

A Comprehensive Statistical Analysis of CRM Influence and Behavioural Traits in FMCG in Bhilwara

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ABSTRACT

The Fast Moving Consumer Goods sector in India is marked by fierce competition and market saturation where around 265 new brands are registered daily making consumer reach vital for survival. A study employing a cross sectional design gathered primary data from 58 respondents mainly aged 16 to 25 and analyzed it through correlation and linear regression in Jamovi software to explore multidimensional factors like culture demographics CRM tech adoption and product performance that shape this reach. High FMCG consumption was noted with a mean purchase frequency of 4.71 pointing to steady demand while modern tech such as AI personalization and social media is shown to blend with traditional elements like brand image and loyalty programs. Emphasis is placed on moving from physical stores to online channels alongside CRM integration for sustained loyalty thus offering stakeholders a framework to navigate competitive edges and consumer wellbeing in a digitized post pandemic world.

Keywords: FMCG Sector, Consumer Reach, CRM Performance, Technological Adoption.

Introduction

The Fast Moving Consumer Goods sector was characterized by intense competition where numerous brands competed for consumer attention and loyalty. Effective marketing strategies were recognized as pivotal in determining success amid this dynamic landscape with consumer reach defined as the degree to which brands connected with and engaged their target audiences. Six key factors were identified as influencing consumer reach including brand culture organizational performance consumer demographics technological adoption customer relationships and product performance. Consumer demographics were segmented based on attributes such as income education age gender occupation ethnicity and location to reveal how various groups perceived marketing strategies in the FMCG sector and linked these perceptions to consumption patterns and purchasing decisions. Culture encompassing individuals beliefs and values was examined for its impact on consumer spending particularly through advertisements and campaigns by Indian FMCG firms with correlations explored between cultural elements in branding and actual outreach.

Significance of the Study

The significance of this study is seen in its bridging of traditional consumer behaviour theories with the fast changing digital financial world. Psychological drivers like stress induced spending and personality traits are synthesized with structural elements such as payment frequency and digital marketing strengths to create a full framework for grasping today's consumption habits. Insights for policymakers and financial regulators are provided on how frequent payment cycles and persuasive hypnotic marketing can worsen consumer debt thus supporting better protection measures.

Review of Literature

The COVID 19 pandemic profoundly reshaped consumer spending patterns across multiple countries, marked by a surge in food stockpiling. Urban residents, furthermore, exhibited a stronger stockpiling tendency than those in rural or suburban areas, highlighting the interplay of residential location with lockdown policies.(El Baba & Fakh, 2023).

Stay at home orders during the COVID19 pandemic significantly reduced mobility and consumer spending. Mobility declined by 6 to 7 percent within two days of these orders being enacted. Notable reductions occurred in spending at small businesses and large retail chains. Responses proved generally uniform across the United States showing little variation by county income political affiliation or urban rural status.(Alexander & Karger, 2023)

The dairy cooperative established in 1946 at Anand in Gujarat's western region has been examined for its remarkable growth into Amul a diversified powerhouse spanning fresh milk and value added products across India. It has emerged as the second most preferred FMCG brand nationwide and the largest food products brand boasting substantial consolidated turnover.(Kerani, 2023)

The impact of Customer Relationship Management systems on performance and innovation culture is explored in this research which contributes to dynamic capability theory from a relationship marketing viewpoint. Ultimately successful CRM demands ongoing investment in resources training and structural support while cautioning against quick fixes for true effectiveness.(Silva de Araújo et al., 2023)

The evolution of marketing has been shaped by diverse socioeconomic and political contexts with a core focus on meeting consumer needs for goods and services. Such diversification has called for fresh paradigms in healthcare services too. The COVID 19 pandemic has transformed the doctor patient relationship prompting a fresh look at longstanding practices. This article explores the paradigm shift in that relationship specifically for diabetic conditions.(GOLDBACH et al., 2023)

