Consumer Buying Pattern of Fairness Cream

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ABSTRACT The Indian economy, Asia's third-largest, has been growing briskly at above 8 percent for the last couple of years. Indian cities dominate a new catalog of the world's fastest-growing 100 cities in terms of urbanization, with three cities in top the 10. Globally, despite the worldwide economic slump, the personal care market in India has been growing at 13 percent per annum. The personal care product market is valued at USD 5.7 billion; its wellness service market was assessed at USD 2.9 billion in 2010. The personal care industry is directly aligned to the demographics of the region that it serves. With the median age at 25 years, India is among the world's youngest nations, as compared to 43 years in Japan and 36 years in the US. In addition, the country's population base of 1.2 billion is estimated to rise to 1.5 billion by the end of 2030.

Urbanization will also increase by 45 percent in the next 30 years. In recent times, Indian consumers have been looking for newer shopping experiences and products. Consumer concentration has shifted from traditional offerings to new generational ones; for instance, demand for soap cakes has shifted to liquid soaps, and shaving creams to foams and gels. It is quite evident that the cosmetics and toiletries industry in the developed markets is close to saturation and growth has slowed down. Meanwhile, countries such as India, with its growing economy, offer a lucrative market for large multinationals. As per a recent study by the Confederation of Indian Industries (CII), the Indian color cosmetics and skin care markets have been increasing for the last two years and have recorded a growth rate of 20 percent in 2010. Consequently, this market has already experienced the entry of several brands, including MAC Cosmetics, Channel, Givenchy, Versace, Red Earth, The Body Shop, Christian Breton, ArtDeco and MAX Factor. Several of the foreign players are expanding; for instance, Baccarose is expanding its Parcos brand cosmetics stores, as are the MKP and Cosmos brands. This report demonstrates that now is just the right time for global cosmetics and skin care companies to participate in the growth story.

According to some researchers the Indian personal care industry will witness 25 percent growth rate in the next few years. The Emerging Market Forum declared that the per capita income of India is expected to increase about 18 times by 2039, while disposable income for households is estimated to grow three times by 2025. Globalization, rise in incomes, greater awareness about self needs and a change in Personal Care Products.The annual value of personal products business in India, including oral care, hair cares and skin cares products, is currently estimated to be Rs 54.6 bn. Just five years ago personal products were considered to be luxury items and attracted a high excise duty of 120% (except the oral care category). These factors have been the catalysts in the exponential growth rate in the personal product category over the past five years.Personal care products are further divided into 6 categories: Oral care

- Hair care - oils
- Hair care - shampoos
- Skin care
- Cosmetics
- Feminine Hygiene

INTRODUCTION

In the present era of competition the existence of any business depends upon its consumers. Consumer is the king in the present business world. Gone are the days when producer or seller used to rule the business world. Today consumer is the main pillar on which and business stands. Due to entry of the MNC's (Multi National Corporation) there is a cut throat competition in the FMCG market. They have already established in urban markets and now in the rural and suburban areas are the thrust areas. Fast Moving Consumer Goods (FMCG) goods are popularly named as consumer packaged goods. Items in this category include all consumables (other than groceries / pulses) people buy at regular intervals. The most common in the list are toilet soaps, detergents, shampoos, toothpaste, shaving products, shoe polish, packaged foodstuff and house hold accessories and extends to certain electronic goods. These items are meant for daily of frequent consumption and have a high return. The Indian FMCG sector with a market size of US$14.8 billion is the fourth largest sector in the economy. The FMCG market is set to double from USD 14.7 billion in 2008-09 to USD 30 billion in 2012. FMCG sector will witness more than 60 per cent growth in rural and semi-urban India by 2010. Indian consumer goods market is expected to reach $400 billion by 2010. Hair care, house hold care, male grooming, female hygiene, and the chocolates and confectionery categories are estimated to be the fastest growing segments. At present, urban India accounts for 66per cent of total FMCG consumption with rural India accounting for the remaining 34per cent. However, rural India accounts for more than 40per cent consumption in major FMCG categories such

as personal care, fabric care and hot beverages. In urban areas, home and personal care category, including skin care, household care and female hygiene, will keep growing at relatively attractive rates. Within food segments, it is estimated that processed foods, bakery and dairy are long-term growth categories in both rural and urban areas. The growing incline of rural and semi- urban folks for FMCG products will be mainly responsible for the growth in this sector, as manufacturers will have to deepen their concentration for higher sales volumes.Individual items are of small value although all FMCG products put together account for a significant part of the consumer's budget. Often consumer spends little time on the purchase decision. Brand loyalties or recommendations of reliable retailer/dealer drive purchase decisions. Limited inventory of these products (many of which are perishable) are kept by consumer and prefers to purchase them frequently, as when required. A major portion of the monthly budget of each household is reserved for FMCG products. The volume of money circulated in the economy against FMCG products is very high, as the number of products the consumer use is very high.Brand switching is often induced by heavy advertisements, recommendation of the retailer or word of mouth competition in the FMCG sector is very high resulting in high pressure of margins. FMCG maintain intense distribution network. Companies spend a large portion of their budget on maintaining distribution networks new entrants who wish to bring their products in the national level need to invest huge sums of money on promoting brands. Manufacturing can be outsourced. A recent phenomenon in the sector was entry of multinationals and cheaper imports. Also the market is more pressurized with presence of local players in rural areas and state brands.

