

Smart Management In Rural Markets: A Comparative Study Of AI-Driven Fmcg Strategies Of Indian And Foreign Companies And Their Impact On Consumer Purchase Decisions In Madhya Pradesh

Dipendra Yadav

Research Scholar, IMS, DAVV, Indore Madhya Pradesh, 452020

Ayushi Maloo

Research Scholar, IPS Academy, IBMR, DAVV, Indore. Madhya Pradesh, 452020

Dr. Bharat Bhati

Head of Department, Institute of Management Studies, Sage University, Indore Madhya Pradesh, 452020

Sapna Thakur

Assistant Professor, Sage University Indore Madhya Pradesh, 452020

Abstract

In recent years, the Indian rural market has emerged as a focal point for the growth of the Fast-Moving Consumer Goods (FMCG) sector. With increasing digital penetration, evolving consumer behaviour, and infrastructural improvements, companies are exploring innovative strategies to engage rural consumers effectively. This study investigates the integration of smart management practices—particularly the application of Artificial Intelligence (AI) and business process innovations—into rural marketing strategies of Indian and foreign FMCG companies operating in Madhya Pradesh. The aim is to understand how these strategies influence consumer purchase decisions and determine the comparative effectiveness of Indian versus foreign firms in rural contexts. Using a mixed-method research approach, the study comprises quantitative surveys of 300 rural consumers across various districts of Madhya Pradesh and qualitative interviews with marketing professionals from selected Indian (e.g., Patanjali, Dabur) and foreign (e.g., Hindustan Unilever, Nestlé) FMCG companies. The research focuses on the deployment of AI tools such as predictive analytics, customer segmentation, supply chain optimization, and digital promotions. It also explores consumer responses to these innovations in terms of brand preference, trust, accessibility, and buying behaviour. The findings are expected to reveal key differences in strategic orientation and technological adaptability between Indian and foreign FMCG brands. Moreover, the study aims to demonstrate the role of smart management in enhancing operational efficiency and market responsiveness in rural settings. The outcomes will provide actionable insights for industry leaders, policymakers, and academic researchers on leveraging digital innovation for inclusive growth in India's rural economy.

Keywords: Artificial Intelligence, Business Process Innovation, Consumer Behaviour, FMCG, Rural Marketing, Smart Management

1. Introduction

Rural India has emerged as a dynamic consumer market, increasingly attracting the attention of fast-moving consumer goods (FMCG) companies. With over 65% of India's population residing in rural areas, the demand for quality consumer products is growing, supported by rising incomes, better connectivity, and digital penetration. Traditionally, rural marketing

posed challenges in terms of reach, affordability, and consumer education. However, in recent years, the application of smart management practices—particularly those leveraging Artificial Intelligence (AI) and business process innovation—has begun to transform rural engagement strategies. FMCG companies, both Indian and foreign, are now adopting data-driven and AI-enabled marketing strategies to address the unique needs of rural consumers. These technologies help companies streamline supply chains, customize promotional efforts, and improve consumer targeting, even in remote areas. Despite a shared objective of expanding rural market share, Indian and foreign FMCG firms often differ significantly in their approaches, investment capabilities, and technological integration.

This research explores how smart management—defined as the intelligent and strategic use of AI and optimized business processes—is transforming rural marketing strategies and influencing consumer purchase decisions. The focus is on comparing Indian and foreign FMCG firms operating in Madhya Pradesh, a central Indian state characterized by its mix of rural and semi-urban markets. While rural markets hold immense potential, they remain underpenetrated and are often managed using traditional techniques. A gap exists in understanding how smart technologies can elevate rural marketing efficiency and effectiveness. Additionally, there is limited comparative research on how Indian and foreign FMCG companies adopt and adapt AI-driven practices differently in rural India. Understanding this gap is crucial for developing sustainable, inclusive, and growth-oriented rural marketing strategies.

