ABSTRACT
The economic growth experienced in India may have reduced the absolute number of poor and lifted millions out of poverty however income disparities and regional imbalances persist. The variations in the level of development in a region have resulted in tremendous heterogeneity. The success of marketing lies in understanding these differences. Marketer has to understand that a rural customer is very conscious of “value for money”. Days have passed when rural customers accept whatever was given or offered. A successful marketing strategy starts with micro understanding of the market segments itself. An attempt has been made to have glimpses of the rural mobile users market. They are differing, and are similar in many ways to their urban counterpart. Indian smart phone market will show double digit growth in 2018 and is expected to continue in near future with 4G and coming technological advancements.

Keywords: rural mobile users, market segmentation, rural market

INTRODUCTION
Rural India accounts for almost 70% of country’s population and also is not witnessing an increase in its income but also in consumption and production. The rural consumer market grows at two digit rate. Even when urban market slowed down due to global economic recession, the rural market did not have that much bad effect of it. In recent years, rural markets have acquired significance in countries like China and India, as the overall growth of the economy has resulted into substantial increase in the purchasing power of the rural communities. As a result of green revolution, in India rural population has started consuming a large quantity of industrial and urban manufactured products. In this context, marketers have to rethink about the rural market strategies; the size of rural market, their consumption pattern, the factors affecting their buying and consumption pattern, different segments in a largely geographical divided population.

The rural market of India is fascinating and at the same time it is challenging also. It offers large scope on account of its sheer size and it is growing steadily. Even a small change, growth percentile can push up the sales of a product substantially. It is an attractive market from this angle, but it is quiet as compared to urban market. In fact, for certain products it is a totally virgin market. Economic reforms in India have brought about major changes in the whole market environment. This is how it becomes very important to know what a successful marketer does? Successful rural marketing calls for a review of the rural marketing environment, developing proper understanding of the nature and profile of different segments of rural consumers, designing the right products to appeal to them and adopting suitable media as well as appropriate strategies for communication and distribution.
THE STUDY

The rural market showed its potential in 1960 and in 70s, and 80s it witnessed its steady development. It is assumed that the 21st century is going to see a blasting development in this sector. In India there are very few systematic consumer research available. It is very obvious that consumer behaviour changes from time to time, and top marketing officials need to have latest information regarding their probable consumer behaviour. By and large, we have still to understand the rural buyers, his habits, attitudes and behaviour, particularly from marketing point of view.

This research study is an attempt to have some basic information about the mobile users - their choice, their spending habit, the proportion usage in male and female users etc. For this, 8 villages of Gandinagar districts were selected randomly and interviewing 614 respondents who were ready to give answers. Both male and female respondents were selected randomly from different age group of 15-20 years, 21-40 years and above 40 years of age group. Due care was taken in selecting respondents as they represent each corner (Maholla/Street) of village and different income level.

OBJECTIVES OF THE STUDY

1. To study the special features and heterogeneity of rural consumers.
2. To study whether rural consumers are inspired by advertisement.
3. To see whether there exists any relationship between different segment of consumers and their buying behaviour.

FINDINGS

Income group & Age group (Respondents’ basic information)

Out of 614 respondents 15.8% were boys and 14.5% were girls of 15-20 age group. 23% and 17.9% were both male and female belonging to 20-35 age group. Whereas 14.7% and 14.2% were men and women of > 40 years age group. Respondents from Rs.50,000 to 1,00,000 income group are more than any other category, whereas income group of Rs. 50,000 and Rs.1,00,000 to 2,00,000 is followed respectively.

Out of 614 respondents, 177 respondents were in > 40 age group, 17% male and 41% female were illiterate and 29% (both) were primary level educated. Very few were having higher secondary and graduate level education. Whereas in 21-40 age group out of total 251 respondents, 34.3% male and 26.2% female in that category were having graduate or more than that level education. In 15-20 years age group, total hardly 1.5% were illiterate and almost all of them are studying their higher secondary or graduate level studies.

Mobile type and the Brand

23.5% respondents were using Samsung mobile handset, 22.3% Nokia, 11.7% Micromax, 10.1% Intex and remaining 25.4% were using other brands handsets such as Sony, Onida, htc, lava etc. 71.3% respondents are using new mobile handsets. This fact should be noted here that at village level also people wish to buy new handsets. Even in handsets, whether the mobile handset is of simple type or the smart one, majority respondents are using smart mobile handsets more. Again, male respondents are more compared to their female counterpart in preferring new smart mobile handsets.

known brands mobile handsets were preferred by 21-40 age group male respondents. 45% of > 40 age group respondents preferred Nokia handsets. Samsung was preferred by 15-20 age group male respondents, otherwise it is having almost equal presence in all category. Micro max and lenovo found maximum in 15-20 years of male respondents, 21-40 age group male respondents and same in female respondents. Nokia mobile handsets were found maximum in ≤ Rs.50,000 income group.
About purchasing the Mobile handset

Mixed responses were obtained regarding how long are they using mobile? However, almost all responses were distributed in 1 to 5 years of range. In which, 22.3% respondents were using mobile since last 2 years, 18.2% since last 3 years, 11.7% since last 4 years and 9.6% using their mobile since last 5 years. Remaining respondents are using their mobile since one year or less than that.