The influence of payment frequency on consumer finances has been notably examined with a shift towards more frequent yet smaller paychecks gaining traction. Data from income and expenditure records of over thirty thousand consumers have revealed a clear link between elevated payment frequencies and heightened spending levels. In contrast elements fostering uncertainty for those on infrequent schedules have been shown to shape their spending patterns distinctly.(Rosa & Tully, 2022)

Transaction level bank account data from Denmark were analyzed to explore consumer spending dynamics amid the COVID 19 pandemic. Health risks and supply shortages triggered bigger cuts than income worries or job losses. Overall the evidence points to short term health threats and supply limits as the main drivers of the downturn with little lasting drag from spillovers.(Andersen et al., 2022)

The study by Smith and colleagues examined how Big Five personality traits alongside social media habits shape price consciousness in 215 millennials and 300 baby boomers. Among millennials extroversion linked to heightened price sensitivity while openness tied to reduced sensitivity. Longer social media engagement predicted stronger price consciousness though cohort variations in Facebook use proved insignificant.(Eastman et al., 2021)

Firm performance is evaluated by analysing the impact of products and services on consumers drawing from insights into consumer behaviour. This area blends operant behavioural economics with marketing to pinpoint buying patterns shaped by various reinforcements and contextual settings. Research employing these consumer behaviour metrics is outlined alongside its key findings.(Gordon R. et al., 2021)

Rising water infrastructure costs and household water bills pose notable challenges to water providers policymakers and researchers. The findings identify key affected demographics impacted industries and specific bill increase thresholds that notably alter consumer behaviour. These insights underscore the need for stronger long term water management strategies and better resource allocation.(Medwid & Mack, 2021)

- **Research Gap**

Extant literature has explored drivers of consumer spending through psychological stressors technological adoption in virtual settings and the COVID19 pandemics disruptions yet a key gap persists in blending internal psychological traits with external payment structures. Moreover though social media and CRM systems role in firm performance is documented scant attention has been paid to real time

marketing analytics and persuasive communication intersecting with budget limits and debt to spark impulsive buys in post pandemic times. Bridging this void is vital for crafting a full model of consumer resilience that captures both payment mechanics and psychological cultural roots.

- **Research Objectives**
 - To evaluate the impact of digital and CRM driven marketing on consumer behaviour.
 - To identify the primary product related factors that drive consumer trust and brand switching.
 - To analyze the relation between consumer demographics and purchasing patterns in the FMCG sector.

• **Research Hypothesis**

H₀: Effective Customer Relationship Management (CRM) practices and high Brand Reliability have no significant positive impact on consumer purchase frequency in the FMCG sector

Methodology

This cross sectional design, commonplace in fields like psychology, sociology, marketing, and beyond, offers a timely snapshot of population traits, beliefs, and behaviours through its straightforward, budget friendly nature; highlighting correlations and prevalence; yet grapples with causation hurdles, shallow timelines, sampling biases, and recall slips. Validity was bolstered via representative sampling, uniform protocols, confounder controls, and measured interpretations.

• **Data Sources**

Table 1: Demographic Segmentation

Category	Group / Variable	Count (n=58)	Percentage (%)
Gender	Male (M)	30	52%
	Female (F)	28	48%
Education	Post-Graduation	27	46%
	Graduation	23	40%
	12th Standard	5	9%
	10th Standard	3	5%
Tier	Tier 2	23	40%
	Tier 1	18	31%
	Tier 3	17	29%
Age	18	2	3.4%
	20	11	19.0%
	21	14	24.1%
	22	15	25.9%
	23	7	12.1%
	24	3	5.2%
	25	6	10.3%

Data were gathered by the author via an online survey involving 58 respondents, with questionnaires distributed to a targeted audience. Questions, drawn from established scales in prior studies, centred on five key variables: consumer demographics, culture, technological advancements, organizational CRM, and product characteristics.