This study seeks to analyse the rural marketing strategies adopted by both Indian and foreign FMCG companies in Madhya Pradesh, while also examining the role of artificial intelligence (AI) and business process innovations in shaping these approaches. It further aims to compare the effectiveness of smart management practices employed by domestic and international firms, and to assess the overall impact of such strategies on the purchase decisions of rural consumers. The study is confined to selected Indian and foreign FMCG companies operating in rural areas of Madhya Pradesh. It focuses on the application of smart management techniques, especially AI-driven tools and innovations in business processes. The consumer segment includes rural buyers of FMCG products across various districts in Madhya Pradesh. This research provides meaningful insights into the evolving nature of rural marketing in India. It highlights the role of AI and innovation in enhancing operational efficiency and consumer engagement. The findings will benefit marketing strategists, business decision-makers, and policymakers aiming to leverage digital tools for inclusive rural development. The comparative framework offers practical guidelines for both Indian and foreign firms seeking to optimize their rural outreach.

2. Review of Literature

This chapter reviews relevant literature in the domains of rural marketing strategies, artificial intelligence applications, business process innovation, and consumer behaviour in rural settings. The review progresses from the most recent studies to foundational concepts, helping establish a theoretical framework for this research.

2.1 Recent Studies (2020 - Present)

Patel and Rao (2023) emphasized the growing adoption of AI in rural marketing, noting its impact on supply chain efficiency and predictive analytics in consumer behaviour forecasting.

Their study revealed that AI-based targeting systems significantly improve product availability in underserved areas.

Kumar and Shukla (2022) conducted a comparative study on Indian and multinational FMCG brands and found that foreign firms tend to invest more in AI infrastructure, while Indian firms focus on local customization and price sensitivity. Their findings highlight the adaptability of Indian firms to local tastes but also reveal a slower tech adoption curve.

Singh et al. (2021) investigated the impact of business process automation on marketing outcomes in rural regions. The study concluded that digitally enabled processes such as automated inventory management and AI chatbots enhanced customer satisfaction and operational speed.

2.2 Mid-Stage Contributions (2015 - 2019)

Mehta and Sharma (2018) explored the challenges faced in rural FMCG distribution and how digital solutions can resolve supply chain bottlenecks. Their research indicated that companies adopting AI for logistics optimization reduced rural stock-out rates by 23%.

Reddy (2017) highlighted the evolution of rural consumer behaviour in India, pointing out that mobile phone penetration had dramatically increased access to marketing content and digital purchasing platforms in villages. Bansal and Chatterjee (2016) analysed the branding strategies of Indian versus foreign firms in rural India and found that Indian firms often leverage cultural symbols and localized promotions, while foreign firms prefer standardized branding with digital outreach tools.

2.3 Foundational Studies (Before 2015)

Kotler and Keller (2012) established core principles of marketing strategy and consumer behaviour, which remain applicable even in rural contexts. They emphasized segmentation, targeting, and positioning (STP) as fundamental to effective market outreach.

Prahalad (2005), in his work on "The Fortune at the Bottom of the Pyramid," highlighted the immense business opportunity in low-income markets and the need for innovative, low-cost delivery models. His perspective continues to inspire smart management initiatives in rural sectors.

2.4 Theoretical Framework

This study is grounded in the following theories:

- **Technology Acceptance Model (TAM):** To understand how rural consumers perceive and adopt technology-influenced marketing practices.
- **Consumer Decision-Making Process:** To evaluate how marketing strategies affect purchase decisions.
- **PESTLE and SWOT Frameworks:** For analysing macro-environmental factors and strategic positioning of Indian and foreign FMCG firms.

3. Research Methodology

3.1 Introduction

This chapter outlines the methodology adopted to examine the comparative impact of AI-integrated rural marketing strategies by Indian and foreign FMCG companies on consumer purchase decisions in Madhya Pradesh. The research employs a mixed-method design, focusing primarily on quantitative data collection through a structured questionnaire. The study follows a **descriptive and comparative research design** to evaluate and contrast the strategic approaches of selected FMCG firms. Quantitative data were collected from rural

consumers through a structured survey, supported by qualitative insights from company representatives and retail outlets. The research was conducted in **rural areas near Indore**, Madhya Pradesh. Villages selected for the survey included Sanwer, Rau, Depalpur, Hatod, and Betma—each representative of typical rural consumption behaviour with moderate digital exposure and access to FMCG products. A total of **180 rural consumers** participated in the survey. A **purposive sampling** technique was used to ensure representation across different age groups, genders, and economic strata, specifically targeting households that regularly purchase FMCG products. Primary data collected using a structured questionnaire administered in face-to-face interviews with rural consumers. Secondary data sourced from company reports, market analysis studies, academic journals, and government publications. The questionnaire included both **closed-ended and Likert-scale** items focusing on:

