



FACTORS AFFECTING PURCHASE INTENTION OF HYGIENE PRODUCTS AMONG BOTTOM OF THE PYRAMID CONSUMERS OF BANGLADESH

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Submitted By

MAHMUD HABIB ZAMAN

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Under the Supervision of

Professor Sheikh Morshed Jahan

Institute of Business Administration

University of Dhaka

Dedication

*This work is dedicated to
my Father, Khan Habib Zaman
and
my Mother, Kazi Mahmuda Zaman
for nurturing me,
guiding me,
and inspiring me to pursue this milestone*

Declaration of Originality

I hereby declare that this study is my work, presented to the Institution of Business Administration (IBA), University of Dhaka towards the fulfillment of the requirements for the degree Doctor of Business Administration (DBA) and that, to the best of my knowledge; it contains no material previously published by another person nor material which has been accepted for any kind of award or any other degree of any University, except where due acknowledgment has been made in the text.

Mahmud Habib Zaman

Re-registration No.: 30/2018-2019

Sheikh Morshed Jahan
Professor,
Institution of Business Administration (IBA)
University of Dhaka

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List of Acronyms

ADB	Asian Development Bank
ATL	Above the line
BoP	Bottom of the pyramid / Base of Pyramid
BPI	Buying power index
BTL	Below the line
CAGR	Compound Annual Growth Rate
CB	Consumer Behavior
CBB	Consumer buying behavior
CD	Communicable Disease
CEP	Consumer Engagement Programs
CSR	Corporate Social Responsibility
CVD	Cardiovascular diseases
DALY	Disability-Adjusted Life Year
EFA	Exploratory Factor Analysis
FMCG	Fast moving consumer goods
FPD	Family purchase decisions
GDP	Gross Domestic Product
HBR	Harvard Business Review
ICT	Information Communication technology
KMO	Kaiser-Meyer-Olkin
M-Health	Mobile health
MNC	Multinational Corporations / Multinational Companies
MDG	Millennium Development Goals
MoP	Middle of the pyramid
NGO	Non-Governmental organizations
NCD	Non communicable disease
PC	Personal Computer
PCA	Principal Component Analysis
PI	Purchase Intention
P&G	Procter and Gamble
POD	Points of differences
POP	Points of Parity
POS	Point of sales
PPP	Purchasing Power Parity
PR	Public Relations
PuR	P&G's water filtration system
SAR	South Asian Region
SEAR	Southeast Asian Region
SET	Social Exchange Theory
SDG	Sustainable Development Goals
SI	Social Influence
SN	Social Norms
SPF	Sasakawa Peace Foundation

ToP	Top of the Pyramid
TRA	Theory of Reasoned Action
TTL	Though the line
USD	United States Dollar
WHO	World Health Organization
WOM	Word of Mouth
WRI	World Resource Institute
WTO	World trade organization

Abstract

The phenomenon known as Bottom of the Pyramid (BOP) has been widely researched, discussed, debated and cited in literature. The concept where the poor can be profitable segment was first coined by Professor C. K. Prahalad. Though initial concepts of this theory was limited to Multi-national companies (MNCs) (i.e., Unilever), a wide array of literature now exists from various perspective, business initiatives and consumers. Moreover, the segment is of interest by both profit and not-for-profit organizations (or institutions) to develop, design and deliver products and services to this potentially profitable segment.

Though literature depicts the prospect for generating sales and profits of this segment is high, it does have challenges to overcome. One of the challenge is the debate on whether the BOP consumers attribute a homogenous or heterogeneous needs and wants? Many scholars argue that the wide scattering of these consumers geographically makes these customer different from each other and thus different consumers may have heterogeneous needs. Moreover these scholars predict that due to different income and availability of products (and services) consumer of this segment will have different buying behavior. On the other hand, other scholars believe the BOP segment has similar frugal needs throughout the world.

Despite the debate, scholars do however agree that communicating to the BOP segment can be challenging and depending on the medium of communication, the behavior of these consumers also change. Literature also suggests that “one size fits all” approach does not work with these consumer and customizing product and services for each geographical segment is not a viable option. This is especially true in developing countries as culture, religion and other factors makes developing countries significantly different than developed countries. Therefore, it is important to understand what the BOP consumers considers as having “value”, in their products and services. Moreover it is also important to understand how the perception of value is influenced by peers among this segment.

This thesis addresses the factors leading to purchase intention of hygiene by BOP consumers of Bangladesh. Hygiene products have been considered for this thesis as these products are rarely highlighted and practicing proper hygiene procedures can prevent the spread of infections, leading to greater economic return for consumers and the country alike.

To understand this phenomenon a theoretical model is developed consisting of existing and well established theories, which includes Social exchange factors (reciprocity, trust and reputation), Psychological factors (Social Influence), Value proposition (Functional, Symbolic and Cost) and Purchase Intention. These factors provide insights of BOP consumer's decision for hygiene products.

Data was collected through a survey questionnaire. The study used both descriptive and inferential statistical techniques to analyze the data. Some of the techniques are independent sample t-test, Principle component analysis, factor analysis and regression. Data was inputted and analyzed using IBM Statistical Package for the Social Sciences (SPSS) software.

The results suggest that in Bangladesh, several constructs of the Value factor do explain purchase intention of Hygiene products among BOP consumers. Moreover, components of social exchange factors and social influence do affect purchase intention, thus indicating consumers at the BOP are influenced by their peers and family.

Key Words: *Bottom of Pyramid (BOP), Bangladesh, Hygiene Products, Value, Social Exchange, Purchase intention.*

Chapter 1:

1.1 Background

Inadequate water, poor sanitation, and poor hygiene are the leading causes of death among people around the world, especially in low and middle-income countries. According to the World Health Organization (WHO), 827,000 people died worldwide due to the lack of water, with 432,000 of these deaths caused by poor sanitation facilities and lack of hygiene practices (WHO, 2019).

Poor sanitation is linked to transmission of diseases such as cholera, diarrhea, dysentery, Hepatitis-A and typhoid (WHO, 2019). The lack of sanitation facilities are also considered a major source for poor hygiene affecting an estimated 2.4 billion individuals world-wide (WHO, 2019). For example in 2016, 946 million people did not have access to any type of sanitary facility (Crocker et al., 2016), while in 2019, an estimated 2.0 billion people did not have basic sanitation facilities such as toilets (WHO, 2019). Combining the lack of sanitation facilities and water facilities, the likelihood of spreading infectious diseases (such as diarrhea and cholera) among many communities is high.

Having proper sanitation facilities and proper waste disposal systems encourages healthy behavior, while its absence results contamination from human waste and an unhealthy environment. For example, without proper sanitation facilities, waste from an infected individuals can contaminate the land and water of their community and increase the risk of infection. It can also contribute to the spread of various diseases, causing widespread illness and death. Additionally, research indicates without proper sanitation facilities, the likelihood of infection cycle (i.e., contaminated soil to food and water) increases. Therefore, having poor sanitation contributes to malnutrition, reduces human well-being and hinders both social and economic development (WHO, 2019).

This is significant in certain geographical areas such as sub Saharan Africa and Southeast Asian region (SEAR) where the three aspects of a healthy life (i.e., water, sanitation and hygiene) is low (Larsen et al., 2015). In these regions Diarrhea is the most common form of disease, infecting

individuals and community. For example, in 2010, approximately 800,000 deaths were attributed caused by diarrhea (Larsen et al., 2015), of which 10% were of children below the age of five (Liu et al., 2012). Research indicated of not having proper sanitation contributed to some of these reported deaths (Larsen et al., 2015).

Moreover, lack of proper sanitization caused an annual death of 577,000 worldwide (Prüss-Ustün et al., 2014). While, the data from World Health Organization's (WHO) Disability-Adjusted Life Year (DALY) metrics reported death of 829,000 individuals in 2016 due to lack of water, sanitation facilities and poor hygiene practices (WHO, 2018). The DALY metrics are commonly used to calculate one year of "healthy" life lost (WHO, 2014), which means they are used to measure the gap between "current" health status and an "ideal" health situation across population (or the burden of disease within countries). DALYs are higher in countries of SEAR and countries in Africa. For example, in 2004, the DALY (among 100,000 population) was the highest in several African countries followed by countries in the South Asian region (SAR) and South East Asian regions (SEAR) attributed to poor or lack of Water, Sanitation and Hygiene (see Figure. 1).

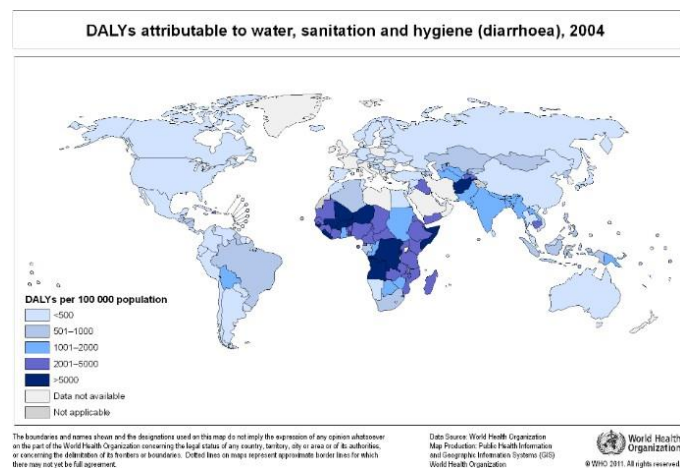


Figure 1: DALY attributed to Water, Sanitation and Hygiene

Research shows the significant relationship between poor hygiene and the spread of infection (Harrington, et. al., 2007), therefore to reduce DALY (attributed to Water, Sanitation and Hygiene),

access to clean water and good sanitation should be priority for many nations, especially for countries in the SEAR.

Good sanitation facilities along with good hygiene practices is essential in preventing the spread of infections (Embil et al., 2009), which can reduce the DALY significantly and reduces the risk factors of unhealthy lifestyles. One way to increase good hygiene practices is by practicing and adapting personal hygiene such as washing hands properly.

Hand washing combined with having hygienic sanitation can reduce the risk of spreading diarrhea significantly (Curtis, Cairncross, & Yonli, 2000; Curtis & Cairncross, 2003). Moreover, research also indicates the benefits of washing hands properly can increase personal hygiene practices and decrease other communicable diseases such as puerperal fever (a leading cause of maternal mortality) (Harrington et. al., 2007).