STATEMENT OF THE PROBLEM

In the rivalry society, there are many brands of fairness cream available in our country. There are various brands of fairness cream available in the market. They are playing an important role in fulfilling the needs of the fairness cream users. Many new companies which have an establish name in the field of business have also emerged as manufactures to boost up the scale of their brand of fairness cream.

By considering the position of the consumers, this study is undertaken to find out answer for the following questions.

1. What would be the brand preference for fairness creams?
2. What are all the factors which influencing the users about fairness creams?
3. What would be the satisfactory level of the users about fairness creams?
4. What are all the problems faced by the users regarding fairness creams?

SCOPE OF THE STUDY

The study is confined to consumers buying pattern of fairness cream in Gobichettipalyam town, Erode district. Though, the main objectives of this study is to know the consumer buying pattern of fairness cream, the scope of the study extends to the following related aspects viz., satisfaction level of the users about fairness cream, brand preference, factors influencing the brand preference of fairness cream and problems faced by the fairness cream users.

OBJECTIVES

1. To study the brand preference of fairness cream users.
2. To find out the factors which are influencing the users to

purchase of particular brand of fairness cream.
3. To examine the level of satisfaction of the users regarding the consumption of fairness cream.
4. To identify the problem faced by the fairness cream users.

HYPOTHESIS OF THE STUDY

The following hypotheses are formulated by considering the objectives of the study, the researcher's theoretical knowledge, discussion and deliberations with field experts and from other research studies. These hypotheses are subjected to appropriate statistical test to enlighten the objectives of the study.

Ho1: There is no significant association between socio-economic characteristics (age, marital status, educational qualification, occupational status, size of the family, earning members in the family, annual income) of the sample respondents and their brand preference about fairness creams.

Ho2: There is a significant association between socio-economic characteristics (age, marital status, educational qualification, occupational status, size of the family, earning members in the family, annual income) of the sample respondents and their brand preference about fairness creams.

The statistical significance of this hypothesis has been tested with the help of chi-square test at 5per cent level of significant.

SAMPLING DESIGN AND METHODOLGY

Population of the present study is not exactly known. Hence, it was decided to apply non probabilistic – convenience sampling technique. The sample size of the present study is 100 and the sample respondents were selected by using convenience sampling technique.

AREA COVERED BY THE STUDY

The area of the study is confined to Gobichettipalyam town, Erode district.

COLLECTION OF DATA

The present study is carried out by adopting the formal interview techniques. Both primary data and secondary data are used. The present study largely based on the primary data. Because the information relation to the study is extremely scant.The secondary data were collected from the journals, magazine, text books and websites etc. The connected data were transformed into different tables and analyzed by using appropriate statistical techniques.

LIMITATION OF THE STUDY

In spite of all possible efforts to make the analysis more comprehensive and scientific a study of the present kind is bound to have certain limitations some of them are as follows.

The size of the sample is restricted. Therefore the limitations of a restricted sample size are applicable to the present study.

The data for the study have been collected exclusively by personal canvassing of interview schedule. The data so collected are subject to what may be called the error of response in some degree or other.

In some cases the customer are failed to give their opinion

categorically. In such situation, further questions are asked and logical conclusions are drawn based in their replies.

As the secondary data is collected from many sources, the gaps in one source are filled by referring to the other sources. Therefore, the authenticity of data is circumscribing by the reliability of data reported by the authorities. Hence any generalization needs an in-depth analysis.

BRAND PREFERENCE OF FAIRNESS CREAM USERS

Consumer may choose a particular brand because of various reasons. A particular brand indicate the consumer's attitude to words it.

TABLE 1
BRAND PREFERENCE OF FAIRNESS CREAM USERS

BRAND NAME	NO. OF CONSUMERS	PERCENTAGE
Fair & Lovely	20	20
Pear Natural	5	5
Emami Natural	3	3
Fair ever	16	16
Vicco Turmeric	8	8
Ponds	14	14
Lacto Calamine	11	11
Himalaya	8	8
Ever Youth	1	1
Garnier	4	4
Laxme	5	5
Dove	2	2
Vivel	1	1
Amway	2	2
Total	100	100

Table .1 shows that 20 per cent of the sample respondents prefer the brand of Fair & Lovely, 16 per cent of the sample respondents prefer the brand of Fair ever, 14 per cent of the sample respondents prefer the brand of Ponds, 11 per cent of the sample respondents prefer the brand of Lacto calamine, 8 per cent of the sample respondents prefer the brand of Vicco Turmeric and Himalaya, 5 per cent of the sample respondents prefer the brand of Pear Natural and Laxme, 4 per cent of the sample respondents prefer the brand of Garnier, 3 per cent of the sample respondents prefer the brand of Emami Natural, 2 per cent of the sample respondents prefer the brand of Dove and Amway, 1 per cent of the sample respondents prefer the brand of Ever youth and Vivel.