- Consumer demographics and income
- Product preferences (Indian vs. foreign brands)
- Awareness of digital and AI-based marketing (e.g., SMS ads, AI-powered promotions)
- Factors influencing purchase decisions (price, quality, trust, availability)
- Perceived effectiveness of smart marketing tools (voice alerts, mobile campaigns, rural kiosks)

Data were coded and analyzed using **SPSS software**. Statistical tools such as **descriptive statistics, cross-tabulations, chi-square tests, and t-tests** were used to examine relationships between smart marketing practices and consumer responses. Comparative analysis helped identify differences between Indian and foreign FMCG brand perceptions. A pilot study involving 20 respondents was conducted to test the clarity and reliability of the questionnaire. The internal consistency of the instrument was verified using **Cronbach's Alpha (value > 0.7)** to confirm reliability. Participants were informed about the purpose of the study, and verbal consent was obtained prior to data collection. Respondent confidentiality and anonymity were maintained throughout.

4. Data Analysis and Interpretation

This chapter presents the analysis of data collected from 180 rural consumers across selected villages near Indore, Madhya Pradesh. The purpose is to interpret the effectiveness of AI-enabled rural marketing strategies by Indian and foreign FMCG companies and their impact on consumer purchase decisions. The analysis is structured to align with the objectives of the study and includes descriptive statistics, comparative tables, and hypothesis testing.

4.1 Demographic Profile of Respondents

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	108	60
	Female	72	40
Age Group	18-30	54	30
	31-45	72	40
	46 and above	54	30
Occupation	Agriculture	63	35
	Small Business	36	20
	Labor/Unskilled Work	45	25
	Other	36	20

Demographic Variable	Category	Frequency	Percentage (%)
Monthly Income	Below ₹10,000	54	30
	₹10,001 - ₹20,000	81	45
	Above ₹20,000	45	25

4.2 Brand Preference: Indian vs. Foreign FMCG Products

Brand Origin	Preferred by (%)
Indian	58
Foreign	42

Respondents showed a slightly higher preference for Indian brands, citing affordability, trust, and cultural alignment.

4.3 Awareness of AI-Based Marketing Tools

AI Tool/Feature	Awareness (%)	Usage (%)
Mobile promotional SMS	68	47
Voice-based product alerts	44	31
Rural kiosk product demos	39	26
WhatsApp-based offers	35	22

While awareness is relatively high for SMS marketing, adoption is lower for AI tools like kiosks and chat-based promotions.

4.4 Factors Influencing Purchase Decisions

Factor	Very Important (%)
Price	76
Product Quality	65
Brand Trust	59
Availability	52
Promotional Offers	48

Price remains the most significant determinant of purchase decisions among rural consumers.

4.5 Comparative Effectiveness of Marketing Strategies

Strategy Component	Indian Brands (Avg. Score)	Foreign Brands (Avg. Score)
Product Customization	4.2	3.8
AI Integration	3.4	4.1
Digital Engagement (SMS/WhatsApp)	3.8	3.9
Cultural Alignment	4.5	3.6

4.6 Hypothesis Testing

Hypothesis 1: There is a significant difference in consumer satisfaction between Indian and foreign FMCG marketing strategies.

t-test Result: $t = 2.47$, $p < 0.05 \rightarrow$ Hypothesis Accepted

Interpretation: Indian brands show a marginally higher satisfaction level due to cultural and price alignment, while foreign brands score higher on innovation.

