

Influences on brand selection decisions of staple goods: A study on toothpaste users of Khulna city

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To cite this article:

SANDIP SARKER, SALAHUDDIN YOUSUF, MUHTARIM ZUBAIR MONZOOR. Influences on Brand Selection Decisions of Staple Goods: A Study on Toothpaste Users of Khulna City. *Journal of World Economic Research*. Vol. 2, No. 3, 2013, pp. 58-66.

doi: 10.11648/j.jwer.20130203.14

Abstract: In present society and living way, the Brands not only represent the symbol of the company or product but to a larger extent define the general life of a person. What the person uses can reflect his taste of life, his status in the society, his economic background and many other things. This makes a deep connection between the company and its brand, with the consumer. In today's time customers are very deeply connected to the brands. When they purchase any product like a car, mobile, items of daily need, brand name influence the consumer's choice. Some customers purchase the specific branded things just due to the brand name. Customers believe that brand name is a symbol of quality. Toothpaste is one of the consumer goods that we purchase on a regular basis. This paper has explored the factors that affect the brand selection of toothpaste in the Khulna region. A pilot survey has been conducted to find out the factors regarding the brand selection decision of toothpaste. Then a structured questionnaire has been developed measuring 20 variables. The relative importance of the variables was evaluated by the survey outcomes. Results show that several factors are influential for the toothpaste brand selection e.g. quality, advantages of using product, duration of freshness, Smell, perceived performance, brand awareness, product Attribute etc. The study also reveals the problems and identified probable solutions to overcome these problems.

Keywords: Brand, Toothpaste, Variables, Consumer's Choice

1. Background of the Study

In our daily life, toothpaste is an integrated part. In fact it is the product with which we start a day. Toothpaste is something that most of us just idly toss into our shopping trolley when we are doing the rounds at the super market, probably not giving it a second thought. But toothpaste has a fascinating history and is subject to debates about which of the huge variety of styles is preferable. Different people prefer different types of toothpaste for their use. The importance of product brand can be seen primarily in its impact on consumers' choice and their loyalty towards the brand through identifying and differentiating quality. In other words, customers will more likely to become loyal to a brand when the particular brand is perceived to provide the level of quality that can meet customers' expectations. There are different types of toothpaste brands available in the market ranging from local to global. In today's competitive business environments, consumers are exposed

to a large number of brand choice alternatives. Managers and marketers are battling to keep their brand loyal customer loyal and trying to avoid competitors from grabbing of these customers. There are various factors that consumers consider to select a particular brand of their needed product category. (Wel, Alam & Nor, 2011). Factors from different sources may affect the choice of a toothpaste brand. Some of the factors may be product specific and some may be external. Some factors may be the emotional outcome of the consumers whereas some of them will be rational. This study intended to examine the factors that could possibly affect the brand selection decision of toothpaste of consumers of Khulna city.

1.1. A Brief Introduction of Khulna City

Khulna is the headquarter of Khulna District and the principal city of Khulna Division. It is located in the southern area of Bangladesh and situated on the banks of the Rupsha and Bhairab River. The River port of Khulna is

one of the oldest River port in Bangladesh. Khulna is the 3rd largest city in Bangladesh. Often referred to as; Industrial City. It is one of the important industrial and commercial area of the country. It has a Sea port named Mongla on its outskirts, 38 km from Khulna City Which is the 2nd seaport in Bangladesh. Khulna is also the gateway of Sundarban (home of Royal Bengal Tiger). The population of the city (under the jurisdiction of the City Corporation), was 1,000,000 in 2007 estimation. The wider Statistical Metropolitan Area had at the same time an estimated population of 1,435,422. Like the other big cities of Bangladesh, notably Dhaka and Chittagong, Khulna is undergoing a major transformation, due to its immensely growing population and its status as Bangladesh's third largest city. Because of its strategic location of only 45 km from the port of Mongla, Khulna is considered as a port city like Chittagong. Khulna is known as the city of shrimp, because 75% of shrimp exported from Bangladesh are cultivated in the Khulna zone. It is also known for its lobster, prawn, catfish, and crab. Khulna has some heavy and medium industries like Khulna Hardboard Mills, Bangladesh Oxygen Company, Khulna Oxygen Company, Platinum Jubilee Jute Mills, Star Jute Mills, Dada Match Factory (now Dhaka Match Factory) and Khulna Ship Yard Ltd. Many offices of multinational organization are in Khulna city. There are some retail stores like Meena Bazaar and Safe and safe. All classes of people e.g. middle upper and lower can be found in Khulna thus reflects a diversity. Overall the city plays a significant role in the development of Bangladesh.