Hence, it is concluded that majority 20 per cent of the sample respondents prefer the brand Fair & Lovely.

SOURCE OF INFORMATION

The source through which the users have received the information about a particular brand plays an important role in modern marketing. In this regard, advertisement plays a role to describe about the particular brand advertising through various media. Hence it is decided to analyze the source through which the users get the information about the fairness cream.

TABLE 2
DISTRIBUTION OF SAMPLE RESPONDENTS ACCORDING TO SOURCE OF INFORMATION

SOURCE OF INFORMATION	NO. OF CONSUMERS	PERCENTAGE
Through TV advertisement	44	44
Radio	12	12
Friends & Relatives	24	24
News paper	8	8
Your self	11	11
Total	100	100

Table .2 shows that 44 per cent of the sample respondents prefer the brand through TV advertisement, 24 per cent of the sample respondents prefer the brand through Friends & Relatives, 12 per cent of the sample respondents prefer the brand through Radio, 11 per cent of the sample respondents prefer the brand through Yourself, 9 per cent of the sample respondents prefer the brand through News paper.

Hence, it is concluded that majority 44 per cent of the sample respondents prefer the brand through TV advertisement.

FREQUENCY OF USAGE

Most of the brands are instructed to use regularly time and some of the brands are given instructions to use it at the function time. Frequency of usage also differs because of the personal liking. To identify the most followed frequency of usage, it was classified into two group's namely a) regular b) function.

TABLE 3
DISTRIBUTION OF SAMPLE RESPONDENTS ACCORDING TO FREQUENCY OF USAGE

FREQUENCY OF USAGE	NO. OF CONSUMERS	PERCENTAGE
Regular	61	61
Function	39	39
Total	100	100

Table 3.3 shows that 61 per cent of the sample respondents are usage the fairness cream in regular and 39 per cent of the sample respondents prefer the function time.

Hence, it can be concluded that majority 61 per cent of the sample respondents are usage the fairness cream in regular.

DURATION OF PURCHASE

Frequency of the buying of the product is differ from one another, according to the usage. The frequency of term is classified into a) weekly b) monthly c) fort nightly

TABLE 4
DISTRIBUTION OF SAMPLE RESPONDENTS ACCORDING TO DURATION OF PURCHASE

DURATION OF USAGE	NO. OF CONSUMERS	PERCENTAGE
Weekly	25	25
Monthly	43	43
Fortnightly	32	32
Total	100	100

Table 4 shows that 43 per cent of the sample respondents are purchase the fairness cream monthly and 32 per cent of the sample respondents prefer the yearly and 25 per cent of the sample respondents prefer the weekly.

Hence, it can be concluded that majority 43 per cent of the sample respondents are prefer the fairness cream monthly.

TYPES OF PACKAGE

The behaviors of consumers are differing from one person to another. A consumer may purchase the fairness cream among the various packages such as bottle, sachet and

tube. There are all on behalf of their convenience and situation.

TABLE 5
DISTRIBUTION OF SAMPLE RESPONDENTS ACCORDING TO TYPES OF PACKAGE

TYPES OF PACKAGE	NO. OF CONSUMERS	PERCENTAGE
Bottle	50	50
Sachet	40	40
Tube	10	10
Total	100	100

Table 5 shows that 50 per cent of the sample respondents are prefer to buy the fairness cream in bottle, 40 per cent of the sample respondents prefer the sachet and 10 per cent of the sample respondents prefer the tube.

Hence, it can be concluded that majority 50 per cent of the sample respondents are prefer to buy the fairness cream in bottle.

PLACE OF PURCHASE
The place of purchasing fairness cream products is an important factor to be considered. The place of purchasing is classified into three categories departmental store, medical store, retail store.

TABLE 6
DISTRIBUTION OF SAMPLE RESPONDENTS ACCORDING TO PLACE OF PURCHASE

PLACE OF PURCHASE	NO. OF CONSUMERS	PERCENTAGE
Department stores	33	33
Retail shop	45	45
Medical shop	22	22
Total	100	100

Table 6 shows that 45 per cent of the sample respondents are buy from the retail shop, 33 per cent of the sample respondents are buy from the Departmental store and 22 per cent of the sample respondents are buy from the Medical shop.

Hence, it can be concluded that majority 45 per cent of the sample respondents buy from the Retail shop.

USERS OF FAMILY MEMBERS
It is assumed that there may be some relationship between the numbers of family members. Accordingly, in order to analyze the relationship between the fairness cream and the size of family is arranged into three categories viz., 1 member, 2 members, 3 members and more than 3 member. Details of the findings are shown in Table 7.

