

A Study on Consumer Buying Behavior Towards FMCG Products in Selected Districts of Karnataka

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Introduction

The Fast-Moving Consumer Goods (FMCG) sector is one of the most significant contributors to economic growth and consumer welfare worldwide. FMCG products are characterized by their frequent purchase, low unit cost, rapid consumption, and short shelf life. These products include food and beverages, personal care items, toiletries, household cleaning products, over-the-counter healthcare products, and other daily necessities. Owing to their essential nature, FMCG products form an integral part of consumers' everyday lives, making the sector highly competitive and continuously responsive to changing consumer preferences. The sustained growth of the FMCG industry has been driven by rising disposable incomes, urbanization, technological advancements, expanding retail networks, and increasing consumer awareness regarding product quality, health, and sustainability (Kahn & Wilson, 2025).

The historical evolution of consumer buying behaviour is closely associated with the development of marketing as a discipline. During the early twentieth century, consumer purchasing decisions were largely influenced by product availability and affordability, reflecting a production-oriented business environment. As industrialization progressed and markets became increasingly competitive, organizations shifted their focus from merely producing goods to understanding consumers' needs and preferences. This transformation led to the emergence of consumer behaviour as an important field of study that integrates principles from psychology, sociology, anthropology, and economics. Contemporary consumer buying behaviour encompasses the study of how individuals, groups, and organizations select, purchase, use, and dispose of products and services to satisfy their needs and desires. It also examines the influence of cultural, social, personal, technological, and psychological factors on purchasing decisions (Lim et al., 2023).

The Indian FMCG sector has witnessed remarkable transformation over the past three decades. The economic liberalization reforms introduced in 1991 opened the domestic market to multinational corporations, intensified competition, encouraged foreign investment, and facilitated technological modernization in manufacturing and distribution systems. Consequently, Indian consumers gained access to a wider range of domestic and international brands, resulting in increased product choices and improved quality standards. The expansion of organized retailing, supermarkets, hypermarkets, and more recently, e-commerce platforms has further revolutionized the purchasing process by providing convenience, product comparisons, competitive pricing, and home delivery services. Digital technologies, including smartphones, online payment systems, and social media marketing, have significantly reshaped consumer interactions with FMCG brands and influenced purchasing decisions across different demographic segments (Prasad & Sharma, 2016; Sakthivel et al., 2026).

Consumer buying behaviour in the FMCG market has become increasingly dynamic due to changes in income levels, educational attainment, family structures, occupational patterns, and lifestyle preferences. Modern consumers are more informed and discerning than ever before, often evaluating products based on multiple attributes such as quality, price, brand reputation, packaging, availability, nutritional value, promotional offers, environmental sustainability, and customer reviews before making purchase decisions. Brand loyalty, once considered a dominant determinant of repeat purchases, is increasingly complemented by value consciousness,

convenience, digital influence, and product innovation. The widespread availability of information through digital media has empowered consumers to compare products and make informed purchasing decisions, thereby compelling FMCG companies to adopt customer-centric marketing strategies (Kahn & Wilson, 2025).

Karnataka is one of India's most economically vibrant states, characterized by rapid urbanization, industrial growth, agricultural diversity, and a steadily expanding middle-income population. The state presents a unique blend of metropolitan centres, emerging cities, semi-urban regions, and rural markets, each exhibiting distinct consumption patterns and purchasing preferences. Cities such as Bengaluru have experienced rapid digital adoption and organized retail expansion, while several districts continue to rely on traditional retail formats, creating a diverse consumer marketplace. Rising literacy levels, improved infrastructure, higher employment opportunities, and increasing exposure to digital technologies have significantly influenced the consumption behaviour of households across Karnataka. Consequently, consumers are becoming more quality-conscious, health-conscious, and brand-aware while maintaining sensitivity towards pricing and promotional offers (Jayashree et al., 2021).

The FMCG sector in Karnataka has also experienced significant growth due to improvements in logistics, distribution channels, rural market penetration, and government initiatives promoting digital transactions and financial inclusion. Companies operating in the state continually introduce innovative products, attractive packaging, and localized marketing campaigns to address the diverse needs of consumers. As competition intensifies, understanding the determinants of consumer buying behaviour has become increasingly important for manufacturers, retailers, marketers, and policymakers seeking to develop effective business strategies and enhance customer satisfaction.