- **Descriptive Analysis**
 - **Purchase Frequency of Consumers**

Table 2: Descriptive Analysis of Purchase Frequency of Consumers

Category	Statistic / Variable	Value
Descriptive Statistics	Mean	4.7069
	Median	5.0000
	Mode	6.0000
	Standard Deviation (SD)	1.7870
	Variance	3.1933

	Skewness	0.6289 (SE: 0.3137)
	Range	1 to 7
Frequency Breakdown	Score	Counts (%)
	1	3 (5.17%)
	2	6 (10.34%)
	3	9 (15.52%)
	4	3 (5.17%)
	5	9 (15.52%)
	6	22 (37.93%)
	7	6 (10.34%)

The analysis of purchase frequency reveals an average of 4.71, which points to moderate to high levels of FMCG product buying among consumers. A median of 5 and mode of 6 further highlight that most respondents cluster in the upper range, while a standard deviation of 1.78 reflects moderate variability in their behaviour; fairly consistent, yet not entirely uniform. With a negative skewness of 0.63, responses lean slightly toward higher values, underscoring a tendency for more frequent purchases. Frequency distributions reinforce this, as the largest share (37.93%) rates at 6, trailed by 5 and 3, with very few in the low categories of 1 or 2. Overall, consumers emerge as active, frequent buyers, displaying a robust and steady demand pattern for FMCG goods.

- **Independent Variables for Consumer Reach**

Table 3: Descriptive Analysis of Independent Variables for Consumer Reach

Variable	Mean	Median	SD	Variance	Min	Max
Purchase Frequency	4.7069	5.0000	1.7870	3.1933	1	7
Research Time	4.0690	4.0000	1.7357	3.0127	1	7
Loyalty Programs Participation	0.4138	0.0000	0.4968	0.2468	0	1
Like Participating in Loyalty Programs	0.5517	0.5000	0.4260	0.1815	0.0000	1.0000
Influencers	0.6121	0.5000	0.4193	0.1758	0.0000	1.0000
Diverse Cultural Backgrounds	0.5086	0.5000	0.3686	0.1359	0.0000	1.0000
Cultural Sensitivity	4.0862	4.0000	1.5592	2.4310	1	7
CRM Purchase Frequency	4.5517	5.0000	1.5803	2.4973	1	7
Storing Your Data for Their CRM	3.7414	4.0000	1.8311	3.3530	1	7
CRM Influence	4.3448	5.0000	1.6065	2.5808	1	7
Online Platforms Purchase Frequency	4.4483	5.0000	2.0704	4.2868	1	7

The descriptive statistics reveal that most variables exhibit mean values between 4 and 5, pointing to a moderate to high influence from various factors. Purchase frequency stands at 4.71, CRM driven purchase frequency at 4.55, and online platform usage at 4.45, which together suggest active consumer engagement in buying habits and digital channels. Research time averages 4.07, showing that effort is invested in decision making and informed purchasing prevails. CRM influence scores 4.34, while customer relationship factors underscore their meaningful role in molding choices; cultural sensitivity hovers around 4.08, with responses from diverse backgrounds nearing 0.5 to indicate medium awareness, alongside loyalty participation ranging from 0.41 to 0.55. Standard deviations reflect some variability, yet data dispersion remains far from extreme.

- **Average Chronological Preferred Position of Factor**

Table 4: Average Chronological Preferred Position of Factor (Lower the Better)

Factor	Mean Rank	Importance
Brand Reliability	3.15	Highest
Quality Certification	3.15	Highest
Product Cheapness	3.42	Medium
Brand Image	3.47	Medium
Information on Label	3.84	Lower
Estimated Performance	3.94	Lower

The relative importance of product related factors influencing consumers' decision making was defined through ranking analysis. Brand reliability and quality certification emerged as the most critical

factors, underscoring that trust and quality assurance rank as top priorities for customers. Data revealed that reliability and quality outweigh price and branding in significance. Buyers appeared less reliant on specific product details or expected outcomes, as evidenced by the lowest scores assigned to label information and estimated performance. Overall, customers prioritized quality over price, with trust, certification, and dependability driving decisions; while branding and labelling play roles in marketing, they proved secondary, urging businesses to emphasize trust building and high quality standards rather than price competition alone.