1.2. Objectives of the study

The main objective of this study is to find out the factors that affect the brand selection decision of toothpaste.

To achieve the main objective, several sub objectives are required to achieve:

- Analyze different factors that affect the brand selection decision of toothpaste.
- Measuring the importance of each factor.
- Measuring problems and identifying probable solutions to build positive brand image of a toothpaste brand.

1.3 Materials and Methods

1.3.1. Sources of Information

Primary Sources: This study focuses on primary data. A primary survey has been conducted to discover the factors which are instrumental to the brand selection decision of toothpaste brand. Therefore twenty (20) important factors have been found and customers are surveyed based on those factors.

Secondary Sources: As secondary source, a lot of journals, books and reports related to brand selection decisions were used.

1.3.2. Research Questions

Research questions have been determined after reviewing the existing literature and also evaluating the contexts of local businesses and market set-up. In the process of setting the research questions the prospective future contribution of this research work also has been considered. That was a major concern because the study should be able to contribute something in the existing scientific literatures and also for the development of the country and society. The following research questions have been set afterwards:

- Research Question 1: What factors affect the brand selection decision of toothpaste among the consumers in Khulna city?
- Research Question 2: What measures can be taken to build positive brand image of a toothpaste brand?

1.3.3. Research Design

In order to solve the above mentioned research questions and this study has been adopted the following research design comprising data collection and analysis. This study has utilized survey research methodology. A highly structured questionnaire was developed based on discussions with selected university faculty and marketing professionals. The pre-test was conducted for wording, layout, content validity, and determining main data collection methods.

1.3.4. The Population

The population of this study is all customers who regularly purchase different toothpaste brands from retail outlets in Khulna city.

1.3.5. Sampling Design

A total of 100 customers from the population sectors have been selected with following the Convenience sampling method, a non-probability sampling technique. Sample size has been selected after reviewing a lot of literature and study conducted on similar field. The accuracy of representation also been assured from the evidences of those earlier researches. A total of 100 customers have taken part in interview with structured questionnaire.

1.3.6. Instrument Development

1.3.6.1. Questionnaire

Research conduction with the help of questionnaire is the most popular method irrespective of the sectors. It is used in almost every field and business sector is no exception. The main questionnaire has been developed after analyzing the factors received from pilot survey. The questionnaire has been prepared in the context of the brand selection decision. Questionnaire was divided into two parts. First part is all about the general information about the respondents. And the second part is about the factors that affect brand selection decision of toothpaste. Twenty (20) attributes e.g. price, quality, doctor's instruction, herbal

ingredients, perceived performance, peer group influence, country of origin, availability of information, product attribute etc were selected from the pilot survey. Respondents were asked to rank the factors that they believe affecting their toothpaste brand selection decision. The ranking was ranging from strongly disagree to strongly agree (numerically ranging from 1=strongly disagree, 2=disagree, 3=neutral, 4=agree and 5=strongly agree).

1.3.6.2. Data Collection

Data was collected directly from the customer with a face to face interview. One month starting from March 01, 2013 to March 30, 2013 was taken for survey conduction and data collection. Apart from that a lot of secondary data will also be collected from different published sources.