Though a simple task of washing hands properly can save many lives, its practice has not been impressive, especially in counties of SEAR and Africa. Not washing hands properly and the lack of hygiene facilities usually affects the most vulnerable groups, such as children and individuals in low income tiers. The leading causes of death amongst children 5 years (or younger) is related to infectious diseases such as diarrhea and pneumonia (Rajaraman et. al, 2014).

However, the most affected individuals of poor hygiene practices are from the lower income tier individuals such as the Bottom of the Pyramid (BOP) segments. Though this consumers segment has been documented to have high aggregated purchasing power (Prahalad, 2005; Prahalad, 2012), they still do not have access to the most basic of hygiene facilities. Though the BOP segment has been documented to spend on health and hygiene products (Prahalad, 2005), their consumption pattern is not fully understood. Consequently serving this marketing requires understanding the factors that influence their purchase intention which will eventually lead to purchase intention and decisions. The next section depicts the rationale, problem statement, objectives, significance, scope and limitations of the paper.

1.2 Rationale

Consisting of individuals having a low income tier (i.e., less than \$1500 per annum or \$1 per day), the BOP market is considered one of the largest groups of buyers (aggregated) in the world with an estimated market size of 4 billion consumers (Prahalad, 2005; Prahalad & Hart, 2002). These individuals are often described as “people mostly living in crowded areas in small towns, rural areas or slums with little or almost no education and lack infrastructural facilities such as Water, Electricity, and Sanitation” (Prahalad & Hammond, 2002; Prahalad, 2005). However, the combined (aggregated) income and demand for basic amenities makes them a 4 billion USD consumer segment (Hammond et al., 2007). Moreover, according to the 2007 *World Bank’s statement on the aggregated purchasing power of BOP market*, this segment represented a \$5 trillion market (Vishwanathan, 2007), in sectors such as food, water, housing, energy, transportation, health, and ICT (Hammond et al., 2007).

However, there are disputes in literature on the size and scope of serving BOP consumers. Several authors also argue that consumers in the BOP segment should be served with frugal products, since they are unable to afford mainstream or expensive products. These arguments coupled with Multinational Corporations (MNC’s) hesitation and skepticism often leads to misunderstanding the consumers or not serving them effectively.

However initiatives by MNC’s towards BOP markets are necessary for the development of an economy and to gain profit. For example, MNC’s, Non-Government organizations (NGOs), companies producing hygiene products can help educate these consumer groups on hygiene procedures and practices to help reduce child mortality. This mandate, along with improving maternal health, are goal number 4 and 5 of the Millennium Development Goals (MDG) and also contributes to the recent Sustainable Development Goals (SDG).

From an economic standpoint, preventing the spread of diseases would yield a positive and lasting effect on benefiting the economy. For example, according to WHO, there is a 4.3 USD return for every dollar invested in water and sanitation services (Eid, 2015).

Therefore in order to minimize public health costs, researchers suggest governments should emphasize to improve health facilities. This is where MNCs can develop low cost products that minimizes cost but helps to manage proper health and hygiene practices among different segments of a country. Moreover, several authors have also suggested MNCs role in the health and hygiene sector should be significant due to their immense network and value chain systems especially in developing countries (Prahalad and Hammond, 2002). This is relevant, as the amount of spending on clean water services and clean energy among the Global BOP market is estimated to be over USD 450 billion (Prahalad, 2012).

Some MNCs have attempted to reach out to rural communities and BOP segments to both communicate and understand their purchase intentions, while others have tried to develop products to cater to their specific needs. For example, the rural hygiene program of Unilever's Lifebuoy brand publicizes the practice of washing hands with soap to reduce diarrhea by educating them. By demonstrating the correct way to wash hands properly with soap, they were educating individuals on preventing the spread of infection or diseases, which can reduce illness or even help prevent death (Pizzagalli, Sharma, & Lascu, 2018). P&G on the other hand marketed their water filtration system (called PuR) to the BOP segment, which however received limited response from consumers.

Though each product (and services) had varying results, the main indicator is the "value" disseminated to these consumers. Moreover, as BOP consumers are community based, social structures, relations and influence can affect purchase decisions. Literature defines social relations as the costs and benefits exchanged in interaction, while social structures are the social relations between individuals or groups (Cook, 2001). Thus users must gain benefits in exchange for their behavioral changes (Cook, 2001). In this case, the BOP must gain value (i.e., Benefit) in order to undergo behavioral changes. This research thus investigates how social exchange, social influence and value (of the product) affects purchase intention of hygiene products among BOP consumers of Bangladesh.

1.3 Problem statement

Literature on BOP consumers either emphasizes on the prospects of this market (i.e. the size of the market) or criticizes it (i.e., low profits). However literature also suggests adoption (buying process), and purchase intention (likelihood of spending) are high among BOP consumers (Amir, Mannan, & Nasiruddin, 2020). Though literature criticizes the feasibility and spending habits of BOP consumers, the demand of products (and services) among BOP consumers is high and growing. For example, the “sachet marketing” concept has created a separate market all by itself, complete with a dedicated team among MNC’s that are responsible for designing, packaging, and selling them. Similarly health and hygiene products can also become successful among the BOP consumers if similar strategies are followed.

Though many papers address value addition (Martinez & Carbonell, 2007), Anthropology (Cross, 2009) to franchising (Chikweche & Fletcher, 2011b), innovation (Prahalad, 2012) and ICT (Foster & Heeks, 2013) and business models, only a handful of studies were conducted on health and hygiene product targeted to the BOP segment. Moreover, formulating a strategy on how to increase purchase intention of BOP segment remains largely unexplored. Studies conducted on health and hygiene were only focused on increasing sanitary (toilet) facilities (Ramani, SadreGhazi, & Duysters, 2012) or on how BOP consumers are unaware of hygiene procedure and practices.

Proper hygiene practices are essential for prevention and spread of infections (Embil et al., 2009) and provides gains in health and productivity of a country (WHO, 2019). Therefore it should be a priority for both policy makers and MNCs. Policy makers must focus on this task to reach Sustainable Development Goals (SDG) of WHO.

MNC’s on the other hand should focus on this issue as according to Sasakawa Peace Foundation (SPF) global spending on water services and clean energy among the global BOP population is over USD 450 billion (SPF, 2013), while the world research institute (WRI) estimates the global BOP market for healthcare (in 2007) to be valued at 156 billion USD (Hammond, 2007).

However, as indicated in literature, the gap between communicating to the BOP consumers and understanding their intention to consume or consumption behavior is huge. According to scholars, this gap can be potentially filled by offering low-cost products and services without deteriorating the product quality (Tiwari et al., 2014). Therefore showing or communicating the value (benefits) of products to the user may be critical in understanding the consumption intention or behavior of BOP consumers. Moreover, literature also describes BOP consumers as “community based” where social structures, social relations and social influence may affect product adoption or purchase intentions (Cook, 2001).

1.4 Research Question

As this research investigates purchase intention of hygiene products among BOP consumers, several research questions have been formulated using the factors trust, reciprocity, reputation, social influence and value to analyze the effect on and purchase intention among BOP consumers.

As a result, the research (thesis) posits the following questions:

1. Does the social exchange theory help explain the purchase intention of hygiene products among BOP consumers?
2. Does value proposition influence purchase intention of hygiene products among the BOP consumers?
3. Does the Social influence construct explain the purchase intention of hygiene products among the BOP consumers?

1.5 Research Objective

In order to understand the factors that affect purchase intention of hygiene products among BOP consumers, this thesis investigates the relationship between social exchange, social influence and value proposition on purchase intention. Therefore the Broad and Specific objectives are as follows:

1.5.1 Broad Objective

To investigate the factors that affect purchase intention of hygiene products among Bottom of the Pyramid (BOP) consumers of Bangladesh.

1.5.2 Specific Objectives

1. Identify factors that influence purchase intention of Hygiene Products among BOP segments.
2. Determining the extent of social exchange theory in developing purchase intentions for hygiene products among BOP segments.
3. Determine if the value proposition influences purchase intentions of hygiene products among the BOP segment.
4. Identify the extent to which Social Inclusion influences purchase intention among BOP consumers.

1.6 Scopes of the study

Though the largest group of BOP consumers are concentrated in Africa, a large group of BOP consumers are present in the South East Asian Region (SEAR). To fulfill the objectives in an attainable and feasible manner, this study investigates the purchase intention of hygiene products among BOP consumers in Bangladesh, a country in the SEAR. Data for this research was collected from BOP household from Dhaka, due to the density of BOP consumers and available respondents in Dhaka. Additionally, as practicing and maintaining good personal hygiene is essential to prevent (and control) infections in households (Embil et al., 2009), the present study draws upon literature from social exchange and social influence theories. These concepts and theories are relevant for the

BOP segment as members of the BOP community are reside in group settings, so social influence constructs such as word of mouth (WOM) is important factor while considering purchasing products and services. Moreover, literature on value is largely explored.

The paper thus investigates the factors that affect purchase intention of hygiene products including the social exchange theory, social influence theory and theory of value (functional, symbolic and cost) of BOP consumers in Bangladesh. Lastly, as there are reference that calculates total number of BOP consumers in Bangladesh, this paper has calculated the estimated number of BOP consumers using data on population size and purchasing power parity (PPP) from the World Bank database (see Chapter 4).

1.6.1 Population and Sample size

According to Hammond et al., (2007) the total size of the BOP market was estimated to consist of 4 billion individuals. This figure of 4 billion individuals was calculated by accumulating all individuals around the world whose income was below USD 10 (see Figure. 2).