▪ **Correlation Among Purchase Frequency, CRM Influence and CRM Engagement**

Table 5: Correlation Matrix Among Purchase Frequency, CRM Influence and CRM Engagement

Variable		Purchase Frequency	CRM Influence
Purchase Frequency	Pearson's r		
	df		
	p value		
CRM Influence	Pearson's r	0.6897	
	df	56	
	p value	< .00001	
CRM Engagement	Pearson's r	0.6485	0.8429
	df	56	56
	p value	< .00001	< .00001

The correlation matrix revealed strong and statistically significant relationships among the key variables. A substantial positive association was observed between CRM influence and purchase frequency, suggesting that enhanced CRM practices lead to increased buying activity. Robust positive correlations were also evident between CRM engagement and purchase frequency, as well as between CRM engagement and CRM influence; the strongest link of all; which points to customer interaction emerging naturally from effective CRM systems. All these connections proved statistically significant, ruling out mere chance. In essence, CRM stands out as a pivotal driver of consumer behaviour, with effective engagement and relationship building strategies tied closely to higher purchase rates; thus, businesses are encouraged to invest in personalized interactions and robust CRM frameworks to boost retention and sales.

▪ **Linear Regression Among Purchase Frequency, CRM Influence and CRM Engagement**

Table 6: Linear Regression Among Purchase Frequency, CRM Influence and CRM Engagement

Category	Parameter / Predictor	Value / Estimate	Std. Error (SE)	t stat	p value
Model Fit	R	0.7009			
	R ²	0.4913			
Coefficients	(Intercept)	1.1246	0.5309	2.1182	0.03869
	CRM ENGAGEMENT	0.2621	0.2021	1.2969	0.20008
	CRM Influence	0.5499	0.1988	2.7663	0.00771

A regression model explaining nearly half of the variance in purchase frequency (R² = 0.4913) with a strong overall association (R = 0.7009) was found to possess respectable predictive power. The intercept was reported as statistically significant (p = 0.039), setting a substantial baseline when predictors are absent, while among the predictors, only CRM influence emerged as statistically significant (β = 0.5499, p ≈ 0.0077), exerting a robust positive effect. In contrast, CRM engagement (β = 0.2621, p ≈ 0.200) was deemed non-significant, implying that direct impacts on purchase behaviour may not be reliably captured in this sample. Overall, CRM related parameters were shown to account for much of the purchasing behaviour, though effectiveness or quality proved more critical than mere engagement levels, prompting businesses to prioritize targeted CRM strategies like personalized messaging over isolated engagement boosts.

▪ **Correlation Matrix Among Purchase Frequency, Monthly Expenses and Research Time**

Table 7: Correlation Matrix Among Purchase Frequency, Monthly Expenses and Research Time

Variable		Purchase Frequency	Monthly Expenses
Purchase Frequency	Pearson's r		
	df		
	p value		
Monthly Expenses	Pearson's r	0.2941	
	df	56	
	p value	0.02503	
Research Time	Pearson's r	0.2329	0.3785
	df	56	56
	p value	0.07854	0.00340

The correlation matrix reveals weak to moderate positive associations among the variables. A slight yet statistically significant relationship is observed between monthly expenses and purchase frequency ($r=0.2941$, $p=0.025$, $r=0.2941$, $p=0.025$), implying that higher spending tends to align with more frequent purchases among consumers. Weaker and non significant ties are noted between purchase frequency and research time ($r=0.2329$, $p=0.078$, $r=0.2329$, $p=0.078$), while a moderate correlation emerges between research time and monthly expenses ($r=0.3785$, $p=0.0034$, $r=0.3785$, $p=0.0034$), hinting that greater research efforts often accompany increased spending. Overall, spending capacity appears to predict purchase frequency more reliably than behavioural factors like research time, with the latter influencing expenditure directly; likely at the initial decision making stage rather than in repeated buying patterns.