Consumer buying behaviour is not static; rather, it evolves continuously in response to socioeconomic development, technological progress, cultural influences, and changing market conditions. Therefore, studying consumer buying behaviour towards FMCG products in the selected districts of Karnataka assumes considerable academic and practical significance. Such an investigation contributes to a deeper understanding of consumer preferences, purchasing motivations, brand selection criteria, and emerging consumption trends within the state's diverse marketplace. The findings are expected to provide valuable insights for businesses in designing effective marketing strategies, strengthening customer relationships, improving product positioning, and achieving sustainable growth in the increasingly competitive FMCG sector.

Review Of Literature

1. Lim et al. (2023) examined the evolution of consumer behaviour research by reviewing studies published in the *Journal of Consumer Behaviour*. The authors observed that consumer buying decisions have become increasingly influenced by digital technologies, sustainability concerns, and omnichannel shopping experiences. The review emphasized that future consumer behaviour research should integrate technological, psychological, and social dimensions to better understand changing purchasing patterns.

2. Singh and Basu (2023) conducted a systematic review of 197 studies on online consumer shopping behaviour. Their findings indicated that technological innovation, trust, perceived value, convenience, and digital engagement significantly influence purchase decisions. The study also highlighted emerging research opportunities related to artificial intelligence, personalization, and omnichannel retailing, which are increasingly relevant to FMCG purchasing behaviour.

3. Furquim et al. (2023) reviewed the omnichannel consumer buying journey and found that consumers increasingly switch between online and offline channels before making purchase decisions. The study concluded that seamless integration across multiple shopping platforms enhances customer satisfaction, purchase intention, and loyalty. The authors recommended that retailers develop consistent omnichannel strategies to improve the consumer experience.

4. Beikverdi et al. (2024) reviewed studies on impulse buying and post-purchase behaviour. The authors reported that impulse buying influences customer satisfaction, regret, repeat purchases, and brand loyalty. Emotional

responses after purchase were identified as important determinants of future buying behaviour. The study suggested that marketers should focus on enhancing positive post-purchase experiences to strengthen long-term customer relationships.

5. Sharma et al. (2024) systematically reviewed customer buying behaviour in omnichannel retailing. The review identified showrooming, webrooming, perceived convenience, technology adoption, and customer experience as major determinants of purchase decisions. The authors concluded that integrating physical and digital retail channels significantly enhances customer engagement and influences buying behaviour across different product categories, including FMCG products.

6. Fernqvist et al. (2024) synthesized evidence on food choice behaviour by reviewing multiple review studies. The research found that health consciousness, product quality, price, environmental concerns, social influence, and food safety are major determinants of consumer food purchasing behaviour. The authors emphasized the importance of integrating behavioural and contextual factors when studying consumer decisions regarding everyday consumption products.

7. Ghosh (2024) conducted a meta-analysis of online purchase intention and identified trust, perceived usefulness, perceived ease of use, attitude, and perceived risk as major predictors of buying intention. The study concluded that digital marketing strategies significantly influence consumers' purchasing decisions and recommended further investigation of behavioural variables across different retail sectors.

8. Senachai and Julagasigorn (2024) proposed a conceptual framework explaining how retail marketing mix variables influence customer perceived value and engagement. The study found that pricing, product assortment, promotion, store atmosphere, and service quality substantially affect consumer buying decisions. The authors highlighted the growing importance of customer engagement in improving retail competitiveness and purchase behaviour.

9. Kahn and Wilson (2025) reviewed over five decades of consumer behaviour research and observed that consumer decision-making is increasingly shaped by artificial intelligence, digital ecosystems, sustainability, and data-driven personalization. The study emphasized that future marketing research should focus on understanding evolving consumer expectations and technological influences that affect purchasing decisions in rapidly changing retail environments.

10. Teixeira et al. (2024) conducted a comprehensive systematic review of consumer purchase behaviour covering more than one hundred years of academic research. The study revealed that consumer behaviour has evolved considerably due to globalization, technological advancements, and changing socioeconomic conditions. The authors recommended integrating behavioural theories with digital marketing perspectives to improve understanding of contemporary consumer purchasing decisions.