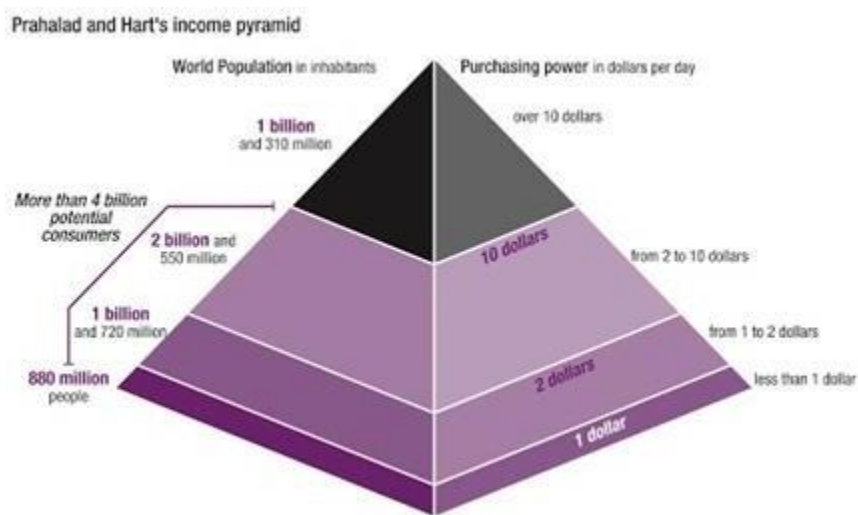


Figure 2: Size of the BOP market in 2007 (adapted from World resources institute, 2007)

As a result, markets were segmented into various regions and their aggregate income was estimated as 5 billion USD worldwide (Hammond, Kramer, & Katz, 2007), using the PPP approach (see Table 1).

Table 1: BOP population, income and size (Hammond, Kramer, & Katz, 2007)

BOP POPULATION, INCOME, AND MARKET SIZE				
Region	BOP Population (millions)	BOP Population (share of total population)	BOP income (billion \$)	BOP share of total market
Africa	486	95%	429	70.5%
Asia	2,858	83%	3,470	41.7%
Eastern Europe	254	64%	458	36.0%
Latin America	360	70%	509	28.2%
Global BOP	4,000	72%	5,000	

Using the above number as the base population of BOP consumers, the number of sample size needed was calculated using a 95% confidence level (i.e., $Z = 1.96$) which equated to 348 respondents (given below in Figure 3).

$$\begin{aligned}
 n &= z^2 pq/d^2 \\
 n &= (Z\text{-score})^2 * \text{StdDev}*(1\text{-StdDev})/ (\text{margin of error})^2 \\
 n &= (1.96)^2 * .5(.5) / (.05)^2 \\
 n &= (3.8416 * .25) / .0025 \\
 n &= .9604 / .0025 \\
 n &= 384.16
 \end{aligned}$$

Figure 3: Sample size calculation

However, since the size of the BOP consumers were calculated using PPP and as income tier and the population has increased over the years, revision of the size is required. This paper has addressed this issue and has calculated the size of the BOP market of Bangladesh. Details are given in section Chapter 2, under section 2.5 with the heading “BOP consumers of Bangladesh”.

1.7 Limitations of the study

This study identifies the factors affecting purchase intention of hygiene products among BOP consumers. As hygiene is perceived as a very personal issue, many individuals were hesitant to discuss this topic. Therefore, to minimize confusion and the hesitation, all parts of the questionnaire were explained thoroughly and repeated whenever requested.

The study on focused on basic hygiene products such as soap, hand sanitizers, and hand wipes only.

The study did not discuss or ask any questions regarding personal hygiene products. Additional limitations of the study were constraints of budget.

Chapter 2: Literature Review

2.1 Chapter overview

Chapter 1 was dedicated to discuss the introduction of the study, whereas this chapter provides a comprehensive literature review of several concepts, models and applications of established theories. The aim of the literature review is to identify potential factors to develop a suitable theoretical model to determine Purchase intention of hygiene products. Therefore this chapter has been devised into various sections to address many aspects leading to development of the theoretical model.

Section 2.2 provides an overview, description and the current state of Communicable diseases (CD) and Non- Communicable diseases (NCD), in the world, South East Asia Region (SEAR) and the study area, Bangladesh. The aim of this section is to discuss the severity of these diseases and the segments that are most affected by them.

Section 2.3 discusses the theories and concepts of the concept of “communication”. Literature describes communication strategies that can help form consumer behaviours and purchase intention. Moreover, communication strategies can also prevent, control and even reduce CD and NCD. This section thus provides the definition, process, strategies, and barriers along with how they affect Purchase intention.

Section 2.4 describes both the variable consumer behavior (CB) and purchase intention (PI). In order for communication strategies to measure the effectiveness of communication strategies, they must form consumer’s intention to purchase (or use) the products or change their perception and eventually foster behavioral changes. Therefore this section describes various definitions of both CB and PI, its usage in literature and how they are related to each other and how they influence purchasing hygiene products.

Section 2.5 describes the study segment, i.e., Bottom of the Pyramid (BOP). This section defines the BOP segment, describes the market size, MNC’s prior viewpoints of this segment, and the

challenges and misconceptions of serving the BOP consumers. Moreover various research on BOP have been addressed including consumer behavior, buying power, and purchase intention. The section also highlights this segment's needs, including issues related to health and hygiene. Lastly the section discusses the BOP segment of Bangladesh, and estimates the total BOP population in Bangladesh. Topics related to PI, health, hygiene, and how they differ from conventional consumers are also described in this section.

2.6 describes other theories that relate to PI and help devise the conceptual model of this study.

Thus, the social influence theory, social exchange theory and value theory are described in section 2.6.1, 2.6.2 and 2.6.3 respectively. This section also highlights the origin of these factors and their relationship with purchase intention. Moreover, how these factor form purchase intention form hygiene products and the BOP consumers are also addressed.

The chapter ends by directing readers to chapter 3 where the conceptual model and hypotheses are discussed.

2.2 Defining CD and NCD

Non-Communicable diseases (NCD) are not transmitted directly from one person to another. The common diseases from NCD include heart diseases (i.e., cancer), diabetes, chronic kidney disease, osteoarthritis, Alzheimer's disease, cardiovascular diseases (CVD), diabetes (Islam, Purnat, Phuong, & Mwingira, 2014). Though NCD does not spread among others, it has the highest percent for global burden of disease (80%) and causes 7 out of 10 deaths in developing countries (Islam et al., 2014). Authors have repeatedly indicated the seriousness of NCD in developing countries such as Bangladesh, where 67% of total deaths occur from NCD (Riaz et al., 2020). Though this is a serious problem, it can be controlled with certain behavioral changes. For example, having high intake of fruit and vegetables, high level of physical activity, low tobacco use and alcohol etc. (Zaman et al., 2015) can significantly reduce these numbers.

However, Communicable diseases (CD) on the other hand are diseases (of any form) that are infectious and can be transmitted (or passes) between people or animals with bacteria, viruses, fungi, being the usual causes for the spread of communicable diseases (Kandola, 2020). Some of the common forms of CD includes hepatitis (A, B and C), measles, HIV etc. CD also includes salmonella, and Campylobacter (causing campylobacteriosis) which is a diarrheal disease in humans (Medicalnewstoday, 2020).

The cause of these diseases are usually transmitted by many sources such as: i) Drinking fecally-contaminated water or eating fecally-contaminated food, ii) Touching feces or objects contaminated with feces, then touching mouth or iii) Breathing in respiratory droplets containing the pathogen after an infected person exhales, sneezes, or coughs.

However, effective handwashing procedures can become preventive measures from these diseases and reduce its spread. Though some require vaccination, the majority of these CDs can be prevented by teaching effective handwashing procedures and ensuring that they are followed properly.

2.2.1 CD and NCD in South and Southeast Asia

In chapter 1 (introduction), this research indicated the Disability-Adjusted Life Year (DALY) as a tool that is used to measure the gap between current health status compared to an ideal health situation among the population.

Therefore DALY is used to measure the burden of disease within countries and calculates "healthy" life lost (WHO, 2014). The DALY also calculates the NCD of both males and females in various countries and indicates DALYs are higher in countries of SouthEast Asian Regions (SEAR) and countries in Africa. For example, in 2012, countries in the SEAR accounted for the highest causes of disease burden (i.e., 52%), which also included NCD in countries such as Bangladesh, Thailand, Indonesia, Sri Lanka, Korea, Maldives and others (WHO, 2014) (See Figure 4).

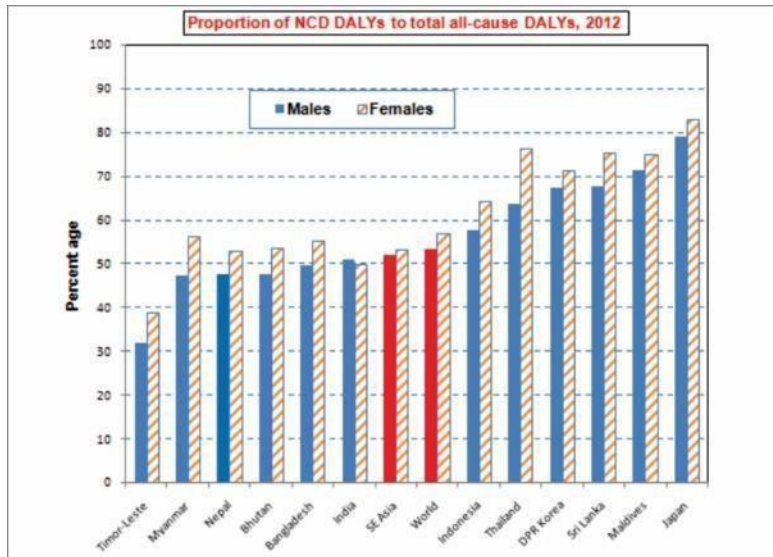


Figure 4: Non-communicable diseases in the SEAR (adapted from WHO, 2017)

SEAR countries are recognized as having high burdens of CD and NCD due poor health infrastructure and having a large chunk of the world’s population; i.e., 25% (Narain & Bhatia, 2010).

However, data from WHO indicates the distribution of global burden of disease in developing countries is slightly higher due to CD than NCD (WHO, 2014). For example, DALY due to CD in Bangladesh was 48% in 2009, followed by Myanmar (46%), while India and Bhutan has 44% etc. (Gupta & Guin, 2010). As a result, CD ranks as the 6th highest cause for death; amounting to 14 million annual deaths (i.e., 42% of all the DALY). Among them, diarrhea takes 9th position for the most percentage of diseases causing global burden (Gupta & Guin, 2010) (See Figure 5). On a positive note tuberculosis (TB) in developing countries are within parameters within the targets of the Millennium Development Goal (MDG) (Nair, Wares, & Sahu, 2010).