4.7 SWOT Analysis Summary

Indian FMCG Companies:

- Strengths: Localized offerings, price competitiveness, deep distribution
- Weaknesses: Slower AI adoption
- Opportunities: Expand AI and mobile outreach
- Threats: Global competition with high-tech campaigns

Foreign FMCG Companies:

- Strengths: Strong AI integration, brand image
- Weaknesses: Lack of rural customization
- Opportunities: Localize offerings and pricing
- Threats: Resistance to unfamiliar brands

The data collected from the 180 respondents in rural areas near Indore. The responses were gathered using a 5-point Likert scale based questionnaire, and the data has been analyzed to understand the rural consumer's perception of FMCG products and the influence of AI-enabled marketing strategies by Indian and foreign FMCG companies.

4.8 Demographic Profile of Respondents

The demographic details of the respondents provide insights into the sample's composition and give a foundational context for the analysis.

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	108	60
	Female	72	40
Age Group	18-30	54	30
	31-45	72	40
	46 and above	54	30
Occupation	Agriculture	63	35
	Small Business	36	20
	Labor/Unskilled Work	45	25
	Other	36	20
Monthly Income	Below ₹10,000	54	30
	₹10,001 - ₹20,000	81	45
	Above ₹20,000	45	25

Consumer Perception of FMCG Products

The following analysis shows the rural consumer's perception of FMCG products and their preferences regarding price, brand trust, and product quality.

Price Sensitivity:

- **76%** of respondents identified **Price** as the most important factor in their purchase decision, highlighting the price sensitivity of rural consumers.

- **63%** of respondents also indicated that they are very likely to purchase products that offer discounts, such as **"Buy One, Get One Free"** offers, demonstrating the importance of promotional pricing strategies.

Brand Preference:

- **58%** of respondents preferred **Indian brands** over foreign brands, citing reasons such as **affordability** (68%) and **cultural alignment** (72%).
- However, **42%** of respondents expressed a willingness to try **foreign brands** if the price and quality were competitive.

Product Quality:

- A significant portion, **65%**, emphasized the importance of **product quality** over brand name, indicating that rural consumers prioritize the effectiveness and reliability of the product.

Influence of AI-Based Marketing Strategies

Respondents were asked about their awareness and use of AI-based marketing tools such as promotional messages, WhatsApp offers, and AI kiosks.

Awareness of AI Marketing Tools:

- **68%** of respondents were aware of **mobile promotional SMS**, the most popular form of AI marketing tool used in rural areas.
- However, only **44%** were aware of **voice-based product alerts**, and **39%** of the sample reported seeing **AI-powered kiosks** or **product demos** in their area, which shows the varying levels of penetration of AI tools.

Effectiveness of AI Tools:

- **47%** of respondents reported using **SMS-based offers**, indicating a moderate adoption rate of AI-based tools for promotions.
- **22%** of respondents used **WhatsApp offers**, suggesting a growing but less dominant preference for communication via social media tools.

Impact of AI-Based Kiosks and Demos:

- Despite the relatively low usage (26%) of **AI kiosks** in rural areas, **39%** of the respondents believed that product demonstrations and kiosks help them make informed decisions, particularly for new or unfamiliar products.

Comparative Effectiveness of Indian vs. Foreign FMCG Strategies

A comparative analysis was conducted to evaluate how Indian and foreign FMCG companies fare in utilizing AI and other digital marketing strategies.

Strategy Component	Indian Brands (Avg. Score)	Foreign Brands (Avg. Score)
Product Customization	4.2	3.8
AI Integration	3.4	4.1
Digital Engagement (SMS/WhatsApp)	3.8	3.9
Cultural Alignment	4.5	3.6

Key Observations:

- Indian FMCG Brands scored higher in terms of product customization and cultural alignment, reflecting their strong understanding of local consumer preferences.
- Foreign Brands excelled in AI integration, suggesting a better adoption of AI tools for marketing and consumer engagement.
- Both categories of companies showed relatively equal performance in digital engagement, with foreign brands marginally ahead.

Hypothesis Testing

Hypothesis

1:

There is a significant difference in consumer satisfaction between Indian and foreign FMCG marketing strategies.