Total 28.7% use old mobile (second hand mobile handset). Out of which 17% female and 19.3% male respondents were of > 40 age group. In young age group of 15-20 years this proportion was found (18.8% in male and 12.5% in female), same way in 21-35 age group it was (17.6% in male and 14.8% in female). It was assumed at the outset of this research that there may be female respondents in many numbers using old mobile handset, but the reality is different.

How the respondents purchased their mobile handsets? It seemed that advertisement did not play any major role in buying mobile handset, since only 7.2% respondents shopped their mobile handsets after inspired by advertisement for any brand/company. Buying mobile handset is a critical process for customer. It was observed in many shops that customer may buy different brand handset than decided earlier. Because after reaching at shop or consulting with friends their decisions changed. In this study 59.4% respondents bought their mobile handset on getting advised by shopkeepers, whereas 19.1% got their friends views before buying their mobile handset. 14.1% bought their mobile online. Obviously, they are educated respondents having higher secondary or graduate level education and there is no sizeable difference in male and female respondent’s category.

Purpose of using Mobile handsets

Why respondents are using mobile phones? Answering these question maximum answers were for conversation purpose. Respondents are using mobile phones for their professional benefits also, whereas there are 30% respondents who use mobile phones for almost all purpose i.e., for conversation, for professional use, for internet surfing and for educational purpose. And this ratio is higher in male respondents for 21-40 years age group. Mobile use for educational purpose is seen higher in female category of 15-20 years of age group. Mobile use for conversation is found higher in > 40 years age group’s male and female. They were 46.4% of total answers sought.

Internet surfing is preferring maximum by 21-40 years male respondents. Male respondents of 15-20 years and female respondents of 21-40 years of age group are followed respectively.

Looking at the educational level of the respondents, those who are illiterates are using mobile phones for conversation purpose only. Even respondents with primary level education are also using mobile phones for conversation purpose. Very few of them are using their mobile for their occupational/professional purpose. Mobile use for professional purpose and internet surfing was found highest in secondary level educated respondents. Graduate level respondents are higher in number for using internet facility in their mobile phones.

Price of the mobile

There were very few respondents in 15-20 age group, who buy more than Rs.15,000 handsets, both for (12% male and 10.7% female). In age group > 40 years also the same situation/result has been noticed male 8%, female 8%). But in the age group of 21-40, this proportion is higher than that of early two categories. In particular 45.3% (highest) male respondents use mobile handset of more than Rs.10,000 whereas 16% female use mobile handset of more than Rs.10,000. It is notable that in this category there are many number of earning respondents.

Higher income group respondents prefer sony, Lg and apple or i phones. The lowest income group preferred to have Nokia handset maximum, and at second place other brands mobile handsets (as they are very cheap comparing their features offered). Samsung is found maximum in income group of 2 to 3 lakhs, other mobiles are also having presence in this category.
212 respondents were using simple analog mobile handset and 418 (some respondents had more than one handset) were using smart phone. Interestingly, > 40 age group respondents were in majority in using simple phone (104/212 - almost 50% respondents). In 21-40 age group, female respondents were found more compared to their male counterpart (16.5% female and 14.2% male). Youngsters of 15-20 age group seem not to use simple phone (male 10.8% and female 9.4%). This situation is reverse in smart phone users. Obviously, youngsters of 15-20 age group and 21-40 age group respondents (72% totally) are using smart mobile handset of different brands. In all three age group category males are found more in using smart phones especially in 21-40 age group (male 23%, female 17.9%)

**Mobile recharge value**

Mobile recharge for Rs. 50-100 were found highest numbers of respondents (40.3%), Rs. 100-200 in 23.6% respondents cases and 21.6% respondents recharge their mobile with Rs.50 or less than that. In all category (i.e., age group) except > Rs.200 recharge male and female respondents were found almost similar but for recharge value . Rs.200 male respondents were in higher number in 21-40 and > 40 years age group. This proportion was similar in 15-20 age group.

Recharge of Rs. 50 or less then that was found maximum in female respondents of 40 years age group and 15-20 years age group. Recharge of Rs.50-100 was seen highest in > 40 years age group male and female respondents. Rs.100-200 spent on recharge was found higher in 21-40 years of male and female respondents. Whereas spending above Rs.200 on recharge were obviously higher in male respondents of 21 - 40 and > 40 years category.

Those who are using smart phones, are the users of internet also. The monthly internet recharge were 27.7% for Rs.100 and 32% for Rs.100 - 200, ( 237 male and 178 female). Internet users were highest in 21-40 age group (29.4% male and 19.8% female) followed by 15-20 age group youngsters (male 18.1% and female 16.9%). Female respondents who are Internet users also are very less compared to these two category. Even they are found lesser in internet expense also.

**Mobile accessories**

Mobile accessories users are also there in these respondents. Maximum number of respondents have back cover for their mobile hand sets. 12.3% are having hands free and 23.3% bought back covers and hands free both. Whereas selfie sticks and decorative and attractive hangings (that can be attached with mobile handsets) were preferred by 10.2% respondents. Respondents spent Rs.100 to Rs.1700 on these items.