Unfortunately children under the age of 5 years usually perish due to pneumonia and acute diarrhea (i.e., 2 million), usually in African and SEAR.

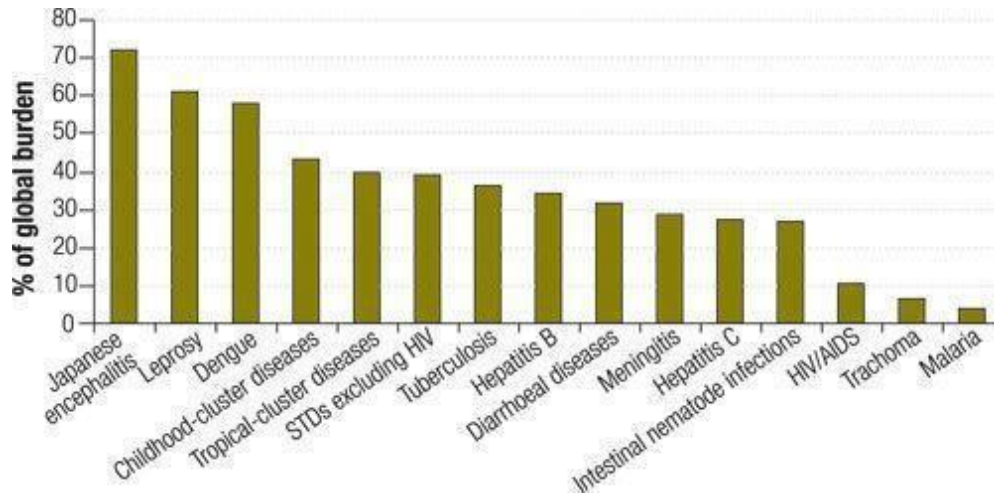


Figure 5: DALYs due to infectious and parasitic diseases in SEAR (Gupta & Guin, 2010)

This is very unfortunate as availability of simple and cost-effective interventions are available. However these deaths still occur, perhaps due to negligence or lack of education, proper procedure or other factors. Moreover, other vulnerable groups also continue to suffer from lack of knowledge, lack of education on the products available or even access to medication. This affects an estimated 2.5 million people (UNION, 2008), including segments such as the Bottom of the Pyramid (BOP) market. BOP's health services are described in literature as "dysfunctional, low in quality, and unresponsive to the needs of clients" (Akter, Ray, & D'Ambra, 2013, p. 32).

CD are a major cause for death as well as a problem for both economic and social standpoints, especially in SEAR countries and among many segments. Though every country must devise preventive measures for controlling and treating CD, countries can learn from each other. For example, literature showcased Nepal's community-based approach "to scale up prevention and management of CD" (Narain & Bhatia, 2010, p. 162) and had positive results. Individuals in the BOP segment are community oriented, therefore targeting this market can yield positive returns for investors and provide high societal returns (Akter et al., 2013).

2.2.2 CD and NCD in Bangladesh

As described in the previous section, the highest causes of disease burden (i.e., 52%) were among countries in the SEAR, which also includes Bangladesh. More concerning is Bangladesh ranks high for both CD and NCD. For example, in 2012 NCD accounted for 52% of deaths, while CD in Bangladesh was 48% (in 2009).

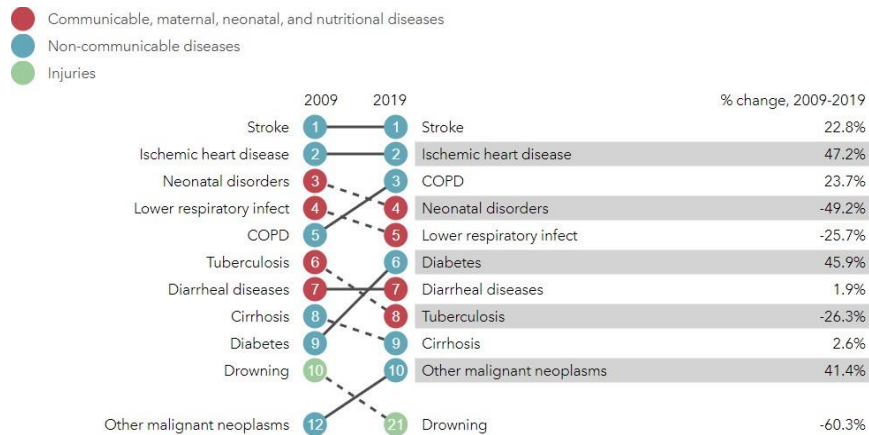


Figure 6: Causes the most deaths ([www.http://www.healthdata.org/Bangladesh](http://www.healthdata.org/Bangladesh))

The figure above (Figure 6) indicates the change of CD, NCD and injury between the years 2009 to 2019. As indicated, drowning drops from 10th position to 21st, while CD and NCD figures dominate most of the ranks in the figure. This indicated the serious problem that the country is facing for both forms of disease sources.

The figure below (Figure 7) indicates the combined percent of death and disability in Bangladesh, where Diarrheal ranks in the 9th position.

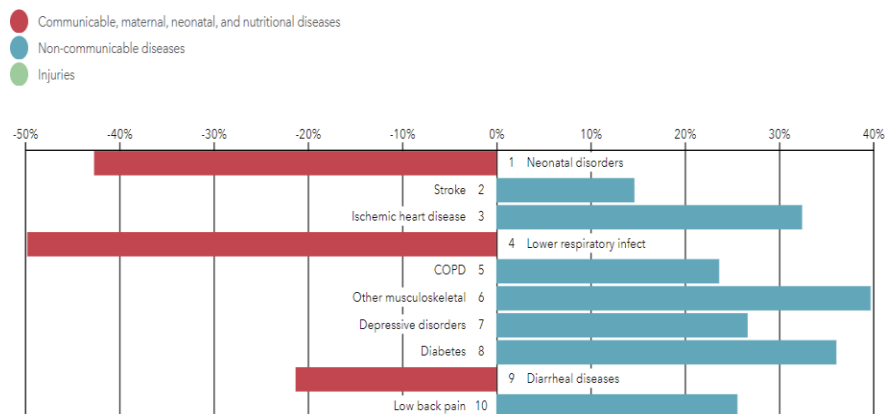


Figure 7: Causes for the most death and disability ([www.http://www.healthdata.org/Bangladesh](http://www.healthdata.org/Bangladesh))

As both CD and NCD are high among the population of the world (*See Figure 1*) efforts are being taken by various governments to educate the populace. For example, using Water, Sanitation and Hygiene (WASH) infrastructure and supplies, hand hygiene can be promoted. This is important for developing countries as diarrhoeal disease is one of the major causes of illness and infants (Bern, Martines, De Zoysa, & Glass, 1992), which can be reduced due to intervention (Fewtrell et al., 2005).

Communication is an important tool because it can help reduce CD by campaigning effective handwashing procedures and ensuring that they are followed properly, while NCD can be reduced by changes in diet and lowering intake of certain foods. Literature however has shown communication can be interpreted in many ways by many types of people. For example, Young people (15–35 years) are the slowest to adopt (and practice) the personal and social protective behaviours (Curtis et al., 2020). Therefore successful communications needs to be precise, must have reevaluation and provide the motivation to act (Curtis et al., 2020).

Therefore the next section (2.3) discusses communication strategies, by providing definitions, process, transmission, barrier and other related literature.

2.3 Communication

This part of the paper discusses on the definition and types of communication, including:

- i) the Communication Process,
- ii) transmission in the process of Communication,
- iii) communication strategies in Advertising (ATL, BTL and TTL) and
- iv) barriers to effective communication

2.3.1 Definition and types of communication

Communication is defined as “the process of transmitting information and common understanding from one individual to another” (Keyton, 2011; Lunenburg, 2010, pg. 1) and therefore is

undoubtedly the most important feature of mankind’s evolution. In order for the communication to be successful, there must be exchange of information, or else the intent is not achieved. The exchange of information is also not bound to a specific form; it can be verbal (speaking, singing etc.) or non-verbal (i.e., writing, pictures, and gestures). Acts of conveying meaning from an individual to another (or even between groups) through signs, symbols, words and semiotic rules are the result of natural selection for humans; as a species to survive and thrive. Therefore acts of communications (such as speech, eye contact) are useful for instating response(s).

However, as authors Ivey and Hurst (1971) have pointed out, “any communicative act can at best be a mere approximation of what is actually present between two human beings” (Pg. 202). This burden of interpretations between the sender and receiver is due to the two critical paths of the communication approximation theory. The theory states, the first path is dependent on the “portion of what is present will remain uncommunicated” and the second path is attributed when parties interpret the impression of reality in various ways (Ivey and Hurst, 1971) (See Figure 8).

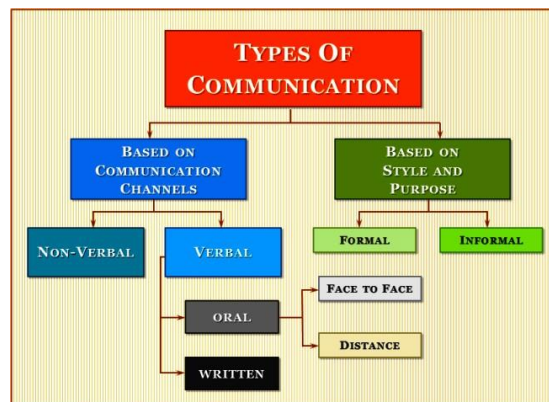


Figure 8: Types of Communication
 (available at <https://www.educba.com/types-of-communication/>)

This is true for all types of communication, whether verbal or non-verbal. Whether voluntary (i.e., facial expressions, gesture) or involuntary (i.e., shaking, sweating) gestures, these acts have a variety of meaning; depending upon the situation. For example, shaking involuntarily due to intense emotion (i.e., joy or anger), or before a job interview (weather out of anxiety or excitement) have various interpretations. Similarly a verbal expression such as a simple “thank you” can have a

variety of depth in its meaning from the perspective of father and son/daughter or between a husband and wife, between two colleagues or between manager(s) to employee(s) as so on. A major drawback of communication therefore is the lack of communication of its intent (i.e., message), or what it means.