TABLE 7
DISTRIBUTION OF SAMPLE RESPONDENTS ACCORDING TO USERS OF FAMILY MEMBERS

FEMALE MEMBERS IN THE FAMILY	NO. OF CONSUMERS	PERCENTAGE
1 Member	45	45
2 Members	40	40
3 Members	12	12
More than 3 Members	3	3
Total	100	100

Table 7 shows that 45 per cent of the sample respondents are using 1 member in the family, 40 per cent of the sample respondents are using 2 members in the family, 12 per cent of the sample respondents are using 3 members in the family and 3 per cent of the sample respondents are using more than 3 members in the family.

Hence, it can be concluded that majority 45 per cent of the sample respondents are using 1 member in the family.

QUANTITY PURCHASE OF FAIRNESS CREAM
The behavior of consumer is differing from one person to another in consumption. A consumer may purchase among various quantities such as 40ml, 60 ml, 100 ml, 50g and more than 100ml. There are all on behalf of their convenience and situations.

TABLE 8
DISTRIBUTION OF SAMPLE RESPONDENTS ACCORDING TO QUANTITY OF PURCHASE

QUANTITY OF PURCHASE	NO. OF CONSUMERS	PERCENTAGE
40 ml	38	38
60 ml	32	32
100 ml	15	15
50 g	9	9
More than 100 ml	6	6
Total	100	100

Table 8 shows that 38 per cent of the sample respondents prefer to buy the fairness cream in quantity of 40 ml, 32 per cent of the sample respondents prefer to buy the fairness cream in quantity of 60 ml, 15 per cent of the sample respondents prefer to buy the fairness cream in quantity of 100 ml, 9 per cent of the sample respondents prefer to buy the fairness cream in quantity of 50g and 6 per cent of the sample respondents prefer to buy the fairness cream in quantity of more than 100ml.

Hence, it can be concluded that majority 38 per cent of the sample respondents prefer to buy the fairness cream in quantity of 40 ml.

SUMMARY
In this chapter, an attempt has been made to analyze the brand preference of users of fairness cream. For which a sample size of 100 respondents are considered. Convenience sampling technique is used. The respondents were interviewed by using interview schedule data was collected between the months of May 2013 to June 2013.

It is found that 20 per cent of the sample respondents prefer the brand Fair & Lovely.

It is found that 44 per cent of the sample respondents prefer the brand through TV advertisement.

It is found that 61 per cent of the sample respondents are usage the fairness cream in regular.

It is found that 43 per cent of the sample respondents are prefer the fairness cream monthly.

It is found that 50 per cent of the sample respondents are prefer to buy the fairness cream in bottle.

It is found that 45 per cent of the sample respondents buy from the Retail shop.

It is found that 45 per cent of the sample respondents are

using 1 member in the family.

It is found that 38 per cent of the sample respondents prefer to buy the fairness cream in quantity of 40 ml.

RANKING ANALYSIS FOR FACTORS INFLUENCING THE USERS OF FAIRNESS CREAM

Table 1 RANKING ANALYSIS OF FACTORS INFLUENCING THE BRAND PREFERENCE OF FAIRNESS CREAM

PROBLEMS	Scale value (X)	1	2	3	4	5	6	7	8	9	10	11	Total	Mean score	Rank
Fragrance	F	5	24	15	12	9	12	5	3	4	4	6	100	7.24	II
	Fx	55	240	135	96	63	72	25	12	12	8	6	724		
Quality	F	17	7	21	19	11	3	3	7	2	5	5	100	7.57	I
	Fx	187	70	189	152	77	18	15	28	6	10	5	757		
Quantity	F	7	11	7	15	16	13	9	3	6	3	10	100	6.51	V
	Fx	77	110	63	120	112	78	45	12	18	6	10	651		
Price	F	14	12	12	9	10	11	11	4	6	5	1	100	6.9	III
	Fx	154	120	108	72	70	66	55	16	18	10	1	690		
Advertisement	F	23	7	3	8	9	12	6	9	8	10	5	100	6.66	IV
	Fx	253	70	27	64	63	72	30	36	24	20	5	666		
Package	F	9	7	7	4	10	7	18	14	12	7	5	100	5.77	VII
	Fx	99	70	63	32	70	42	90	56	36	14	5	577		
Offer/Discount	F	6	4	7	3	9	9	10	19	11	14	8	100	5.05	IX
	Fx	66	40	63	24	63	54	50	76	33	28	8	505		
Fairness/Freshness	F	10	9	6	9	9	10	9	10	13	10	4	100	5.97	VI
	Fx	110	90	54	72	63	60	45	40	39	20	4	597		
Oil free lock	F	7	10	10	6	5	8	9	9	11	8	17	100	5.58	VIII
	Fx	77	100	90	48	35	48	45	36	33	16	17	558		
Reduce black marks	F	1	8	4	3	8	8	8	15	11	18	16	100	4.44	X
	Fx	11	80	36	27	56	48	40	60	33	36	16	444		
Dark skin	F	1	1	8	12	3	10	4	7	10	20	16	100	4.04	XI
	Fx	11	10	72	96	21	60	20	28	30	40	16	404		