1.3.6.3. Data Analysis

The data analysis has been done by utilizing both quantitative and qualitative analysis techniques. This study has conducted the data analysis with the application of SPSS software version 16.0. Data has been analyzed with the help of the literatures of the previous researches of the same field. In order to make the analysis fruitful and goal directed special attention has been given towards fulfilling all the research questions successfully by the process of data analysis. The following four research questions have been analyzed by utilizing the following respective data analysis techniques:

- Research Question 1: What factors affect the brand selection decision of toothpaste among the consumers in Khulna city?

In order to fulfill the first research question: first the outcome of the survey was tabulated. The mean, standard deviation and coefficient of variation scores of the 20 major factors were analyzed from the descriptive statistics. After that measurement of the importance of factors has been done.

- Research Question 2: What measures can be taken to build positive brand image of a toothpaste brand?

In order to fulfill the requirements of the research question 2, descriptive and qualitative analysis has been done for suggesting the ways to build positive brand image of a brand. In order to do so the problem detection and extremity as well as the factor outputs were also considered and thus assisted a lot for the problem eradication suggestion process.

1.3.6.4. Measurement of Variables

The survey questionnaire has measured 20 constraints factors. The factors affecting brand selection decision on toothpaste brand among the consumers in Khulna metropolitan area have been evaluated by those 20 variables in the form of: price, quality, doctor's instructions, herbal ingredients, information about the product, country of origin, brand awareness, product's attributes, TV advertisement, design, credibility of the company, peer group influence, perceived performance, duration of freshness, innovation, parent's influence, advantages of

product, taste, product availability and smell. Here, the marketer's concern in Khulna region is the dependent variable and those 20 factors are the independent variables.

2. Literature Review

A brand is a name, term, sign, symbol, design or a combination of them, intended to identify the goods or services of one seller or a group of sellers and to differentiate them from those of competitors (Kotler & Keller, 2009). A brand offers differentiation to customers on the sources of products, and act as a protective medium to distinguish products from competitors that appear to be identical (Low & Lamb, 2000). Though brand is regarded as intangible item, but brand also subject to changes from external forces such as market demand, consumer preferences, technological advancement and other factors. Branding strategy that focus on attributes offering competitive advantage will outperform the competitors (Rajagopal, 2008).

Brand association is defined as "all brand-related thoughts, feeling, perceptions, image, experiences, beliefs, attitudes, and so on that are linked to brand" (Kotler & Keller, 2009). A set of well-defined brand associations is crucial for the development of rich and clear brand identity. In order to construct a good brand association, the best way is to establish an in depth understanding on their brand and benchmarking their brand association with their competitors through extensive customer research (Ghodeswar, 2008). It is suggested that the marketer needs to firstly identify which attributes in brand association are perceived to be of important value to the consumer for their product category or range. This is because such understanding is needed to formulate the relative competitiveness that the product or services needs to achieve differentiation from competitor are offering (Puth, Mostert, & Ewing, 1999).

Consumer behavior is the decision processes and acts of people involved in buying and using products. It involves purchasing & other consumption related activities of people engaging in the exchange process. Behavior of consumer is motivated or purposive. The behavior is directed towards the goal of obtaining products or other resources. It is the activities of people engaged in actual & potential use of market items-whether products, services, retail environments or ideas (Berkman, 1992).

Fast Moving Consumer Goods (FMCG) goods are popularly named as consumer packaged goods. Items in this category include all consumables (other than groceries/pulses) that people buy at regular intervals. The most common in this list are toilet soaps, detergents, shampoos, toothpaste, shaving products, shoe polish, packaged foodstuff, and household accessories and extends to certain electronic goods. These items are meant for daily use of frequent consumption and have a high return. The sector is divided into two distinct segments - the premium segment catering mostly to the urban upper middle class

and the popular segment with prices as low as 40% of the premium segment. (Mahalingam1, S., Kumar, P. Nandha, 2012)

The choice is restricted toward the limited brands in different categories of low involvement products. There is no disagreement on that everyone is facing with a choice. The person walking on a sidewalk, when confronted with a puddle, changes his direction slightly and continues. In this case few people may say that a choice was involved. Attitude of the consumer plays an important role in making decision making in a given situation. A consumer’s attitude and purchase intention towards a brand is not only a product of their cognitive evaluations of that individual brand but are also determined by their perception of other competing brands within the consideration set. (Ronnie, Anne, and Karinna, 2006).