Therefore the appropriation of communication is true to its nature when there is communication in a continual process and feedback. For example, successful relationships are based not on the lack of conflicts, arguments or problems, but on how they are dealt; this is true for individuals, organizations and even governments (inter or intra). Communications methods therefore have adapted various means to convey the actual message between sender and receiver; one such method is visual communications. Visual communications (though signs, pictures and words) provide divergent advantages such as assimilation, exposure, evoking and unifying” (Mestre, et al., 2000, pg. 34).

In business, communication plays a vital role in conveying messages to consumers, society, employees and other stakeholders alike. Moreover, these communication processes must be strategic in nature to reach the highest level of clarity and meaning to the target audience and achieve competitive advantage (with respect to competitors). For these reasons, companies may use various visual communication methods to convey their messages; including print and electronic media vehicles and through linguistic or non-linguistic means (Mestre, et al., 2000). These communication processes may also be used to convey important corporate messages as part of the overall management process to include within the organization as well as to external sources (Cornelissen, 2008). Therefore visual images are increasingly becoming popular for businesses to standardize advertising campaigns as it “provides uniform message content and since consumers from around the world can all “read” pictures” (Callow & Schiffman, 2004, pg. 1113). For example, hospitals display diagrams of ‘proper handwashing technique’ throughout hospitals in every country; which is targeted for both patients and staff alike.

Moreover, since visual communication are directly linked to one of the five senses, it is also an effective way of dissemination information to the sender and also receiving information back (i.e., through feedback). For example, researchers have estimated the contribution to the learning process using the five senses (Oakland, 1999) by depicting the percentages of each senses on learning outcomes (see Table 2). Therefore, it can be argued that visual message(s) over words can both capture and convey both the context and the emotional meanings of the message.

Table 2: Senses contribution to learning (adapted from Oakland, 2007)

Senses	Percent
sight (visible)	75
hearing (audible)	13
feeling (tactile)	6
smell (olfactory)	3
taste (gustatory)	3

However, as mentioned above, as the second path of the communication approximation theory states, an individual's interpretation of the message may vary due the impression of reality. According to literature, one such reality is culture; where (similar to text languages) visual languages are interpreted differently (Callow & Schiffman, 2004) and their meaning(s) are in fact, not universal (McQuarrie and Mick, 1996; Scott, 1994). For example, countries with a collectivist ideology have positive correlations with high context communication (De Mooij, 2019), while countries having low-context cultures “tend to rely more on the copy of an advertisement to transmit information” (Callow & Schiffman, 2004, pg. 1115; De Mooij, 2019). Authors therefore argue for the message to reach the audience, the audience must develop implicatures (Callow & Schiffman, 2004); i.e., the act of implicitly communicating information to audiences (Sperber and Wilson, 1986; Phillips, 1997). The use of irony, metaphor or providing familiar examples are commonly used to develop implicatures; which can either be strong or weak.

Using a strong implicature is simple in nature and requires less cognitive processing, so it is easier to understand, whereas a weak implicature requires greater cognitive processing to decipher and less obvious at first glance (i.e., abstract art) (Rees & Bolt, 2018). This notion may be challenging to businesses relying on advertising as it requires the audience to “think” about the intended meaning of the message (or communication) (Phillips, 1997; Dyer, 1982) which, according to literature, is present for high-context cultures than low-context cultures (Callow & Schiffman, 2004). Therefore, in order to break through the many hurdles of reaching the target audience, companies have to overcome the challenges of the communication process.

2.3.2 The Communication Process

Cheney (2011) identified the elements of the communication process between sender and receiver, where the messages (through some medium) are encoded and decoded by the parties involved (See Figure 9). Moreover, these processes extend to verbal, non-verbal and written communication methods.

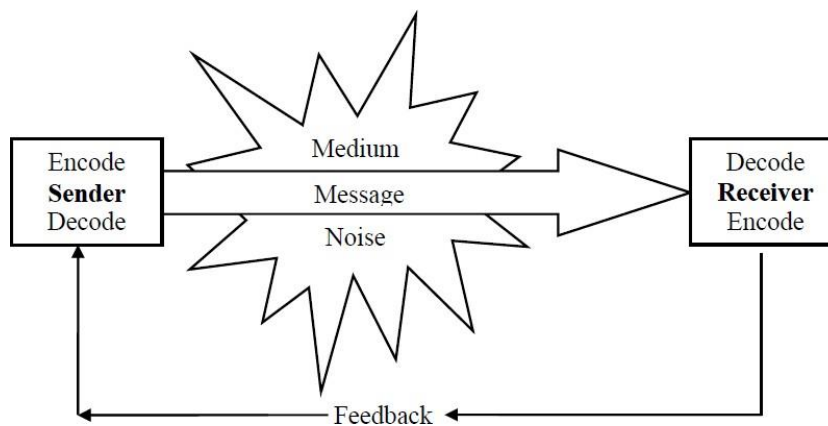


Figure 9: Communication process (adapted from Lunenburg, 2010)

It is important to highlight the importance of the settings whilst describing the communication process. Although it seems the model (and indeed the figure above) seems simplistic in nature, changes in any element may reduce communication effectiveness (Keyton, 2011) and makes the communication process complicated, incomplete or even subject to misinterpretation. Therefore it

is prudent for the elements of the communication process to be understood (including all elements) in order to select the target audience and prevent the message to be lost in the noise of the process. From a holistic point of view, every communication process requires the first two basic element, i.e., the *sender* and the *receiver*. This is followed by the notion of exchanging communication among these elements. Despite how overwhelming (or underwhelming) the message is, without exchange (among sender and receiver) the communication fails in its purpose; i.e., it's intent.

The *sender* initiates the communication with the intention of the message being received by the *receiver*. The sender may *encode* the message (or idea) through various means to compose a *message* such as words, gestures, images, symbols, or a combination of each. The underlying outcome of the encoding is the underlying *message* and is *transmitted* through a medium, taking various forms including verbal, nonverbal, written language or a combination of all. Selecting the *medium* (or channel) is an important factor as it is the *carrier* of the communication. There are several options to choose from including having interactions through face-to-face conversation, or though telephone call(s), e-mail(s), written report(s) and so on.

2.3.3 Transmission in the process of Communication

As messages are transmitted through various medium(s), it is important to reduce the potential *noise* from distorting the message(s) and preventing the receiver from decoding the message into meaningful information. Literature suggests the common examples of noise includes "perceptions of the message, language barriers, interruptions, emotions, and attitudes" (Lunenburg, 2010, pg. 2). Moreover this *noise* does not only distort the message, but also changes the initial message as a whole; creating a different meaning altogether while the receiver decodes the message(s) and

interprets it differently from its intent. An example of message distortion is the Chinese whispers¹ game, where the initial message(s) changes due to an unexpected situation. More specifically “it is the process where messages change and errors accumulate as the message is retold” (Lyytimäki, Gudmundsson, & Sørensen, 2014, p. 2)

It is also important to note that the intended message within the communication process must first stem from an idea (i.e., information, statement, query etc.). However the encoded message(s) must pass through barriers (sometimes several ones) which must be overcome in order to reach the desired audience. On top of receiving and decoding the message (i.e., Receiver), the target audience must also perceive the message to be useful and provide feedback (see Figure 10).

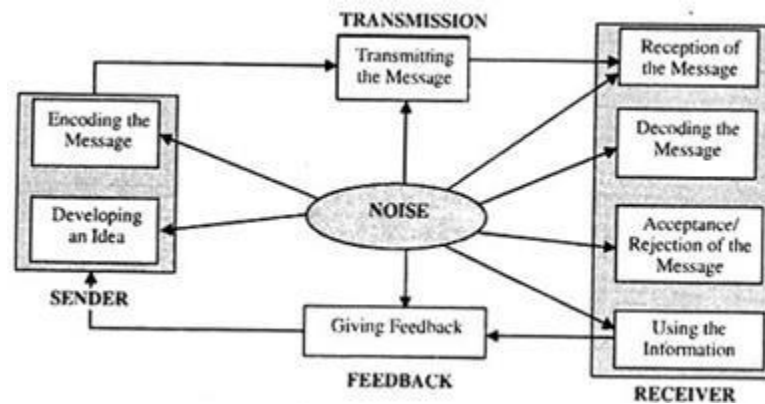


Figure 10: Noise in Communication Process

Feedback is an important factor in the communication process as it signals the sender whether the message was understood or not and more importantly if the message is accepted. For the case of employees, organizations may use various formats such as memos, letters, reports, bulletin boards, handbooks, newsletters to communicate the intended message. Once the idea of the message has been transmitted amongst employees, the sender assesses whether to either keep the original idea or modify it. For example, organizations may use various formats such as memos, letters, reports,

¹ A children’s game where the objective is to form a chain of players, where the first player whispers a statement to the next person who, in turn, whispers to the next person and continues till the end of the chain. Once the last player is reached, they announce the statement. In most instances, the message stated by the last player significantly differs from the initial message by the first player; as somewhere in the chain, the message gets distorted.

bulletin boards, handbooks, newsletters to communicate the intended message. Moreover, feedback may also be used to describe behavioral changes of the employees within an organization. However these avenues are restricted within the organization (internal) and thus will differ from ideas transmitted to end users of consumer products/services.

Likewise, organizations convey information of various products and services through various means of communication (i.e., advertisements) to consumers. It is important to note that using various mediums for the same product(s) may result in various perceptions. Similarly using the same medium for different products also produces varying results. These varying results are due to the use of several methods of communication to reach the mass markets, niche markets or a combination of both. The notion of feedback is especially useful for businesses, as they can make changes to their products and services from the responses of consumers. Therefore it is important for organizations to select the correct medium for transmitting the message so the encoded message (from the sender) is decoded (by the receiver) properly and successfully generates feedback.

Moreover, theories such as the Lasswell model also suggest the effect (i.e., feedback) has greater effects in public relations (Reddi, 2014). Developed by Professor Harold Lasswell in 1948, the Lasswell communication model (see Figure 11) is considered as “one of the earliest and most influential communication models” (Shoemaker et. al., 2003, pg. 109; 134).