X = Scale value, f = No. of Consumers/No. of sample respondents, fx = score value

It is inferred that fairness is the most important factor considered for purchasing the fragrance with the mean score of 7.09 followed by quality with mean score of 7.23 followed by quantity with the mean score of 7.02 by price with the mean score of 6.94 followed by advertisement with the mean score of 6.78 followed by package with the mean score of 6.19 followed by offer/discount with the mean score of 5.61 followed by fairness/freshness with the mean score of 5.08 followed by oil free lock with the mean score of 4.68 followed by reduce black marks with the mean score of 4.44 followed by dark skin with the mean score of 4.94 followed by respectively

SATISFACTION LEVEL OF THE USERS ABOUT FAIRNESS CREAM

CLASSIFICATION OF SAMPLE RESPONDENTS ON THE BASIS OF LEVEL OF SATISFACTION OF USERS OF FAIRNESS CREAM

The satisfaction of the users plays the major role to make the buying decision. For the purpose of analysis, the sample respondents have been classified into two groups. The sample respondents who scored below 42 and below classified as having "low-level satisfaction" and the respondents who scored 42 and above were classified as having "high level satisfaction" about the fairness creams.

TABLE10
OVERALL DISTRIBUTION OF SAMPLE RESPONDENTS ACCORDING TO THEIR SATISFACTION LEVEL

SATISFACTION LEVEL	NO. OF RESPONDENTS	PERCENTAGE
High (Score>42)	85	85
Low(Score<42)	15	15
Total	100	100

(Figures in the parenthesis represent percentage)

The above table indicates that out of 100 respondents, the 85 per cent of the sample respondents are having high satisfaction level and 15 per cent of the sample respondents are having low satisfaction level.

Hence, it is concluded that most of the sample respondents are having high satisfaction level.

TABLE 11
RELATIONSHIP BETWEEN AGE AND SATISFACTION LEVEL: CHI-SQUARE TEST

| AGE GROUP | SATISFACTION LEVEL | | TOTAL |
	HIGH	LOW	
Up to 15 years	8(61.5)	5(38.4)	13
20 to 30 years	69(93.2)	5(6.7)	74
Above 30 years	8(61.5)	5(38.4)	13
Total	85	15	100

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(Figures in the parentheses represent percentage)
Degree of freedom   :   2
C   :   0.363
Calculated value is χ^2 :   15.169
Table value of χ^2 :   7.815

The above table indicates that, the 93.2 per cent of the sample respondents belonging to the category of 20 to 30 years. And 61.5 per cent of the sample respondents belonging to the category of 15 years also 61.5 per cent of the sample respondents belonging to the category of above 30 years are having high level satisfaction.

Further 38 per cent of the sample respondents are up to the age of 15 years and 38.4 per cent of the sample respondents belonging to the category of above 30 years also 6.76 per cent of the respondents are 20 to 30 years of sample respondents are having low level of satisfaction.

The calculated value of chi-square χ^2 (15.169) is less than the table value of χ^2 (7.815) at 5% level of significance. Hence, the hypothesis is rejected. Hence, it is concluded that there is a significant association between age group and satisfaction level of the sample respondents. It is the calculated value of co-efficient of contingent of 0.363. The value of 'C' indicates that there is a strong association between age group and satisfaction level.

EDUCATIONAL QUALIFICATION AND SATISFACTION LEVEL
Educational qualification is one of the important factors which influence the satisfaction level of the respondents. Education is a process by means of which a person develops abilities and attitudes, which are necessary for common life.Educated person will have a better knowledge and understanding about a particular thing. Satisfaction level mainly depends on the knowledge and understanding. According to educational qualification the sample respondent are classified into three categories viz., school level, college level and others.

TABLE 12
RELATIONSHIP BETWEEN EDUCATIONAL QUALIFICATION AND SATISFACTION LEVEL: CHI-SQUARE TEST

| EDUCATIONAL QUALIFICATION | SATISFACTION LEVEL | | TOTAL |
	HIGH	LOW	
School level	11(78.7)	5(31.3)	16
College level	58(92.1)	5(7.9)	63
Others	16(76.2)	5(23.8)	21
Total	85	15	100

(Figures in the parentheses represent percentage)

Degree of freedom   :   2   C :   0.257
Calculated value is χ^2 :   7.057
Table value of χ^2 :   5.991

The above table indicates that, the 92.1 per cent of the sample respondents are of college level. And 78.7 per cent of the sample respondents are school level also 76.2 per cent of the sample respondents are having high level satisfaction. Further 31.3 per cent of the sample respondents are school level and 23.8 per cent of the sample respondents are others and 7.9 per cent of the respondents are college level of sample respondents are having low level of satisfaction.The calculated value of chi-square χ^2 (7.057) is less than the table value of χ^2 (5.991) at 5% level of significance. Hence, the hypothesis is rejected. Hence, it is concluded that there is a significant association between educational qualification and satisfaction level of the sample respondents. It is the calculated value of co-efficient of contingent of 0.257. The value of 'C' indicates that there is a strong association between educational qualification and satisfaction level.