▪ **Linear Regression Among Purchase Frequency, Monthly Expenses and Research Time**

Table 8: Linear Regression Among Purchase Frequency, Monthly Expenses and Research Time

Category	Parameter / Predictor	Value / Estimate	Std. Error (SE)	t stat	p value
Model Fit	R	0.3221			
	R ²	0.1038			
Coefficients	(Intercept)	3.6723	0.5816	6.3142	< .00001
	Monthly expenses	0.0001	0.0001	1.7433	0.08688
	Research Time	0.1461	0.1420	1.0288	0.30806

The regression model's limited explanatory power is evident, with only over 10% of the variance in purchase frequency accounted for by the predictors ($R = 0.3221$, $R^2 = 0.1038$). A highly significant intercept ($p < .00001$) establishes a robust baseline, yet both predictors remain statistically insignificant: research time ($\beta = 0.1461$, $p \approx 0.308$) shows clear non significance, while monthly expenses ($\beta = 0.0001$, $p \approx 0.087$) prove marginally above the conventional threshold. Neither variable thus reliably forecasts purchase frequency within this joint regression context. Earlier correlations notwithstanding, monthly expenses appear to lose predictive strength when paired with research time, underscoring that these factors alone fall short in capturing consumer behaviour and pointing to the likely dominance of other influences.

▪ **Correlation Matrix Among Monthly Expenses, CRM Engagement and Research Time**

Table 9: Correlation Matrix Among Monthly Expenses, CRM Engagement and Research Time

Variable		Monthly Expenses	CRM Engagement
Monthly Expenses	Pearson's r		
	df		
	p value		
CRM Engagement	Pearson's r	0.4179	
	df	56	
	p value	0.00110	
Research Time	Pearson's r	0.3785	0.6511
	df	56	56
	p value	0.00340	< .00001

A correlation matrix reveals stronger links between behavioural traits and CRM features. Moderate correlation is observed between monthly spending and CRM engagement ($r = 0.4179$, $p \approx 0.0011$), where greater engagement tends to align with higher spending. The strongest tie appears between CRM engagement and research time ($r = 0.6511$, $p < 0.00001$), implying that engaged customers often invest more effort in research. A moderately significant link also exists between research time and monthly expenses ($r = 0.3785$, $p \approx 0.0034$). These patterns point to a cluster of interested consumers who spend more and research thoroughly, with spending potentially shaped indirectly by CRM driven research habits; though, as noted earlier, this engagement does not consistently translate to frequent purchases, highlighting the gap between exploratory behaviour and actual buying.

▪ **Linear Regression Among Monthly Expenses, CRM Engagement and Research Time**

Table 10: Linear Regression Among Monthly Expenses, CRM Engagement and Research Time

Category	Parameter / Predictor	Value / Estimate	Std. Error (SE)	t stat	p value
Model Fit	R	0.4408			
	R ²	0.1943			
Coefficients	(Intercept)	1178.3733	1668.0027	0.7065	0.48289
	Research Time	471.6443	407.3459	1.1578	0.25193
	CRM ENGAGEMENT	835.3697	447.4125	1.8671	0.06722

The relationship between monthly expenses, research time, and CRM engagement was examined through a regression model, which revealed a modest fit with $R = 0.4408$ and $R^2 = 0.1943$, accounting for just 19.4% of the variation in expenses. This limited explanatory power suggests that other factors likely exert stronger influences on spending behaviour. CRM engagement emerged with a coefficient of $\beta = 835.37$ ($p = 0.06722$), hovering near significance at the 0.05 level and hinting at a potential positive effect, while research time showed no notable impact ($\beta = 471.64$, $p = 0.25193$). The intercept, too, lacked significance, underscoring a feeble baseline. In essence, though CRM involvement offers tentative evidence of influencing expenditures, the model's weak support points to the need for additional variables to build a more robust prediction.

▪ **One Sample T Test**

One sample t test results revealed highly significant sample means for all variables; research time, cultural sensitivity, loyalty participation, CRM influence, and data storage perception; with p values below 0.00001, suggesting respondents held measurable levels or firm views on each. Normality tests, including Shapiro Wilk, Kolmogorov Smirnov, and Anderson Darling, indicated substantial deviations from normal distribution for most variables ($p < 0.05$ in several instances), thereby challenging the assumptions underlying parametric tests like the t test. Although large t values pointed to robust effects, this non normality warrants cautious interpretation of findings or consideration of non parametric alternatives. Ultimately, while statistical significance was evident across variables, the absence of normality undermines the robustness of these results and underscores the value of more dependable analytical approaches.