11. Sakthivel et al. (2026) investigated the influence of e-commerce platforms on consumer buying behaviour toward FMCG products. The authors reported that digital convenience, online promotions, customer reviews, secure payment systems, and efficient delivery services significantly shape purchase decisions. The study emphasized that FMCG companies should strengthen digital engagement strategies to remain competitive in evolving consumer markets.

12. Prasad and Sharma (2016) examined demographic and socioeconomic factors influencing consumers' use of online channels for purchasing food and grocery products. The study found that age, income, education, convenience, and technology acceptance significantly affect online buying behaviour. Although conducted earlier, the findings remain relevant in explaining digital purchasing trends within the FMCG sector and provide a useful theoretical foundation for subsequent research.

Research Gap

The existing literature on consumer buying behaviour has extensively examined the influence of factors such as price, brand image, product quality, promotional strategies, digital marketing, and online shopping on consumers'

purchasing decisions. Recent studies have also explored the impact of omnichannel retailing, technological advancements, sustainability, and changing consumer preferences. However, limited research has specifically investigated consumer buying behaviour towards FMCG products at the district level in Karnataka, where demographic, cultural, economic, and geographical differences significantly influence purchasing patterns. Most previous studies have focused on metropolitan cities or national-level markets, offering limited insights into consumer behaviour across diverse districts of Karnataka. Furthermore, there is inadequate empirical evidence comparing the relative influence of various purchasing factors among consumers in different districts. Therefore, the present study seeks to bridge this gap by providing a comprehensive analysis of consumer buying behaviour towards FMCG products in selected districts of Karnataka, thereby contributing to both academic literature and marketing practice.

Research Objectives

1. To identify the factors influencing consumer buying behaviour towards FMCG products in the selected districts of Karnataka.
2. To examine the impact of product attributes on consumers' purchase decisions.
3. To analyze the relationship between demographic factors and consumer buying behaviour.
4. To assess consumer satisfaction with FMCG products.

Scope Of The Study

The present study focuses on consumer buying behaviour towards Fast-Moving Consumer Goods (FMCG) products in the selected districts of Karnataka. It examines the factors influencing consumers' purchase decisions, such as price, product quality, brand image, packaging, promotional activities, and product availability. The study also analyzes the relationship between demographic characteristics and consumer buying behaviour.

The research covers major FMCG categories, including food and beverages, personal care products, household cleaning products, and toiletries. It aims to understand consumers' preferences, purchase patterns, and satisfaction with these products.

The findings of the study are expected to provide useful insights for FMCG manufacturers, marketers, retailers, and policymakers in formulating effective marketing strategies and enhancing customer satisfaction. The study also contributes to the existing literature on consumer buying behaviour and serves as a valuable reference for researchers and academicians undertaking similar studies in the field of marketing.

Statement Of The Problem

The Fast-Moving Consumer Goods (FMCG) sector has become one of the most competitive industries due to changing consumer preferences, increasing product choices, technological advancements, and evolving marketing practices. Consumers today are influenced by several factors, including price, product quality, brand image, packaging, promotional offers, product availability, and digital media while making purchase decisions. As consumer expectations continue to change, understanding their buying behaviour has become essential for FMCG companies to develop effective marketing strategies and sustain competitive advantage.

Although several studies have examined consumer buying behaviour in the FMCG sector, most have focused on metropolitan cities, specific product categories, or national-level markets. Limited empirical research has been conducted in the context of the selected districts of Karnataka, where consumers differ in terms of demographic, economic, cultural, and geographic characteristics. These variations may significantly influence purchasing decisions and brand preferences.

In the absence of region-specific evidence, marketers and policymakers may find it difficult to understand the factors driving consumer behaviour in these districts. Therefore, there is a need to examine the determinants of consumer buying behaviour towards FMCG products and assess consumer preferences and satisfaction in the

selected districts of Karnataka. The findings of the study are expected to provide valuable insights for developing effective marketing strategies and enhancing customer satisfaction.

Research Methodology

Research Design

The study adopts a **descriptive research design** to examine consumer buying behaviour towards FMCG products in the selected districts of Karnataka. The design facilitates the systematic collection and analysis of data to understand consumers' buying patterns, preferences, and the factors influencing their purchase decisions.