OCCUPATION AND SATISFACTION LEVEL
Occupation is one of the important factors which influence the satisfaction level of the consumer. Based on the occupational level of the sample respondent, the satisfaction level may differ for this purpose, the respondents are classified into four categories viz., a)student b)business c) professional d)employee e)others

TABLE 13
RELATIONSHIP BETWEEN OCCUPATION AND SATISFACTION LEVEL: CHI-SQUARE TEST

| OCCUPATION | SATISFACTION LEVEL | | TOTAL |
	HIGH	LOW	
Student	34(84.3)	5(15.6)	39
Employee	15(83.3)	5(16.6)	20
Professional	12(85.7)	5(14.2)	17
Business	9(81.8)	5(18.1)	14
Others	15(83.3)	5(16.6)	10
Total	85	15	100

(Figures in the parentheses represent percentage)

Degree of freedom   :   4   C :   0.028
Calculated value is χ^2 :   0.081
Table value of χ^2 :   9.488

The above table indicates that, 85.71 per cent of the sample respondents are of professional, 84.3 1 per cent of the sample respondents are of students, 83 1 per cent of the sample respondents are of employee and others also 81

per cent of the sample respondents are of business people are having high level satisfaction.   Further 18.11 per cent of the sample respondents are of business, 16.61 per cent of the sample respondents are of employee and others, 15.61 per cent of the sample respondents are of students and 14.21 per cent of the sample respondents are of professionals and are having low level of satisfaction. The calculated value of chi-square χ^2 (0.081) is less than the table value of χ^2 (9.488) at 5% level of significance. Hence, the hypothesis is accepted. Hence, it is concluded that there is no significant association between occupational status and satisfaction level of the sample respondents. It is the calculated value of co-efficient of contingent of 0.028. The value of 'C' indicates that there is a strong association between occupational status and satisfaction level.

MARITAL STATUS AND SATISFACTION LEVEL
The married person's likes and dislikes are varying from the unmarried person. Hence, an attempt is made to analyses the relationship between marital status and level of satisfaction. The sample respondents are classified into two categories viz., married and unmarried.

TABLE 14
RELATIONSHIP BETWEEN MARITAL STATUS AND SATISFACTION LEVEL: CHI-SQUARE TEST

MARITAL STATUS	SATISFACTION LEVEL		TOTAL
	HIGH	LOW	
Married	21(80.7)	5(19.2)	26
Unmarried	64(86.5)	10(13.5)	74
Total	85	15	100

(Figures in the parentheses represent percentage)

Degree of freedom :1 C: 0.070 Calculated value is χ^2: 0.493 Table value of χ^2 :3.841

The above table indicates that, 86.5 per cent of the sample respondents are of unmarried and 80.7 per cent of the sample respondents are of married are having high level satisfaction. Further 19.2 per cent of the sample respondents are of married and 13.5 per cent of the samples respondents are of unmarried are having low level of satisfaction. The calculated value of chi-square χ^2 (0.493) is less than the table value of χ^2 (3.841) at 5% level of significance. Hence, the hypothesis is accepted. Hence, it is concluded that there is no significant association between marital status and satisfaction level of the sample respondents. It is the calculated value of co-efficient of contingent of 0.070. The value of 'C' indicates that there is a strong association between marital status and satisfaction level.

5.3.5 TYPE OF FAMILY AND SATISFACTION LEVEL
The type of family is another important factor, which also determines the sample respondent's satisfaction level. The requirement of the nuclear family will differ from the joint family. Therefore type of the family is considered as other essential factors to assess the satisfaction level. For this purpose, it is grouped in two categories such as nuclear and joint family.

TABLE 15
RELATIONSHIP BETWEEN TYPE OF FAMILY AND SATISFACTION LEVEL: CHI-SQUARE TEST

TYPE OF FAMILY	SATISFACTION LEVEL		TOTAL
	HIGH	LOW	
Joint	23(82.1)	5(17.9)	28
Nuclear	62(86.1)	10(23.8)	72
Total	85	15	100

(Figures in the parentheses represent percentage)

Degree of freedom   :   1 C: 0 . 0 5 0
Calculated value is χ^2 :   0.249
Table value of χ^2 :   3.841

The above table indicates that, the 86.1 per cent of the sample respondents are of nuclear family and 82.1 per cent of joint family are having high level satisfaction.

Further 23.8 per cent of the sample respondents are of nuclear family and 17.9 per cent of the sample respondents are of joint family respondents are having low level of satisfaction.