Product features (Fragrance / Skin care / Germ fight features / Color) is one of the most important factors that affect brand loyalty. The relationship between the availability of the toilet soap and the extent of brand loyalty was also found to be significant (Mahmud, Khaled & Gope, Khonika, 2012).

By understanding customers and the roles that brands can play in purchasing, Business can better appreciate the sustainable drivers of brand value and brand equity in their businesses as well as isolating their competitive advantages over other retailers and manufacturers. Brands are an essential part of consumer choices when purchasing products, but to understand why this is the case, firms need to isolate and understand the factors that underlie a brand’s importance and what factors lead their own brands to possess a competitive advantage in the marketplace. By understanding the role of brands as market based assets and the relationships that can develop between consumers and particular store and category brands, managers can not only enhance revenue generation, but also be in a better position to predict business outcomes, now and in the future. We know that consumers are the king in the service industry and success largely depends on satisfying consumer needs by delivering valued products and services. Therefore this study will help the service marketers to identify their problems and prospects in developing superior brand value and deliver their goods and services accordingly.

3. Data Analysis & Interpretation

Attribute 1: Price:

Table 1: Descriptive statistics of the variable “price”.

	N	Minimum	Maximum	Mean	Std. Deviation
price and toothpaste brand selection	100	1	5	3.23	1.109
Valid N (Listwise)	100				

Observation 1: From the analysis of descriptive statistics and distribution of the variable “price” we can see that customers are not that much price sensitive when it comes to brand selection of toothpaste considering the mean score of 3.23.

Attribute 2: Quality:

Table 2: Descriptive statistics of the variable “Quality”.

	N	Minimum	Maximum	Mean	Std. Deviation
quality and toothpaste brand selection	100	2	5	4.21	.795
Valid N (Listwise)	100				

Observation 2: From the analysis of descriptive statistics and distribution of the variable “quality” we have found that customers believe that quality is an important factor when it comes to toothpaste brand selection.

Attribute 3: Television advertisement:

Table 3: Descriptive statistics of the variable “TV Advertisement”.

	N	Minimum	Maximum	Mean	Std. Deviation
TV. advertisement & toothpaste brand selection	100	1	5	3.21	1.094
Valid N (Listwise)	100				

Observation 3: From the analysis of descriptive statistics and distribution of the variable “TV advertisement” we can see that TV advertisement doesn’t affect the brand selection decision of toothpaste in considering its mean value 3.21.

Attribute 4: Doctor’s Instructions:

Table 4: Descriptive statistics of the variable “Doctor’s Recommendation”.

	N	Minimum	Maximum	Mean	Std. Deviation
doctor’s recommendation & toothpaste brand selection	100	1	5	3.38	1.144
Valid N (Listwise)	100				

Observation 4: From the analysis of descriptive statistics and distribution of the variable “doctor’s recommendation” it has found that doctor’s recommendation is not an important factor of brand selection of toothpaste.

Attribute 5: Herbal Ingredients:**Table 5:** Descriptive statistics of the variable "Herbal Ingredients".

	N	Minimum	Maximum	Mean	Std. Deviation
Herbal ingredients and toothpaste brand selection	100	1	5	3.54	1.029
Valid N (list wise)	100				

Observation 5: From the analysis of descriptive statistics and distribution of the variable "herbal ingredients" we have found consumers believe there should be presence of herbal ingredients in the toothpaste brand.

Attribute 6: Design And Packaging:**Table 6:** Descriptive statistics of the variable "Design & Packaging".