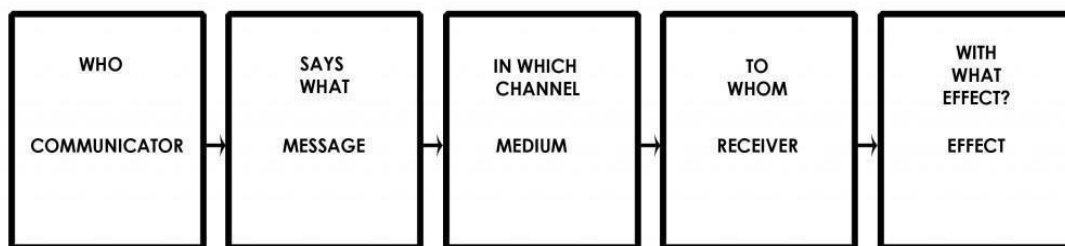


Figure 11: Process of communication and its function to society (Lasswell, 1978)

Although the Lasswell communication model is considered as a fundamental theory in describing the key elements of the process for mass communication, it does not link elements together with any specific attribute (Stacks & Sawlen, 2014).

The most common criticism of this theory is having a “linear and Uni-directional process” (Shoemaker et. al., 2003, pg. 109; 134) or singular and chronological sequence (Stern, 1994); which means that several considerations are not given while using this theory. For example, other researchers revealed that television viewers attributed use and gratification as variables (on top of the variable of the Lasswell’s model), which is missing in Lasswell’s theory (Real, 1980). Another criticism of the model is the interchangeable reference between “communications” and “mass communication” in the original article (Lasswell, 1948), leaving many to wonder if the Lasswell’s model is limited to “acts of mass communication or can it be applied to all communication?”(Sapienza et. al., 2015, pg. 12).

Moreover, the modes of communication also ties in with the overall message the sender is trying to deliver and the level of involvement by the audience. Therefore messages serving to provide information may differ (in terms of involvement) from message intending to voice opinions. For example, lectures in a class or staff meetings of an office focus on delivering messages (i.e., specific topic of a course or yearly agenda of a company), while discussions amongst members (i.e., within a classroom or within staff meetings) are focused on generating idea sharing and knowledge co-creation. Accordingly the Modes of Communication by Ekström (2000) segments the different modes of communication based on audience involvement (see Table 3); especially for audiences.

Table 3: Modes of Communication (adapted from Ekström, 2000)

Modes of Communication	Bases for audience involvement
Information	Thirst for knowledge, a need to know, to keep oneself informed.
Storytelling	Lust for adventure, the pleasure of hearing a story, the propensity to empathize, to experience suspense & drama.
Attraction	Lust to gaze, the allure of pictures that make a strong impression, seeing something out of the ordinary, something spectacular, suppressed and/or forbidden.

This is especially true for advertisers as the choice of using various mediums to communicate may have fundamental variety of intent and meaning; while the strategies for achieving them may not have a ‘one size fits all’ approach. Advertisements therefore may use Above the Line (ATL), Below the Line (BTL), Through the Line (TTL) or a combination of all strategies to achieve certain goals (i.e., sales target, information dissemination etc.). It is important to note that each method targets a specific segment (or group) in a specific target market and delivery methods. For example, an advertisement of soap may use storytelling while communicating to audiences through television, however only parts of the story may be showcased in a magazine; as the scope is limited. Therefore it is vital that considerations are given on which method(s) are deemed to have most exposure while choosing to communicate the message. Literature on ATL, BTL and TTL are detailed in the next section.

2.3.4 Communication strategies in Advertising (ATL, BTL and TTL)

The marketing communications process primarily focuses on disseminating promotional information to specific target audiences by focusing more on value(s) customers will receive (from adapting the product/service), while building relationships with the customer(s) and maximizing profitability. Though some communications are universal (i.e., banning advertising of cigarettes), other communication methods, vehicles and strategies (in marketing), may vary (either significantly or slightly) depending on the segments, target audience (set by the various organizations), the type product(s)/service(s) and even the nature of the customers. Therefore, marketers emphasize on two points:

1. which customers to serve? and
2. how to serve them?

Thus, for the communication process of product/service to be effective, marketers must first identify the target customers and use a combination of possible methods of communication to reach

consumers adequately (Hagedorn, 2006). However, due to noise in the communication process, the products/services are not automatically adopted by the consumers. Even when the process heavily emphasizes value, price, or features (i.e., commodities and non-commodities) there are varying results in adoption (Wiggering et al. 2006).

Therefore consumer's purchase decision may vary due to the product, product type, pricing, location and above all, perceived value. In order to be effective in communication to various segments, marketers use different strategies to reach their audience; i.e., ATL, BTL and TTL strategies. Both the terminology ATL and BTL started from the accounting department of an organization in the consumer packaged goods industry. The terms were used to describe the amount of spending incurred with respect to various brands of the company. ATL usually occurs when there is spending for media coverage, including cost incurred from advertising agencies (Kelley et. al., 2015).

ATL consists of: Television, Radio, Print, Cinema and Outdoor.

Therefore any advertising that the company has to pay for is considered as spending for the ATL campaign. For example, spaces for advertisements in TV, Press, Print, Cinema, Social Media, radio (Smith & Taylor, 2004) have to be paid for and is added to the cost of the brand and as capital expenses (Kelley et. al., 2015). Literature suggests that companies should spend 70% (or more) of marketing budget on ATL advertisements to maintain the optimal mix of marketing and promotion (Smith & Taylor, 2004).

Most ATL advertising expenditures are done for consumer goods, for example, in 2000 most of the expenditure of ATL in the USA was for retail, followed by automobile, entertainment and so on (see Table 4).

Table 4: USA's ATL spending by sector in 2000

Sector	Amount spent
Retail	\$17304.3 million
automotive	\$15478.3 million
Entertainment (movies & media)	\$6910.1 million
Financial Institutions	\$5790.3 million
Telecommunications	\$4248.9 million
Computers, software and Internet	\$4185.5 million
Toiletries and cosmetics	\$3669.6 million
Restaurants	\$3667.4 million
Insurance and real estate	\$2543.1 million
Government, politics and organizations	(\$2246.5 million)

Though ATL's are a good way of transmitting the message to a mass audience, it is limited only to sending the message and lacks any feedback mechanism. The sender has very little or even no way of knowing whether the message was decoded properly or not and cannot receive feedback. For example, commercials in Television or Radio and messages on Billboards can only be observed by many individuals, but they in-turn cannot provide feedback.

Moreover, the messages from ATL has a dispersed approach; where all possible segments are exposed to the message. Thus this approach exposes the message to both targeting and non-targeted individuals/audience thereby reducing the effectiveness and intent of the original concept/idea.

On the other hand, BTL advertising refers to “any communication tool other than salesforce” (Smith & Taylor, 2004, Pg. 23) and thus supports ATL campaigns. BTL advertising includes:

- Personal selling,
- Sales promotion,
- Direct marketing,
- Public relations (PR) and sponsorship
- Online advertising

Sales promotions, Public Relations (PR) or even point of sales (POS) can facilitate the activity of the ATL; thus are considered part of BTL activity. Literature has also mentioned other various advantages of using Personal Selling from the BTL advertising methods, included in Table 5.

Moreover, using online communication strategies can also help organizations to tailor the messages to specific audiences. For example, using websites/pages or conveying messages through social media (i.e., YouTube, Facebook etc.), or through e-mails can be used to disseminate information on the products and services (or a specific campaign), which can also generate feedback; i.e., through query/contact forms and RSS feeds in websites and comments in both Facebook and YouTube and lastly by replying to emails.

Table 5: Advantages of Personal Selling (adapted from Blem 2001 & Belch et. al., 1993)

Type of Advantage	Explanation
Obligation.	Obligated prospects of paying attention to messages are higher in face to face settings.
Tailored messages	Messages can be tailored to suit the needs of specific customers.
Immediate feedback	Two way communication is formed and feedback received immediately. Moreover, reaction or body language can be determined by the salesperson.
Complex information &	Salespeople can communicate a great amount of complex information and can provide demonstrated and visual aids.

Demonstrations	
-----------------------	--

Customer education	Salesperson is likely to provide sufficient time to educate clients on the benefits of the product.
Expenses match requirements	Substantial budget is required for advertising and sales promotion however, depending on the sales team, it can be reduced, which is cheaper.

However it should be noted there are also tradeoffs between these forms of communication and are subject to restricting direct feedback. For example, the intended audience may not wish to reply to an email or fill out the contact form or leave a comment in YouTube and Facebook.

Therefore marketers are recently relying on Through the line (TTL) campaigns to disseminate the message as well as receiving feedback. TTL is basically interacting with the consumers while communicating the message. TTL is referred to as a “360-degree advertising strategy where campaigns are developed with the vision of brand building as well as conversions of customers” (Parcharidis, 2017, Pg. 30). The benefits of using TTL campaigns is providing information (or showing demonstrations), answering any queries and receiving feedback. Examples of TTL type of advertising includes:

- Road shows,
- Concerts,
- Public speaking
- Consumer Engagement Programs (i.e., booths)
- Trade Shows

This method can provide direct communication with potential target audiences and possibly enhances the communication process (and provides opportunity to receive feedback) while limiting the potential barriers to communication. Moreover, the message can be further augmented by using striking facial expressions, various body positions, various attire or other non-verbal gestures to

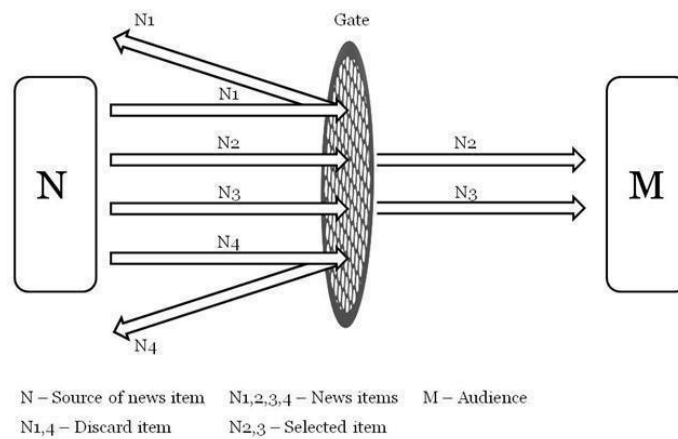
transmit message(s). However the drawbacks of these campaigns are the limited number of audience.