Back cover for mobile hand set was preferred highest by female and male respondents in > 40 years age group. Decorative and attractive hangings also preferred by female respondents and in 15-20 years of age group. 50% of selfie sticks are also preferred by 15-20 years age group respondents. Bluetooth was preferred by 21-40 years of age group male respondent. Back cover and hands free are highest in male respondents of 21-40 years age group (52%), female respondents of same category and respondents of 15-20 years age group were followed respectively.

**Income Vs Price of Mobile Handset**

≤ Rs.2000 mobile handset are preferred by low income group. ≤ Rs.10000 (Rs.5000 to 10000) mobile handset are preferred most by Rs.50000 to 100000 income group. Out of total respondents 27% are found using more than Rs.10000 mobile handset. Out of total respondents 27% are found using more than Rs.10000 mobile handset. There is no correlation (r square 0.270) found between these two variable i.e., income and price of mobile handset. At the same time 27% respondents in high income group are using mobile handset of ≤ Rs.2000. May be there are illiterate or aged persons and want to use mobile handsets for conversation purpose only.
HYPOTHESIS TESTING

There is no association between male and female and their choice of mobile handset.

Here, chi-square value is 6.609 and p value is 0.251. Hence, null hypothesis is failed to be rejected at 5% level of significance. Thus, it can be said that there is no significant association between different age group and their price of mobile phone handset.

There exists no association between male and female in their mobile phone recharge value.

Here, chi-square value is 5.484 and p value is 0.140. Hence, null hypothesis is failed to be rejected at 5% level of significance. Thus, it can be said that there is no significant association between gender and mobile phone recharge value.

There exists no association between income of a person and price of a mobile handset.

Here, chi-square value is 13.939 and p value is 0.305. Hence, this hypothesis is failed to be rejected at 5% level of significance. Thus, it can be said that there is no significant association between income of a person and price of a mobile handset.

There exists no association between male and female in the price of their mobile handset.

Here, chi-square value is 2.925 and p value is 0.571. Hence, this hypothesis is failed to be rejected at 5% level of significance. Thus, it can be said that there is no significant association between gender and their choice of mobile handset.

RURAL MARKET

India’s rural market is large and scattered in the sense that it consists of almost 64.8% of its total population, who live in more than 6 lakhs villages spread over in 32 lakh square kilometer area. It is estimated to have 32.5% of urban population out of total population. Rest are residing in rural or rurban sectors of India.

The rural market is not a homogeneous one. As many as 20,000 ethnic groups are present in rural India and this poses a formidable challenge to the marketer. There are 24 languages and 1642 dialects and the dialect varies every 100 km, which makes it extremely difficult to develop uniform promotional message. Divisions based on caste, community and other hierarchical factors also exist there. Perceptions, traditions, values vary from state to state and in some cases from region to region within a state also. Variations in economic development and socio-cultural background influence consumer willingness to accept innovations and new products in different areas. Rural south India is having much higher literacy ratio than that of in north India. There is no fixed base of rural consumer behaviour. The variations in behaviour due to the consumer environment - geographical, occupational, demographical and behavioural influence the lifestyle and create altogether different sets of needs in different areas. This creates the need to segment the rural market to cater to it effectively and profitably. Marketing practitioners are realizing now a days the importance of customizing their products to suit rural market instead of just offering smaller sizes at reduced prices.

It is not only the income alone, but also a host of other factors that distinguish the rural market from the urban counterpart. Differences in the consumers’ socio - cultural backgrounds in the two markets significantly differentiate the consumer behaviour. There are significant differences in the two markets in the following aspects: lifestyle of the consumers and their desire to change, how they respond the market stimuli, in which circumstances they decide to buy and the environment in which the product is used.

Opportunities are increasing in rural market every year to an extent that the corporate sector can not afford to neglect this market. The major challenges that an organisation is likely to face in the execution of its rural marketing effort can be enumerated as follows: huge market and difficulty in understanding the psychology of rural consumer, lack of commitment and competence at the front line level to tap the full rural market potential and lack of optimum budgetary allocations for rural market.
in the overall marketing budget. Some of the factors which can be counted responsible for augmenting rural demand; rising rural prosperity and lesser dependence on agriculture and monsoon, increasing rural consumption and rural marketing efforts by different organisation.

CONCLUSION

It might not be possible for any marketer to serve the entire rural market of India a single entity with a single marketing mix. Rural market needs to be approached as a mosaic of different unique market segments which have very different market potential and require modified marketing efforts to tap their potential effectively. Marketers can select different parameters from a wide range of basis i.e., geographic, demographic, psychographic and behavioural available to segment the rural market of India. The market segments will help in determining marketing mix on the basis of market segments, developing a customized and tailored marketing program for the targeted group of consumers.

It becomes clear from above analysis that the rural market is changing and very unpredictable from the urban one. This calls for a appropriate and precise segmentation of the rural market even more important to tap it in a profitable manner. Market segmentation can be a very effective strategy to tap a market that is heterogeneous with response to a product category.

REFERENCES