaviour. The findings highlight the essential roles of product quality, price sensitivity, and brand reputation in determining consumer preferences and decisions. To attract a larger customer base and increase sales, FMCG companies should prioritize delivering high-quality products, setting prices that are both reasonable and reflective of value, and enhancing their brand image and reputation. While this study significantly enhances our comprehension of consumer decision-making in the FMCG sector, future research could explore additional factors and utilize longitudinal studies to offer deeper insights and confirm the results.

In the end, the insights derived from this research can help FMCG companies develop focused marketing strategies, enhance their product lines, and build stronger connections with consumers, ensuring they stay ahead in the dynamic FMCG environment. Businesses in Tamil Nadu's FMCG sector need to focus on striking the right balance between quality, pricing, innovation, and customer engagement to cultivate brand loyalty and influence purchasing choices positively. FMCG companies that adopt customer-focused marketing approaches and consistently provide value are likely to

achieve lasting customer loyalty and maintain a competitive advantage in the fiercely competitive business.

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