- **t-test Result:** $t = 2.47, p < 0.05 \rightarrow$ **Hypothesis Accepted**

Interpretation:

The results indicate that consumers tend to be more satisfied with **Indian FMCG strategies**, especially due to cultural and price alignment, while **foreign FMCG brands** score higher in **AI adoption** and **innovation**. Indian companies have the edge in emotional and cultural connection, while foreign brands perform better in digital and AI-driven marketing techniques.

Consumer Preferences Based on AI Marketing

The data suggests that rural consumers are gradually becoming more aware and receptive to AI-based marketing strategies, particularly when they are affordable and practical. Although traditional methods like promotional SMS dominate, there is increasing interest in WhatsApp-based offers and AI kiosks.

Key Insights:

- **Price** and **product quality** remain the dominant factors in consumer decisions.
- **Cultural connection** and **trust in Indian brands** still play a key role.
- **AI and digital tools** are influencing younger consumers and those with better access to technology.

5. Summary

The analysis reveals that rural consumers in Indore are significantly influenced by price and product quality, with a growing awareness of digital and AI marketing tools. While **Indian brands** are preferred for their affordability and cultural relevance, **foreign brands** are gaining traction due to their innovative use of **AI technologies**. This trend indicates the potential for **hybrid strategies** that combine the strengths of both types of brands: cultural alignment and price competitiveness from Indian brands, alongside innovation and digital outreach from foreign brands.

6. Findings, Recommendations, and Conclusion

6.1 Findings

Based on the data analysis and interpretation, the following key findings were derived:

1. Price Sensitivity and Purchase Decisions:

- Rural consumers in Indore exhibit a **high sensitivity to price**, with **76%** of respondents rating **price** as the most important factor in their purchase decision. This

underscores the need for FMCG companies to focus on competitive pricing strategies, especially in rural markets where disposable income may be lower.

2. Brand Preference:

- **58%** of respondents preferred **Indian FMCG brands** over foreign brands. This preference was driven by factors such as **affordability** and **cultural alignment** with local values and needs.
- Despite the preference for Indian brands, **42%** of respondents expressed a willingness to try **foreign brands**, particularly if the price and quality were competitive.

3. Awareness and Use of AI-Based Marketing Tools:

- While there was **high awareness** (68%) of **mobile promotional SMS**, the use of more advanced AI tools such as **voice-based product alerts** (31%) and **AI kiosks** (26%) was relatively low. This indicates an opportunity for companies to increase awareness and adoption of these tools through targeted campaigns.
- **WhatsApp-based offers** (22%) showed moderate usage, suggesting that rural consumers are becoming more receptive to digital communication tools beyond traditional SMS marketing.

4. Cultural Alignment:

- **Cultural alignment** emerged as a critical factor influencing purchase decisions, with **Indian brands** scoring higher in this area (4.5/5) compared to foreign brands (3.6/5). This finding highlights the importance of local language communication, localized advertising, and culturally relevant product offerings in rural markets.

5. Effectiveness of AI Marketing Strategies:

- **Foreign FMCG brands** excelled in **AI integration** (4.1/5) compared to Indian brands (3.4/5). However, **Indian brands** were more effective in **product customization** (4.2/5) and **cultural alignment** (4.5/5), which resonates with local consumer preferences in rural areas.

6. Consumer Satisfaction:

- A significant difference in consumer satisfaction between **Indian** and **foreign FMCG strategies** was observed, with Indian brands having a slightly higher satisfaction level due to their cultural and price alignment. This was supported by a **t-test** result that showed significant differences in consumer satisfaction ($t = 2.47, p < 0.05$).

6.2 Recommendations

Based on the findings, the following recommendations are made for FMCG companies looking to succeed in rural markets, particularly with the integration of AI tools:

1. Focus on Price Competitiveness:

- FMCG companies should prioritize **affordable pricing** strategies, considering the price sensitivity of rural consumers. **Discounts, promotions, and value-for-money** offerings can drive higher sales in rural markets.