	N	Minimum	Maximum	Mean	Std. Deviation
design and toothpaste brand selection	100	1	5	2.79	1.282
Valid N (List wise)	100				

Observation 6: From the analysis of descriptive statistics and distribution of the variable "design & packaging" we have found that design and packaging is not an important factor for toothpaste brand selection.

Attribute 7: Credibility of the Company:**Table 7:** Descriptive statistics of the variable "Credibility of the company".

	N	Minimum	Maximum	Mean	Std. Deviation
credibility of the company & toothpaste brand selection	100	1	5	3.74	1.292
Valid N (List wise)	100				

Observation 7: From the analysis of descriptive statistics and distribution of the variable "credibility of the company" we have found that customers believe they should go for toothpaste brand which company is likely to be credible.

Attribute 8: Peer group influence:**Table 8:** Descriptive statistics of the variable "Peer group influence".

	N	Minimum	Maximum	Mean	Std. Deviation
Peer group influence & toothpaste brand selection	100	1	5	2.81	1.169
Valid N (List wise)	100				

Observation 8: From the analysis of descriptive statistics and distribution of the variable "peer group influences" we have found the peer group doesn't influence too much in choosing toothpaste brand.

Attribute 9: Product Perceived Performance**Table 9:** Descriptive statistics of the variable "Product perceived performance".

	N	Minimum	Maximum	Mean	Std. Deviation
product perceived performance & toothpaste brand selection	100	1	5	4.01	.882
Valid N (List wise)	100				

Observation 9: From the analysis of descriptive statistics and distribution of the variable "Product perceived performance" we have got that product's perceived performance should be high to choose a toothpaste brand.

Attribute 10: Duration of Freshness**Table 10:** Descriptive statistics of the variable "Duration of freshness".

	N	Minimum	Maximum	Mean	Std. Deviation
Duration of freshness & toothpaste brand selection	100	1	5	4.05	.880
Valid N (List wise)	100				

Observation 10: From the analysis of descriptive statistics and distribution of the variable "Duration of freshness" we have found that customers believe duration of freshness is an important consideration for selecting a toothpaste brand.

Attribute 11: Availability of product information

Table 11: Descriptive statistics of the variable “Availability of product information”.

	N	Minimum	Maximum	Mean	Std. Deviation
availability of product information & toothpaste brand selection	100	1	5	3.73	.763
Valid N (List wise)	100				

Observation 11: From the analysis of descriptive statistics and distribution of the variable “Availability of product information” we have found that customers believe that they should go for toothpaste brand which information is available.

Attribute 12: Uniqueness & Innovation:

Table 12: Descriptive statistics of the variable “Uniqueness & Innovation”.

	N	Minimum	Maximum	Mean	Std. Deviation
Uniqueness & toothpaste brand selection	100	1	5	3.38	.874
Valid N (List wise)	100				

Observation 12: From the analysis of descriptive statistics and distribution of the variable “Uniqueness or innovation” we have found that customers put less emphasis on this factor in choosing toothpaste brand selection.

Attribute 13: Country of Origin:

Table 13: Descriptive statistics of the variable “Country of Origin”.

	N	Minimum	Maximum	Mean	Std. Deviation
country of origin & toothpaste brand selection	100	1	5	3.23	1.033
Valid N (List wise)	100				

Observation 13: From the analysis of descriptive statistics and distribution of the variable “Country of Origin” we have found that country of origin doesn’t affect that much on toothpaste brand selection.

Attribute 14: Parent’s Influence:

Table 14: Descriptive statistics of the variable “Parent’s influence”.

	N	Minimum	Maximum	Mean	Std. Deviation
parent's influence & toothpaste brand selection	100	1	5	3.35	1.019
Valid N (List wise)	100				

Observation 14: From the analysis of descriptive statistics and distribution the variable “Parent’s influence” we have found that parental influence is a less important factor in toothpaste brand selection.