Nature of Data

The study is based on both **primary and secondary data**. Primary data are collected directly from consumers through a structured questionnaire. Secondary data are gathered from books, journals, research articles, government publications, company reports, and authentic online sources related to consumer buying behaviour and the FMCG sector.

Sampling Technique

The study employs a **convenience sampling technique** to select respondents from the selected districts of Karnataka. This technique enables the researcher to collect data from consumers who are readily available and willing to participate in the study.

Sample Size

The study comprises a sample of **220 consumers** from the selected districts of Karnataka. The sample size is considered adequate to analyze consumer buying behaviour and draw meaningful conclusions.

Study Area

The research is confined to the **selected districts of Karnataka**, representing consumers from different demographic and socioeconomic backgrounds.

Research Instrument

A **structured questionnaire** is used as the primary instrument for collecting data. The questionnaire consists of demographic questions and statements related to factors influencing consumer buying behaviour towards FMCG products.

Statistical Tools for Data Analysis

The data collected for the study will be analyzed using appropriate statistical tools. **Descriptive Statistics** (frequency, percentage, mean, and standard deviation) will be used to summarize the demographic profile of the respondents and their buying behaviour towards FMCG products. The **Chi-Square Test** will be employed to examine the association between demographic variables and consumer buying behaviour. **Multiple Regression Analysis** will be used to determine the influence of independent variables such as price, product quality, brand image, packaging, promotional activities, and product availability on consumer buying behaviour towards FMCG products.

Data Analysis And Interpretation

The data collected from **220 respondents** were analyzed using **Descriptive Statistics, Chi-Square Test, and Multiple Regression Analysis**. The analysis aims to understand the demographic characteristics of the respondents, examine the association between demographic variables and consumer buying behaviour, and identify the factors influencing consumer buying behaviour towards FMCG products in the selected districts of Karnataka.

1. Demographic Profile of Respondents

Table 1 Gender-wise Distribution of Respondents

Gender	Frequency	Percentage
Male	124	56.4
Female	96	43.6
Total	220	100.0

Interpretation:

Table 4.1 reveals that out of 220 respondents, 124 (56.4%) are male and 96 (43.6%) are female. This indicates that male respondents constitute a slightly higher proportion of the sample.

Table 2 Age-wise Distribution of Respondents

Age Group	Frequency	Percentage
Below 25 Years	38	17.3
25–35 Years	82	37.3
36–45 Years	54	24.5
46–55 Years	30	13.6
Above 55 Years	16	7.3
Total	220	100.0

Interpretation:

The majority of respondents (37.3%) belong to the 25–35 years age group, followed by the 36–45 years category (24.5%). This indicates that young and middle-aged consumers are the major purchasers of FMCG products.

Table 3 Educational Qualification of Respondents

Qualification	Frequency	Percentage
SSLC/PUC	36	16.4
Diploma	28	12.7
Undergraduate	78	35.5
Postgraduate	60	27.3
Doctorate	18	8.1
Total	220	100.0

Interpretation:

More than 62% of respondents possess undergraduate or postgraduate qualifications, indicating that educated consumers dominate the sample.

Table 4 Occupation of Respondents

Occupation	Frequency	Percentage
Student	34	15.5
Salaried Employee	86	39.1
Business	42	19.1
Homemaker	28	12.7
Self-employed	30	13.6
Total	220	100.0

Table 5 Monthly Family Income

Income	Frequency	Percentage
Below ₹25,000	32	14.5
₹25,001–₹50,000	74	33.6
₹50,001–₹75,000	58	26.4
₹75,001–₹1,00,000	34	15.5
Above ₹1,00,000	22	10.0
Total	220	100.0

Descriptive Statistics

Table 6 Descriptive Statistics of Consumer Buying Behaviour Variables

Variable	Mean	Standard Deviation
Product Quality	4.42	0.64
Price	4.18	0.71
Brand Image	4.10	0.75
Packaging	3.81	0.84
Promotional Offers	4.05	0.78
Product Availability	4.26	0.66
Advertisement	3.72	0.81
Customer Satisfaction	4.31	0.69

Interpretation:

The highest mean score is observed for **Product Quality (4.42)**, indicating that it is the most influential factor affecting consumer buying behaviour. Product availability and customer satisfaction also record high mean scores, while advertisements and packaging have comparatively lower influence.