Despite the limitation TTL is often used by organizations to market their products due to the level of interactivity that occurs amongst the audience and the product/service, such as FMCG producers (Parcharidis, 2017).

2.3.5 Barriers to effective communication

Though using ATL, BTL, TTL, or a combination may result in both communicating messages and receiving feedback, it can only be effective if the message(s) reaches the targeted audience without any barriers. One of the oldest theories focusing on barriers to communication is the gatekeeping theory (see Fig. 12) developed by Kurt Lewin (Lewin, 1947) and was predominantly used in the context of journalism and communication literature (Al-Rawi, 2019).

Unlike noise (in advertising) which often results in cluttered (due to limited media space), the gatekeepers ``control invisible ‘gates’ that exclude or may be granted passage to outsiders of a closely-knit social/business intertwined network’’ (Gao et al., 2014, p. 318).



Gate Keeping Theory

Figure 12: Gatekeeping theory (adapted from Lewin, 1947)

Essentially the gatekeeper decides what information should move to a group or individual and what information should not. These gatekeepers therefore control the information flow to and from consumers. Thus this may result in consumers not being exposed to the advertisement, thereby not gaining attention and elaboration (De Canha, Ewing & Tamaddoni, 2019).

Examples of gatekeepers in journalism include “editors, who occupy strategic decision-making positions within news media organizations” (O’Sullivan et al., 1994, Pg. 126).

Several authors have pointed that due to the rise of internet technologies and social platforms (i.e., twitter), gatekeepers functions have been severely undermined (Hermida, 2010; 2013). However, as the posts and shared information in social media doesn’t have cohesion, popular figures (influencers and opinion leaders) often dominate online chatter. As gatekeepers often relies on value-judgement through “experiences, attitudes and expectations regarding communication” (White, 1950, pg. 388), they closely resembles opinion leaders; since opinion leaders are described as “individuals who were likely to influence other persons in their immediate environment” (Katz and Lazarsfeld, 1955, pg. 3; 2017).

2.3.6 Communication, Consumer Behavior and Purchase Intention

Literature defines communication to be an important dimension for understanding consumer behavior in the form of purchase intention, purchase behaviours and even re-purchases. Moreover communication can also affect purchases of other consumers through positive (or negative) word of mouth (WOM).

For example, the early paper of Chang and Wildt (1994) stressed on which information for personal computers (PC) can increase communication efforts and increase sales of PC. While WOM has been cited many times to both influence and develop consumer attitudes and intentions (Jalilvand and Samiei, 2012) which may eventually lead to purchases.

Therefore communicating product features, usage, prices, brand image, brand equity, company orientation (such as CSR activities) etc. has an effect on purchase intention, as described in the paper of Chi et al. (2009) and Usman & Permatasari (2019).

Moreover, the effect of communication effectiveness on the purchase intention of BOP consumers have also been addressed in literature. This includes the papers addressing effects of purchase intention on CSR (Amir et al., 2020), brand lookalikes (Singh & Trott, 2019), internet usage (M. S. Rahman, Mannan, & Amir, 2018), social commerce (Esterhuizen, 2018).

However, few papers have addressed this dimension on hygiene products among the BOP consumers, which this research contributes to.

2.4 Consumer Behavior & Purchase Intention

This section first describes Consumer behavior (CB) by providing several definitions and addresses how CB has been used in various literature. The section describes Purchase intention (PI) by also providing definitions and it's usage in literature. Later papers on PI and hygiene products are discussed with emphasis on how they differ from different segments. This thus leads to the next section 2.5, which then describes the study group, the Bottom of the Pyramid.

2.4.1 Describing Consumer Behavior and PI

One of the fundamental research areas in social science is based on consumer behavior (CB). However, the complexities of CB are noteworthy due to the distinctness of consumers themselves. Variations in consumers' psychology, their needs, wants and other factors has made it difficult for researchers to agree on a common definition. As a result, many variations of this phenomenon have been described in Table 6.

Table 6: Definitions of Consumer Behavior

Source	Definition
Faison (1977)	The Assumption that people have a series of needs which lead to drive states.
Kotler (1994)	The assumption that people have a series of needs which lead to drive states.
Stallworth, 2008	Consumer buying behavior (CBB) is defined as a set of activities which involves the purchase and use of goods and services which resulted from the customers' emotional and mental needs and behavioral responses.
Schiffman, Hasnsen and Kanuk (2007)	The behavior that consumers display in searching for, purchasing, using, evaluating, and disposing of products, services, and ideas.
Durmaz & Diyarbakırhoğlu (2011)	"How individuals, groups and organizations select, buy, use and dispose of goods, services, ideas, or experiences to satisfy their needs and desires" (pg. 36).
Kotler and Keller (2011)	The study of the ways of buying and disposing of goods, services, ideas or experiences by the individuals, groups and organizations in order to satisfy their needs and wants.

CB has also been documented as being an evolving process, thus many studies were conducted on identifying factors influencing behavioral intentions of consumers in many settings, markets and scenarios. These literature spans on *economics of CB* (Deaton & Muellbauer, 1980), *discovering dimension of CB* (Rook, 1985), *effect on CB* (East, 1997), *risks of CB* (Taylor, 1974, *impact of communications strategies on CB* (Duralia, 2018), *problems of CB* (Kollat et al., 1970), *specific segments* (groups) such the older generation (Fox et al., 1984; Tomaszewska et al., 2020) and *BOP consumers* (Von Carlowitz, 2020; van Dijk et al., 2020; Srivastava et al., 2020) and many more. In fact a search on google scholar with the words "consumer behavior" yields a result of 3,500,000.

As CB measures behaviours and changes in behaviours, one way to measure it is thorough purchase intention (PI). PI is the preference and decision on a consumer to purchase a product or service usually after evaluation (Younus, Rasheed, & Zia, 2015) and is affected by a set of alternatives under consideration (Laroche et al., 1996). On the other hand post-purchase intention is described

as the “tendency that consumers will purchase the goods or services at the same shop and deliver their use experiences to friends and relatives” (Kuo, Wu, & Deng, 2009, p. 889). Therefore studying CB is important as it directs how Purchase intention are formed and how products (and service) can satisfy needs and wants of consumers.

2.4.2 The relationship between CB and PI

Purchase Intention (PI) has been used to describe consumer buying behavior in literature (Mirabi, Akbariyeh, & Tahmasebifard, 2015) for many product types such as organic foods (Rana & Paul, 2017; Shaharudin et al. 2010), organic personal care products (Kim, Chung, Kim, & Chung, 2011) and services such as choosing a hygienic restaurant (Abidin, 2007) or practices such as purchasing halal foods (Borzooei & Asgari, 2013; Hussain et al., 2016; Ismail et al., 2018). Moreover, literature on CB also addresses purchasing intention (and decision) of hygiene product such as home-care and personal-hygiene (Koehler & Wildbolz, 2009), antibacterial soaps (Dodson et al., 2020; Aiello et al., 2007) and hand hygiene (Ellingson et al., 2014; Katiyar & Katiyar, 2014).

There is however very limited literature on the use of hygiene products by BOP consumers. Studies that do deal with hygiene and the BOP segment often are conceptual paper on devising sanitary system (Larsen et al., 2012), reports on programs such as *water, sanitation and hygiene (WSH)* (Water & Strategy 2015) or summarizes the findings of WSH (Dumpert & Perez, 2015) with dedicated few on the practices of MNC’s. More notably there are even fewer studies on purchase intention (or behavior) of hygiene products among the BOP segment.

Nevertheless, studying CB not only provides insight into the PI (and decisions) of consumers, but on how they accept products & services. Most notably many studies have pointed out communications as a key variable in addressing CB and PI. Therefore this study attempts to fill in the gap by addressing the key theories associated with CB and how it translated to PI.

2.5 The Bottom of the Pyramid

2.5.1 Origin and definition of BOP market

The concept of the Bottom of the pyramid (BOP) market was first coined by authors Prahalad and Lieberthal (1998) in the Harvard Business Review (HBR) article titled “The End of Corporate Imperialism” (Prahalad & Lieberthal, 1998) and was later reprinted in 2003 and also converted in to a book in 2008 with the same title (Prahalad & Lieberthal, 2008). Though the first version only mentioned the concept, each later version would build on this concept by offering arguments, justifications, examples and perceptions. The main concept of the theory was the discovery and acknowledgement of an untapped market from the lowest income tier segments. The author’s main argument was in fact on the need to serve consumers in the mid-level income tier, however they did mention a consumers segment lowest income tier of the world (referred as the Bottom of the pyramid) has both potential and size to be profitable to companies, if served correctly. The article stressed on how big emerging markets (BEM) such as Brazil, India and China are rapidly developing, resulting in an increase of disposable income among various segments.

The article also emphasized on the role of Multinational Company’s (MNC) role in serving the BEM markets. By using market-specific distribution strategies, creating products with high quality, and integrated management practices, MNCs can serve them profitably (Prahalad & Lieberthal, 1998; 2008).

Referencing various products (i.e. Television, shampoo & detergent, pharmaceutical, power and automotive products) and companies (such as Kellogg’s, Motorola, McDonald’s), the article compared the how the average India consumers spent 6.2 brands on same packaged goods product compared to their American counterpart (Prahalad & Lieberthal, 1998).

However, the most interesting concept of the article is the concept of the “Bottom of the Pyramid” (BOP) segment. Describing this segment as a massive group who are “loyal to local customs, habits, and often to local brands” (Prahalad & Lieberthal, 1998, pg. 72), the BOP concept would

change the very nature of academic literature and performance of MNC's for many years. For example, a search on google scholar on "Bottom of the Pyramid" yields a result of 33,800 articles, which does not include technical reports, white papers and unpublished papers. Moreover, producing, marketing and using sachet as a marketing device to reach a new market created a new line extension for many organizations. The use of a single-use shampoo sachets had given birth to the term "sachet marketing", which has a separate marketing strategy that includes designing, packaging, and selling small pack size products at affordable prices (Singh, Ang, & Sy-Changco, 2009).