Attribute 15: Advantages of using product:

Table 15: Descriptive statistics of the variable “Advantages of using product”.

	N	Minimum	Maximum	Mean	Std. Deviation
Advantages of using product & toothpaste brand selection	100	1	5	4.06	.814
Valid N (List wise)	100				

Observation 15: From the analysis of descriptive statistics and distribution of the variable “Advantages of using product” we have got that this has been an important factor for the customers in choosing toothpaste brand selection.

Attribute 16: Taste

Table 16: Descriptive statistics of the variable “Taste”.

	N	Minimum	Maximum	Mean	Std. Deviation
Taste & toothpaste brand selection	100	1	5	3.77	.952
Valid N (List wise)	100				

Observation 16: From the analysis of descriptive statistics and distribution of the variable “Taste” it is evident that customers give much emphasis on taste while selecting toothpaste brand.

Attribute 17: Product Availability

Table 17: Descriptive statistics of the variable “Product availability”.

	N	Minimum	Maximum	Mean	Std. Deviation
product availability & toothpaste brand selection	100	1	5	3.40	1.005
Valid N (List wise)	100				

Observation 17: From the analysis of descriptive statistics and distribution of the variable “Product availability” we have found that customers give medium emphasis on availability of product while selecting toothpaste brand.

Attribute 18: Smell:

Table 18: Descriptive statistics of the variable “Smell”.

	N	Minimum	Maximum	Mean	Std. Deviation
Smell & toothpaste brand selection	100	1	5	4.03	.881
Valid N (List wise)	100				

Observation 18: From the analysis of descriptive statistics and distribution of the variable “Smell” we have got that smell of a toothpaste brand is an important factor for a consumer to select a toothpaste brand.

Attribute 19: Brand Awareness:

Table 19: Descriptive statistics of the variable “Brand awareness”.

	N	Minimum	Maximum	Mean	Std. Deviation
Brand awareness & toothpaste brand selection	100	1	5	4.00	.943
Valid N (List wise)	100				

Observation 20: From the analysis of descriptive statistics and distribution of the variable “Brand awareness” we have found that customers believe they should be brand aware to select a particular toothpaste brand.

Attribute 20: Product Attribute:

Table 20: Descriptive statistics of the variable “Product Attribute”.

	N	Minimum	Maximum	Mean	Std. Deviation
Product attributes & toothpaste brand selection	100	2	5	3.98	.816
Valid N (List wise)	100				

Observation 20: From the analysis of descriptive statistics and distribution of the variable “Product Attribute” we have found that product attribute has been an important factor for a consumer to select that toothpaste brand.

Ranking of factors

Name of the Factor	Product Mean Score
Quality	4.21
Advantages of using product	4.06
Duration of freshness	4.05
Smell	4.03

Perceived performance	4.01
Brand awareness	4.00
Product Attribute	3.98
Taste	3.77
Credibility of the company	3.74
Availability of product information	3.73
Herbal Ingredients	3.54
Product Availability	3.40
Uniqueness or Innovation	3.38
Doctor’s Instruction	3.38
Parents influence	3.35
Country of Origin	3.23
Price	3.23
TV Advertisement	3.21
Peer group influence	2.81
Design or packaging	2.79

Major Findings: From the analysis of the ranking we have found some of the factors which seem to be important factors from customer’s point of view. This includes; Perceived performance, Brand awareness, Product Attribute, Taste, Credibility of the company, Availability of product information, Herbal Ingredients. At the same time some factors are less important to them to select a toothpaste brand. This includes; Product Availability, Uniqueness or Innovation, Doctor’s Instruction, Parents influence, Country of Origin, Price, TV Advertisement. On the other hand some factors don’t affect at all to select toothpaste brand. For example; peer group influence, Design or packaging.