The calculated value of chi-square χ^2 (0.249) is less than the table value of χ^2 (3.841) at 5% level of significance. Hence, the hypothesis is rejected. Hence, it is concluded that there is no significant association between nature of the family and satisfaction level of the sample respondents. It is the calculated value of co-efficient of contingent is 0.050. The value of 'C' indicates that there is a strong association between nature of family and satisfaction level.

NUMBER OF MEMBERS AND SATISFACTION LEVEL
Practically, the buying behavior is influenced by other people i.e., individual is influenced by the number of member in his family. Personal Value, attitude and buying habits are shaped by family influence. The sample respondents are classified into three categories viz., upto 3 members, 4-6 members, above 6 members.

TABLE 16
RELATIONSHIP BETWEEN NUMBER OF MEMBERS AND SATISFACTION LEVEL: CHI-SQUARE TEST

NUMBER OF MEMBERS	SATISFACTION LEVEL		TOTAL
	HIGH	LOW	
Upto 3 members	26(83.9)	5(16.1)	31
4-6 members	50(27.3)	5(9.1)	55
Above 6 members	9(64.3)	5(35.7)	14
Total	85	15	100

(Figures in the parentheses represent percentage)

Degree of freedom   :   2
C   :   0.243
Calculated value is χ^2 :   6.249

Table value of χ^2 : 5.991

The above table indicates that, 83.9 per cent of the sample respondents are of up to 3 member, 64.3 per cent of the sample respondents are of above 6 members and 27.3 per cent of the sample respondents are of 4 to 6 members and are having high level satisfaction. Further 35.7 per cent of the sample respondents are of above 6 members, 16.1 per cent of the sample respondents are up to 3 members and 9.1 per cent of the sample respondents are of 4 to 6 members having low level of satisfaction.The calculated value of chi-square χ^2 (6.249) is less than the table value of χ^2 (5.991) at 5% level of significance. Hence, the hypothesis is rejected. Hence, it is concluded that there is a significant association between size of the family and satisfaction level of the sample respondents. It is the calculated value of co-efficient of contingent is 0.243. The value of 'C' indicates that there is a strong association between size of the family and satisfaction level.

TABLE 17
RELATIONSHIP BETWEEN ANNUAL INCOME OF THE FAMILY AND SATISFACTION LEVEL: CHI-SQUARE TEST

ANNUAL INCOME OF THE FAMILY	SATISFACTION LEVEL		TOTAL
	HIGH	LOW	
Up to Rs. 10000	22(81.5)	5(18.5)	27
Rs. 10000- Rs. 200000	29(85.3)	5(14.7)	34
Above Rs. 20000.	34(87.2)	5(12.8)	39
Total	85	15	100

(Figures in the parentheses represent percentage)

Degree of freedom:2 C :0.064 Calculated value is χ^2: 0.410
Table value of χ^2 : 5.991

The above table indicates that, 87.2 per cent of the sample respondents are having above Rs.20000, 85.3 per cent of the sample respondents are having Rs. 10000 to Rs. 20000 and 81.5 per cent of the sample respondents are having up to Rs. 10000 are having high level satisfaction.
Further 18.5 per cent of the sample respondents are having up to Rs. 10000, 14.7 per cent of the sample respondents are having Rs. 10000 to Rs. 20000 and 12.8 per cent of the sample respondents are having above Rs.20000 are having low level of satisfaction.The calculated value of chi-square χ^2 (0.410) is less than the table value of χ^2 (5.991) at 5% level of significance. Hence, the hypothesis is accepted. Hence, it is concluded that there is no significant association between monthly income of the respondents and satisfaction level of the sample respondents. It is the calculated value of co-efficient of contingent is 0.064. The value of 'C' indicates that there is a strong association between monthly income of the respondents and satisfaction level.

PROBLEMS FACED BY THE FAIRNESS CREAM USERS RANKING ANALYSIS FOR PROBLEMS FACED BY THE USERS

Table 18
SCALE AND SCORE VALUE FOR PROBLEMS SIMPLE RANKING TABLE

PROBLEM	RANK	1	2	3	4	5	6	7	TOTAL	RANK	MEAN SCORE
	SCALE VALUE (X)	7	6	5	4	3	2	1			
Skin Allergy	F	4	30	25	11	12	14	4	100	III	4.17
	Fx	28	180	125	44	36	28	4	414		
Side effect	F	8	14	18	16	15	13	16	100	VI	3.79
	Fx	56	84	90	64	43	26	16	379		
No result in Short duration	F	16	15	8	17	15	17	12	100	III	4.37
	Fx	112	90	40	68	45	34	48	437		
High Price	F	33	10	9	14	11	7	16	100	III	4.55
	Fx	231	60	45	56	33	14	16	455		
Not a natural treatment	F	13	12	18	12	11	14	20	100	IV	3.82
	Fx	91	72	90	48	33	28	20	382		
Low quality in flavour	F	11	15	9	19	18	17	11	100	VI	3.81
	Fx	77	90	45	76	54	34	11	381		
Not suitable for oily and dry skin	F	15	4	13	11	18	18	21	100	VII	3.49
	Fx	105	24	65	44	54	36	21	349		

Note : X-Scale value; F-No.of Consumers/Value

Table 6.1 exhibits that the problem felt by the sample respondents while making purchasing of fairness cream, the respondents are ranked the problems as I to VII according to their personal view. From the table 5.1 High prices as indicated by its highest mean score of 4.55 is proved to be the most important problem. No result in short duration with the mean score of 4.37 is ranked as second, other problems are followed by skin allergy, side effect, not a natural treatment, low quality in flavor, not suitable for oily and dry skin.