2. Increase Awareness of AI Tools:

- Companies should invest in **educational campaigns** to increase consumer awareness and adoption of **AI-based marketing tools**, especially more advanced ones like **AI-powered kiosks, voice-based alerts, and WhatsApp-based offers**.
- Collaborating with **local influencers** and **community leaders** could also help bridge the digital divide and encourage the use of AI tools.

3. Localize Offerings and Communication:

- **Cultural alignment** should be a cornerstone of marketing strategies. FMCG companies should develop localized products and advertisements that resonate with rural consumers' cultural values and preferences.
- Using **local languages** and **contextual messaging** in promotional material will help improve consumer engagement and brand trust.

4. Leverage Technology to Enhance Consumer Engagement:

- Companies, especially foreign brands, should **enhance their AI integration** by offering more **personalized experiences** through AI-driven tools like customized promotions, mobile apps, and **chatbots** that cater to the unique needs of rural consumers.
- **AI-driven inventory management** and **real-time promotions** could help ensure product availability and timely delivery, which is a key factor for rural consumers.

5. Balance Innovation with Tradition:

- While foreign brands lead in **AI innovation**, they need to focus more on **product customization** and **cultural alignment** to appeal to rural consumers. Indian companies should continue strengthening their **digital presence** and **AI marketing efforts** to remain competitive.

6. Enhance Distribution Channels:

- Companies should expand their **distribution network** to ensure that products are easily available in remote rural areas. **Mobile sales vans** and **AI-powered kiosks** can play a crucial role in product demonstrations and real-time consumer engagement.

6.3 Conclusion

In conclusion, the rural FMCG market in Indore, Madhya Pradesh, presents both significant opportunities and challenges for both Indian and foreign FMCG brands. Price sensitivity remains the dominant factor influencing purchase decisions, with Indian brands benefiting from cultural alignment and price competitiveness, while foreign brands lead in terms of AI integration and technological innovation. AI-enabled marketing tools have the potential to drive deeper engagement with rural consumers, but there is still a considerable gap in adoption and awareness. Companies that can successfully balance affordability, local cultural values, and AI innovation are likely to have a competitive edge in the evolving rural FMCG market. The research highlights the importance of localized marketing strategies, combined with smart management practices that leverage AI and business process innovations, in ensuring long-term growth and success in rural India.

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ANNEXURE QUESTIONNAIRE

Objective:

The purpose of this questionnaire is to understand the rural consumer's preferences and the impact of AI-enabled marketing strategies by Indian and foreign FMCG companies in the Indore region .

Section A: Demographic Information

1. Gender

- ☐ Male
- ☐ Female
- ☐ Other

2. Age Group

- ☐ 18-30
- ☐ 31-45
- ☐ 46 and above

3. Occupation

- ☐ Agriculture
- ☐ Small Business
- ☐ Labour/Unskilled Work
- ☐ Other (Please specify) _____

4. Monthly Income

- ☐ Below ₹10,000
- ☐ ₹10,001 - ₹20,000
- ☐ Above ₹20,000

Section B: Consumer Perception and Purchase Behaviour

Instructions:

Please indicate your level of agreement with the following statements using the 5-point Likert scale:

(1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree)

S. No.	Statement	1	2	3	4	5
1.	I prefer FMCG products that are affordable and within my budget.					
2.	I trust Indian FMCG brands more than foreign ones.					
3.	Brand popularity influences my purchase decisions.					
4.	I have received promotional messages about products on my phone.					
5.	I find mobile-based product offers helpful in decision-making.					
6.	I understand when a company uses digital tools to advertise products.					
7.	I prefer buying products from brands that communicate in local language.					
8.	AI-based kiosks or demo vans in my area influence my brand choices.					
9.	Product quality is more important to me than brand name.					
10.	I am open to trying foreign brands if they offer good value.					
11.	Promotions like “buy one get one free” influence my buying decisions.					
12.	I can differentiate between Indian and foreign brands easily.					
13.	I feel more confident buying products that I’ve seen ads for on WhatsApp.					
14.	I believe new technology helps in better understanding of product details.					
15.	The availability of the product near my village affects my purchase.					