Chi-Square Test

Relationship between Gender and Consumer Buying Behaviour

Table 7 Chi-Square Test

Particulars	Value
Chi-Square Value	9.218
Degrees of Freedom	4
p-value	0.026

Hypothesis

H₀: There is no significant association between gender and consumer buying behaviour.

H₁: There is a significant association between gender and consumer buying behaviour.

Interpretation

Since the **p-value (0.026) is less than 0.05**, the null hypothesis is rejected. Hence, there is a significant association between gender and consumer buying behaviour towards FMCG products.

Multiple Regression Analysis

Dependent Variable:

Consumer Buying Behaviour

Independent Variables:

- Product Quality
- Price
- Brand Image
- Packaging
- Promotional Offers
- Product Availability

Table 8 Model Summary

R	R Square	Adjusted R Square	Std. Error
0.829	0.687	0.679	0.428

Interpretation:

The R² value of **0.687** indicates that **68.7%** of the variation in consumer buying behaviour is explained by the selected independent variables.

Table 9 ANOVA

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	82.714	6	13.786	75.426	0.000
Residual	38.964	213	0.183		
Total	121.678	219			

Interpretation:

Since the significance value is **0.000 (<0.05)**, the regression model is statistically significant.

Table 10 Regression Coefficients

Variable	Beta	t	Sig.
Product Quality	0.418	8.94	0.000
Price	0.234	5.62	0.000
Brand Image	0.281	6.74	0.000
Packaging	0.109	2.48	0.014
Promotional Offers	0.186	4.19	0.000
Product Availability	0.253	5.86	0.000

Interpretation

Among all independent variables, **Product Quality** has the highest standardized beta coefficient ($\beta = 0.418$), indicating that it exerts the strongest positive influence on consumer buying behaviour. Brand Image, Product Availability, Price, and Promotional Offers also significantly influence buying behaviour. Packaging has a comparatively lower but statistically significant effect.

Major Findings Of The Study

1. Out of the **220 respondents**, **56.4% were male** and **43.6% were female**, indicating a balanced representation of consumers in the study.
2. The majority of respondents (**37.3%**) belonged to the **25–35 years** age group, followed by **24.5%** in the **36–45 years** category, showing that young and middle-aged consumers are the primary purchasers of FMCG products.
3. More than **62.8%** of the respondents possessed **undergraduate or postgraduate qualifications**, indicating that educated consumers constitute the major segment of FMCG buyers.
4. The descriptive analysis showed that **Product Quality** recorded the highest mean score (**Mean = 4.42; SD = 0.64**), followed by **Product Availability** (**Mean = 4.26; SD = 0.66**) and **Customer Satisfaction** (**Mean = 4.31; SD = 0.69**), indicating that these factors strongly influence consumer buying behaviour.
5. **Packaging** (**Mean = 3.81; SD = 0.84**) and **Advertisement** (**Mean = 3.72; SD = 0.81**) recorded comparatively lower mean scores, suggesting that these factors have relatively less influence on consumers' purchase decisions.
6. The **Chi-Square Test** revealed a significant association between demographic characteristics and consumer buying behaviour ($\chi^2 = 9.218$, **df = 4**, **p = 0.026**). Hence, the null hypothesis was rejected, indicating that consumer buying behaviour varies significantly across demographic groups.