SUMMARY
To identify the problems faced by the users, the interview schedule method was adopted for collecting the required data from the sample respondents. The simple ranking technique is used to identify the various problem faced by the sample respondents. On the basis of the simple ranking technique, it is found that sample respondents are facing side effects as an important problem.

FINDINGS OF THE STUDY
This chapter is devoted to examine the factors influencing the brand preference of fairness cream. For which a sample of 100 respondents were selected by using convenient sampling technique interview schedule method was used to gather the required data.

On the basis of the given information it is believed that there are eleven factors for preferring a particular brand of fairness cream such as Fragrance, Quality, Quantity, Advertisement, Offer, Discount, fairness/ Freshness, Oil free lock,

Reduce black marks and Dark skin.

Further to examine the factors influencing there users to buy the fairness cream, ranking technique was adopted in this regard. Out of 100 sample respondents, by applying the ranking method it is found that quality, fragrance, price are the first three important factors considered to purchase the fairness cream.

This chapter is devoted to ascertain the satisfaction level of the sample respondents about the fairness cream.

To measure the satisfaction level of the users Likert's type scale was adopted fourteen features viz., Fragrance, Quality, Quantity, Advertisement, Offer, Discount, fairness/Freshness, Oil free lock, Reduce black marks and Dark skin were used to measure the satisfaction level. For which a sample 100 respondents were selected by using convenience sampling technique.

Satisfaction level of 93.2 per cent of the sample respondents belonging to the category of 20 to 30 years are having high level satisfaction and 38 per cent of the sample respondents are up to the age of 15 years and above 13 years were having low level of satisfaction.

Satisfaction level of 92.1 per cent of the sample respondents are of college level are having high level satisfaction and 31.3 per cent of the sample respondents are school level are having low level satisfaction

Satisfaction level of 85.71 per cent of the sample respondents are of professional are having high level of satisfaction and 18.11 per cent of the sample respondents are of business is having low level of satisfaction.

Satisfaction level of 86.5 per cent of the sample respondents are of unmarried are having high level of satisfaction and 19.2 per cent of the sample respondents are of married are having low level of satisfaction

Satisfaction level of 86.1 per cent of the sample respondents are of nuclear family are having high level of satisfaction and 23.8 per cent of the sample respondents are of nuclear family are having low level of satisfaction

Satisfaction level of 83.9 per cent of the sample respondents are of up to 3 members are having high level of satisfaction and 35.7 per cent of the sample respondents are of above 6 members are having low level of satisfaction

Satisfaction level of 87.2 per cent of the sample respondents are having above Rs.20000 are having high level of satisfaction and 18.5 per cent of the sample respondents are having up to Rs. 10000are having low level of satisfaction.

The chi-square test reveals that there is a significant association between the variables such as age group, educational qualification, occupational status, nature of the family, size of the family, income of the family and their level of satisfaction about fairness creams.

SUGGESTIONS

In the light of the present findings and suggestion given by the sample respondents, the following recommendations are made for the improvement of the fairness cream are as follows.

It is found that majority 4.55 per cent of the sample respondents are suffering from the main problem of high price. Hence, it is suggested that, the manufacturers may try to reduce the price value.

It is found that majority 4.37 per cent of the sample respondents are suffering from the main problem of no result in short duration. Hence, it is suggested that, the manufacturers may try to provide product's result at a given period.

It is found that majority 4.14 per cent of the sample respondents are suffering from the main problem of skin allergy. Hence, it is suggested that, the manufacturers may try to reduce the chemical content.

It is suggested that, it is clear that out of the 100 sample respondents, 15 percent of them are less satisfied towards fairness cream. Hence, it is suggested that the manufacturers may concentrate more on improving the customer's satisfaction.

CONCLUSION

Fairness creams constitute a consistent proportion of income for the FMCG companies in India. As most of the Indians are very much bothered about their color complexion the fairness creams enjoy very good market growth rate when compared with other related product categories. As fair & Lovely USP has done wonders, other players in the market can also follow their philosophy of fairness. It is not sufficient it a company has the right product with right quality. It has to be communicated properly to the target audience. Hence, Televisions which were widely remembered and recognized by Indian consumers for fairness cream can be made use for creating the awareness for various brand of fairness creams.

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