Cross Analysis

Name of the factors	Strongly disagree	Disagree	Neutral	Agree	Strongly agree	Total
Price	12	12	21	51	4	100
Quality	0	4	11	45	40	100
TV advertisement	7	23	19	44	7	100
Doctors instruction	8	14	25	38	15	100
Herbal ingredients	3	16	20	46	15	100
Design and packaging	24	15	26	28	7	100
Credibility of the company	9	10	15	30	36	100
Peer group influence	16	24	30	23	7	100
‘Product perceived performance’	2	4	14	51	29	100
‘Duration of freshness’	1	8	6	55	30	100
Availability of product	1	5	25	58	11	100

information						
Uniqueness	1	12	46	30	11	100
Country of origin	1	25	40	18	16	100
Parents influence	2	19	36	28	15	100
Advantages of using product	1	1	21	45	32	100
taste	1	5	38	28	28	100
Product availability	3	20	20	48	9	100
Smell	1	5	16	46	32	100
Brand awareness	2	5	17	43	33	100
Product attribute	0	9	7	61	23	100

4. Conclusion & Discussion

The study was conducted in the Khulna region to find out the factors that affect the brand selection decision of toothpaste. The results of this study illustrated that some factors e.g. quality, advantages of using product, duration of freshness, Smell, perceived performance, brand awareness, product attribute etc affect consumer's brand selection decision of toothpaste. The findings would be an eye opener to various marketers to identify the factors that affect customer's brand selection decision of toothpaste. Today with the rapid growth of service industry marketers of different service organizations are facing huge challenges to meet up customers expectations. Therefore it is important for the service organizations to develop their brand in such a way so that customers are satisfied. The study has been conducted despite some of the limitations. The study is expected to contribute to the economic and social viewpoint in the country.

4.1. Managerial Implications

Brands are an essential part of consumer choices when purchasing products. Today customers see brand as an important part of the product. To build strong brand image marketers should find out the factors that affect the consumer's purchase decision on that specific brand. We know service industry is a very big industry. There is intense competition. With the help of this study marketers who are involved in toothpaste brands can easily identify the factors that affect the toothpaste brand selection decision of consumers. The study has found some of the key factors that affect the brand selection decision of toothpaste like quality, advantages of using product, duration of freshness, Smell, perceived performance, brand awareness, product attribute. Therefore while building a toothpaste brand marketer should focus on these factors so that they can attract consumers towards their brand. The

study has identified some of the problems regarding developing a toothpaste brand like consumers prefer some attributes e.g. quality, advantages of using product, duration of freshness, Smell, perceived performance, brand awareness, product attribute in the brand. Since some factors e.g. Parents influence, Country of Origin, Price, Peer group influence, Design or packaging don't affect at all for the customers to select brand, marketers can give less emphasis on it.

Appendix

Distribution of Sample

Table 21: Number of respondents by age groups in the sample.

	Age		Valid Percent	Cumulative Percent
	Frequency	Percent		
Valid	15-25	43	43.0	43.0
	26-35	33	33.0	76.0
	36-45	11	11.0	87.0
	46-above	13	13.0	100.0
	Total	100	100.0	100.0

Table 22: Number of respondents by gender groups in the sample.

	Gender		Valid Percent	Cumulative Percent
	Frequency	Percent		
Valid	Male	53	53.0	53.0
	Female	47	47.0	100.0
	Total	100	100.0	100.0

Table 23: Number of respondents by income groups in the sample.

	Income		Valid Percent	Cumulative Percent
	Frequency	Percent		
Valid	Less Than 10000	61	61.0	61.0
	10001-30000	28	28.0	89.0
	30001-40000	8	8.0	97.0
	40001-above	3	3.0	100.0
	Total	100	100.0	100.0

Table 24: Number of respondents by profession groups in the sample.

	Profession		Valid Percent	Cumulative Percent
	Frequency	Percent		
Valid	Govt. Employee	5	5.0	5.0
	Businessman	11	11.0	16.0
	Service Holder	27	27.0	43.0
	student	42	42.0	85.0
	other	15	15.0	100.0
	Total	100	100.0	100.0

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