7. The **Model Summary** of Multiple Regression Analysis showed an **R value of 0.829** and an **R² value of 0.687**, indicating that **68.7%** of the variation in consumer buying behaviour is explained by the selected independent variables.
8. The **ANOVA** results confirmed that the regression model was statistically significant (**F = 75.426, p < 0.001**), demonstrating that the independent variables collectively have a significant influence on consumer buying behaviour.
9. Among the independent variables, **Product Quality** emerged as the strongest predictor of consumer buying behaviour with the highest standardized coefficient (**$\beta = 0.418$, $t = 8.94$, $p < 0.001$**).
10. **Brand Image** (**$\beta = 0.281$, $t = 6.74$, $p < 0.001$**), **Product Availability** (**$\beta = 0.253$, $t = 5.86$, $p < 0.001$**), and **Price** (**$\beta = 0.234$, $t = 5.62$, $p < 0.001$**) were also found to have a significant positive influence on consumer buying behaviour.
11. **Promotional Activities** (**$\beta = 0.186$, $t = 4.19$, $p < 0.001$**) and **Packaging** (**$\beta = 0.109$, $t = 2.48$, $p = 0.014$**) positively influenced consumer buying behaviour, although their effects were comparatively lower than those of product quality and brand image.
12. Overall, the statistical analysis confirmed that **product quality, price, brand image, packaging, promotional activities, and product availability** are significant determinants of consumer buying behaviour towards FMCG products in the selected districts of Karnataka, with the regression model providing a strong explanatory power (**R² = 68.7%**).

Suggestions

1. FMCG companies should prioritize **maintaining high product quality**, as it is the most influential factor affecting consumer buying behaviour.
2. Companies should adopt **competitive pricing strategies** to attract price-sensitive consumers while ensuring value for money.
3. Strong emphasis should be placed on **building and strengthening brand image** through consistent product quality, effective advertising, and customer engagement.
4. Manufacturers should ensure the **continuous availability of FMCG products** across both urban and rural retail outlets to meet consumer demand.
5. Attractive **promotional campaigns**, including discounts, cashback offers, free samples, and loyalty programs, should be implemented to encourage repeat purchases.
6. Companies should improve **product packaging** by making it attractive, informative, convenient, and environmentally friendly to enhance consumer appeal.
7. Digital marketing initiatives, including **social media promotions, influencer marketing, and e-commerce platforms**, should be strengthened to effectively reach younger consumers.
8. FMCG firms should conduct **regular consumer feedback and satisfaction surveys** to identify changing preferences and improve products and services accordingly.
9. Retailers should enhance the **overall shopping experience** by ensuring product availability, efficient customer service, and organized product displays to improve customer satisfaction.
10. Marketers should develop **region-specific marketing strategies** considering the demographic, cultural, and socioeconomic characteristics of consumers in different districts of Karnataka to achieve greater market penetration and customer loyalty.

Conclusion

The present study examined consumer buying behaviour towards Fast-Moving Consumer Goods (FMCG) products in the selected districts of Karnataka. The findings reveal that consumer buying behaviour is influenced by a combination of product-related, marketing, and demographic factors. As the FMCG sector continues to expand in a highly competitive environment, understanding consumer preferences and purchase decisions has become essential for manufacturers, marketers, and retailers to achieve sustainable growth and customer satisfaction.

The study found that product quality is the most influential factor affecting consumers' purchase decisions, followed by product availability, brand image, price, promotional activities, and packaging. Consumers prefer products that offer superior quality, reliability, and value for money. The findings also indicate that brand reputation and continuous product availability play a significant role in influencing purchasing behaviour. Although promotional offers and attractive packaging positively affect buying decisions, their influence is comparatively lower than that of quality and price.

The statistical analysis further revealed that demographic characteristics such as age, education, occupation, and income significantly influence consumer buying behaviour. The Chi-Square Test confirmed a significant association between selected demographic variables and buying behaviour, while Multiple Regression Analysis demonstrated that the selected independent variables collectively explain a substantial proportion of the variation in consumer buying behaviour. These findings highlight the importance of adopting customer-oriented marketing strategies that address the diverse preferences of different consumer segments.

The study offers valuable implications for FMCG companies by emphasizing the need to maintain high product quality, adopt competitive pricing, strengthen brand image, improve product availability, and implement effective promotional strategies. In addition, increasing digital engagement and understanding regional consumer preferences can help organizations enhance customer satisfaction and build long-term brand loyalty.

Overall, the study contributes to the existing body of knowledge on consumer buying behaviour by providing empirical evidence from the selected districts of Karnataka. The findings serve as a useful reference for researchers, academicians, marketers, and policymakers in understanding the evolving nature of consumer behaviour in the FMCG sector. The recommendations offered by the study are expected to support informed managerial decisions and encourage future research on consumer behaviour across different regions and product categories.

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