▪ **One Sample T Test Among Independent Variables**

Table 11: One Sample T Test Among Independent Variables

Variable	One Sample T Test ($H_a: \mu \neq 0$)	Tests of Normality (p values)			
	Student's t	p value	Shapiro Wilk	K S	Anderson Darling
Research Time	17.8534	< .00001	0.00513	0.17556	0.00307
Cultural Sensitivity	19.9590	< .00001	0.00125	0.00754	0.00011
Like Loyalty Programs	9.8631	< .00001	< .00001	0.00050	< .00001
CRM Influence	20.5974	< .00001	0.00013	0.01315	< .00001
Storing CRM Data	15.5607	< .00001	0.00019	0.03739	0.00004

▪ **Correlation Matrix Among Characteristics of Products used by Consumers**

Table 12: Correlation Matrix Among Characteristics of Products used by Consumers

Variable		Brand Image	Brand Reliability	Product Cheapness	Quality Certification	Info on Label
Brand Image	Pearson's r					
Brand Reliability	Pearson's r	0.2189				
	p value	0.0988				
Product Cheapness	Pearson's r	0.0325	0.2085			
	p value	0.8087	0.1163			
Quality Certification	Pearson's r	0.1095	0.0475	0.0668		
	p value	0.4133	0.7232	0.6184		
Information on Label	Pearson's r	0.4267	0.6071	0.2895	0.2682	
	p value	0.0008	< .00001	0.0275	0.0418	
Estimated Performance	Pearson's r	0.6313	0.3179	0.3763	0.3914	0.4200
	p value	< .00001	0.0150	0.0036	0.0024	0.0010

The interplay among brand image, brand dependability, product affordability, quality certification, label information, and anticipated performance is illuminated through this correlation matrix, revealing several striking negative associations. Notably, brand image ($r=0.6313$, $p<0.00001$) and product affordability ($r=0.3763$, $p=0.00360$) exhibit negative links with expected performance, suggesting that heightened perceptions of performance tend to diminish views on affordability and brand image alike. Similarly, label information displays a negative tie with brand reliability ($r=-0.6071$, $p<0.00001$), hinting at consumer scepticism toward labelling claims. While certain pairings, such as brand image and affordability, emerge as weakly correlated and thus less pivotal, the matrix underscores the intricate, often contradictory nature of these perceptual factors; possibly stemming from multifaceted evaluation standards or gaps in consumer comprehension. Ultimately, consumer perceptions are shown not to align uniformly in positive directions, potentially demanding inherent trade offs.

▪ **Linear Regression Among Characteristics of Products used by Consumers**

Table 13: Linear Regression Among Characteristics of Products used by Consumers

Category	Parameter / Predictor	Value / Estimate	Std. Error (SE)	t stat	p value
Model Fit	R	0.4104			
	R ²	0.1685			
Coefficients	(Intercept)	11.9896	2.5704	4.6644	0.00002
	BRAND IMAGE	0.3389	0.1520	2.2293	0.03014
	BRAND RELIABILITY	0.3600	0.2132	1.6885	0.09730
	PRODUCT CHEAPNESS	0.2727	0.1951	1.3976	0.16817
	QUALITY CERTIFICATION	0.4997	0.1829	2.7323	0.00857
	INFORMATION ON LABEL	0.6425	0.2445	2.6275	0.01128
	ESTIMATED PERFORMANCE				

The relationships among brand image, brand dependability, product affordability, quality certification, label information, and anticipated performance are outlined in this matrix, with several notable negative correlations emerging. For instance, brand image ($r = 0.6313$, $p < .00001$) and product affordability ($r = 0.3763$, $p = 0.00360$) were found to correlate negatively with estimated performance, implying that heightened perceptions of performance tend to diminish views on affordability and brand image. Similarly, label information showed a negative link with brand reliability ($r = 0.6071$, $p < .00001$), hinting at underlying scepticism toward labelling practices. Weaker, insignificant ties, such as between

brand image and product affordability, were also observed. Overall, these complex and sometimes counterintuitive patterns point to multifaceted evaluation criteria or consumer misinterpretations, while brand perceptions clearly shape purchase frequency; yet the negative associations and statistical nuances call for refined modelling and careful variable choices.

Discussion

A focus group discussion was conducted with participants to explore influences on their purchase decisions, including celebrity endorsements, participation in loyalty programs, and responses to culturally diverse campaigns. Questions on product characteristics were also posed, covering how past experiences shape repeat purchases, brand image impacts first time buys, and feedback from friends or relatives prompts brand switches. Insights from this discussion highlighted key factors driving consumer choices. Personal interviews were additionally carried out with various individuals, where loyalty programs were found to strongly encourage repetitive buying among most respondents. Mixed views emerged on brands storing personal data like contacts and addresses for CRM; while some expressed discomfort, others welcomed it for receiving timely updates on offers and new launches via email, SMS, WhatsApp, and Instagram. Pricing emerged as the primary driver for those indifferent to CRM, and a clear preference for online stores over physical outlets was noted across the sample. The growth of online apps was observed to enhance consumer reach by leveraging data such as purchase history, frequency, and brand preferences for targeted marketing.

Conclusion

A detailed understanding of patterns, relationships, and key influencing factors in the subject is presented through the findings of the field study. These results are strongly aligned with the initial objectives, confirming the effectiveness of the research design and data collection in capturing reliable information. A significant relationship between core variables is evident, with changes in one consistently affecting others, underscoring their interconnected nature and the need for a collective approach. Positive trends in awareness, participation, and engagement are revealed among most respondents, reflecting the subject's growing relevance, though variations linked to individual experiences, accessibility, and external conditions highlight gaps requiring targeted strategies. External factors such as socioeconomic conditions, technological exposure, and institutional support are shown to shape outcomes substantially, demanding a holistic interpretive lens. While the majority of findings support the theoretical framework, unexpected patterns emerge, pointing to the subject's dynamic influences and opening paths for further exploration. The value of structured methodologies is emphasized, as they ensure the validity and credibility of results for decision making. Overall, the study fulfills its aims by validating key relationships, identifying strengths and improvement areas, and laying a foundation for future research, policy, and implementation amid evolving challenges.

Limitation of the Study

Several limitations have been acknowledged in this research concerning its scope and methodology. The findings are limited by the small sample size in focus groups and personal interviews, which may not fully represent the diverse global consumer population. As qualitative methods were employed for data collection, the results remain vulnerable to individual participant biases and lack the generalizability of large scale quantitative surveys. Moreover, the participants' geographical and demographic diversity was not exhaustive, potentially missing cultural nuances affecting purchasing decisions across regions. Self-reported data from interviews and discussions introduces social desirability bias, with respondents possibly offering socially acceptable answers over true spending habits. The emphasis on platforms like Instagram and WhatsApp may undervalue emerging or alternative channels. Finally, conducted within a specific timeframe, the study fails to capture the long term shifts in consumer attitudes toward data privacy and loyalty programs amid evolving technology.

Suggestions and Recommendations

A strategic emphasis is placed on enhancing loyalty programs, as these initiatives significantly drive repetitive purchase behaviour. Privacy concerns are addressed through more transparent data management policies, ensuring consumers are fully informed and comfortable with the use of their personal information in CRM efforts. A balanced communication strategy is adopted, leveraging email, text, and social media platforms like WhatsApp and Instagram for timely updates on new launches and offers, without overwhelming recipients. Marketing efforts are diversified to cater to price sensitive segments, given pricing's role as a primary decision influencer. The transition to digital commerce is

prioritized by brands, reflecting a clear consumer preference for online stores over traditional brick and mortar setups. Advanced data analytics and purchase history tracking within apps are utilized to enable personalized targeting. Culturally diverse campaigns and celebrity endorsements are integrated thoughtfully into brand narratives, as they resonate strongly with decision making processes. Finally, brand image and positive word of mouth are actively managed to curb switching, with competitive positioning monitored continuously to sustain loyalty via consistent quality and superior CRM.

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