Though initially and briefly mentioned, this concept would be addressed and revised many times by several authors to include (among others):

1. specifying a 4 Billion market size (Prahalad and Hart, 2002),
2. segmenting based on income tier in terms of per capita income (i.e., below \$1,500 per year [\$4 per day] and below \$2,000 per year [\$6 per day]) (Prahalad, 2005),
3. adaptation strategies companies need address (i.e., products, promotion, distribution and prices) to serve this market
4. strategies to segment, target and generate profit (Prahalad, 2005).
5. explained the income tier using Purchasing power parity (PPP) of BOP consumers Prahalad and Hart (2002).

PPP was used to address this market due to its definition and its ability to segment groups of people. According to the Organization for Economic Co-operation and Development (OECD), PPP is defined as "the amount of money required to purchase a given unit of goods or common basket of services and goods" (OECD, 2012) and is divided into four tiers described in Table 7.

Table 7: World economic pyramid (Prahalad & Hart, 2002)

TIER	DESCRIPTION
1	Top of the Pyramid (ToP) i.e. Tier one, which consists of 75 to 100 million affluent consumers; i.e., upper to middle class income category with income of more than \$20,000.
2 & 3	Middle of the Pyramid (MoP) and consist of 1,500-1,700 million consumers with annual per capita income in between \$1,500-20,000.
4	Consisting of approximately four billion people with annual per capita income of less than \$1,500.

Tier 4 is mostly crowded with people living in small town, rural areas or slums with little or almost no education and either lacks or difficult to serve infrastructural facilities (i.e., Water, Electricity, and Sanitation) (Prahalad and Hart, 2002).

More specifically Professor Prahalad’s 2006 book titled ‘The Fortune at the Bottom of the Pyramid’ showcases the significant opportunities for multinational enterprises (MNEs) to serve the BOP segment as ‘consumers’ with substantial buying potential (Prahalad, 2005). The book describes this segment as having a consumer base of four (4) billion people, and even though the annual per capita income is \$1500 (see Figure 13), the aggregated market size is commendable (Prahalad, 2005).

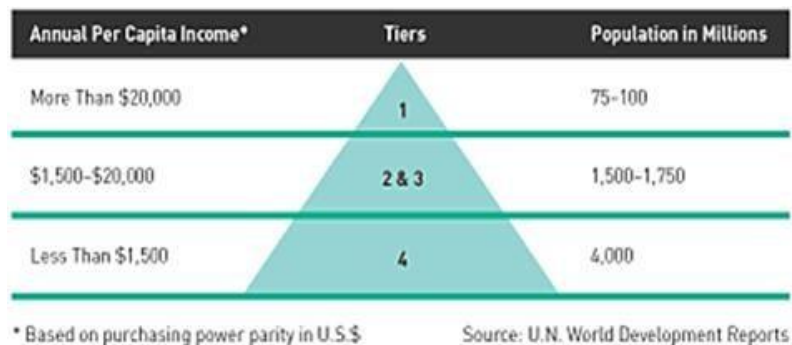


Figure 13: World economic pyramid. (Prahalad, 2005)

In later years, the statement of Professor Prahalad was verified by the World Bank's statement of defining the aggregate purchasing power of BOP, which represented a \$5 Trillion market (Vishwanathan, 2007).

However there have been many criticisms of this concept, with most notably defined by author Karnani (2007) argues that the BOP market is an 'illusion and a mirage' and the size and opportunity is not accurate. The basis of Karnani's argument is this "false advertising" would not serve the needs of the poor but rather encourage MNEs to exploit the market by offering unnecessary goods to people with negligible purchasing power (Karnani, 2007). Other criticisms states the concept offers 'one size fits all' solution template for all BOP related problems (Werhane et al., 2010) or the size of the market and even unit price and distribution channels (Landrum, 2007). Moreover, initially MNC's were also not keen on developing products for the BOP consumers due to several predefined assumptions. The details are discussed in the next section.

2.5.2 Prior viewpoints of BOP markets

When Professor Prahalad first discussed the various unmet needs of the BOP market (i.e., banking, health and telecommunication services) and how corporations could help meet those needs, it was met with criticism and even skepticism. Questions on the overall size and potentiality of the market were raised by authors such as Karnani (2007) along with the actual size of the market. Moreover business practices, marketplace transactions and MNC's involvement in serving this target audience (Wood et al., 2008) were a few of the criticisms of this novel concept faced.

However, the biggest challenge was the pre-conceived notion of MNC's even before they served this market. As pointed out by Prahalad & Hart (2002) these assumptions prevented MNC's to serve the BOP market, which ranged from serving BOP consumers with low innovative (frugal) products, questioning their purchasing power and even if the BOP consumers were profitable or

not (see Table 8 for full assumptions). As a result MNCs were not keen on serving the consumers of this segment.

Table 8: Assumptions held by MNC's of BOP consumers (adapted from Prahalad & Hart, 2002)

Assumptions	Perception of MNCs
1	The current revenue model of MNC's does not allow it to treat BOP segments to be profitable consumer segments.
2	BOP consumers cannot afford to use products and services meant for rich consumers
3	BOP consumers do not need any new and emerging technology but rather older and compulsory technology at lower cost.
4	The BOP segment does not have long-term viability and profitability.
5	It is difficult to find individuals who are excited to work with the humanitarian challenges at BOP
6	Developed markets have Intellectual curiosity, excitement and talent to deal with problem in BOP segment

Prahalad urged MNC's to abandon these predefined assumptions and argued that MNCs were in a position to break this barrier and become front-runners in incorporating the BOP customers to mainstream and segmented consumers. As demand of this segment was perceived to be substantial, many authors proposed the population of BOP markets would add value to the consumer segmented value chain and generate profit at the same time (Prahalad & Hart, 2002; Prahalad, 2005).

Using Hindustan Lever (now Unilever) as a base, examples of potential successful business endeavors and strategies for tapping into the BOP markets via alternative routes was proposed by

several authors including Prahalad & Lieberthal (1998; 2008), Prahalad & Hammond (2002), Prahalad and Hart (2002), Prahalad (2002), Prahalad (2005) among others. Thus authors have poised MNC's should take BOP consumer perspective into account while developing the products (Simanis and Hart, 2008; Agnihotri, 2012). As a result, many authors participated in dissemination of their perception and evidence in helping this concept to grow, by either referring to business practices, exhibiting successful cases or showcasing participation of individuals within the society in addressing the BOP market.

However, just as the prospects of the BOP market was discussed, so were the criticisms of this segment. In all fairness, the criticism of this market is not without merit. For example, Karnani (2007) questioned the actual size of the market. An argument that was augmented when the World Bank stated the "poor" consisted of 600 million individuals, rather than 2.7 billion people as mentioned by other academics.

Moreover, other authors also pointed out that MNC's would use aggressive marketing strategies that could result in exploiting the poor or even business practices. As people in the BOP segment work in informal jobs, they have a lack of financial stability and do not have access to better employment opportunities. As a result, they can be subjected to being exploited since they end up paying much more for the basic, and often inferior quality, goods and services compared to the other consumers (Hammond et. al., 2007). Moreover, unlike matured markets, there is a lack of education, which creates bigger ethical challenges. The next section discusses the insights of several authors on the challenges in serving this market.

2.5.3 Challenges and misconception of the BOP Market

Though the work of several authors (such as Prahalad, Hammond, Hart, Agnihotri etc.) discusses the potential of BOP consumers to be profitable, others argue the segment to be "undesirable due to economic challenges" (Subrahmanyam, & Tomas Gomez-Arias, 2008). The main hesitation of

MNCs was the question of whether this segment could generate profit or not. For example, the website “www.theBOPstrategy.com” specifies MNCs skepticism on generating profit due to “illiteracy, currency fluctuations, and inappropriate infrastructures”. This hesitation stems from several misconception about the BOP market, including:

1. BOP consumers have Low income, so they do not have the ability to buy products MNC’s offers;
2. Goods sold in developing market has low profit for MNC’s;
3. The poor don’t waste money on luxury products but only on basic needs;
4. This segment lacks the required skills to use advanced technology.

Moreover, authors such as Kennedy and Novogratz (2013) argue BOP consumers are different from “conventional” ones and thus not profitable. They identified four points to differentiate BOP consumers which would not be fruitful, including:

1. the BOP consumers have unaddressed needs,
2. they have poor infrastructure,
3. the have lack of equity capital and
4. they have low purchasing power.

To address the misconception of MNC’s, Prahalad and Hart (2002) suggested a major shift in perception is necessary from both private and public sectors. For example, Prahalad proposes serving the low-income sector requires a commercial strategy, therefore local and central government, financial institutions, and Non-Government Organizations (NGOs) in developing countries must get involved to contain poverty. However, as MNE’s main goal is to generate profits (Dunning & Lundan, 2008) and since NGOs (and other agencies) are focused on eradicating poverty in developing countries, companies are not enticing to serve this market nor did they expect significant returns (Gashgari, 2016). Additionally literature describes several failures of companies trying to serve the BOP markets, while other authors questions the claim of an “untapped market”

(Agnihotri, 2012; Crabtree et al., 2007; Kumar, 2007; Karnani, 2007; Landrum, 2007; P. Walsh et al., 2005; Simanis, 2012). For example, Kacou (2010) argues that companies serving BOP markets will suffer the “Survival trap” and there would be inefficiencies and would eventually become unprofitable for certain companies.

However due to the potential market size and opportunities the BOP market promises, this topic has been of interest by both practitioners and academics alike. Many counter arguments were proposed to minimize hesitation, misconception (see Table 9) and address the general lack of interest to serve the BOP market. Though consumers at the BOP segment are different from other consumers, they do have needs that need to be fulfilled. As proven by the “sachet marketing” concept, their combined aggregate income does make them a profitable segment. Therefore the idea that goods sold in BOP markets would be too cheap and thus MNCs will not be able to make profitable returns (Reficco, 2013) is not accurate and should be revised, as was the sachet market. For example, to address the four misconception and skepticism of MNC’s, literature provides reason why these should be taken as a challenge rather than a hopeless cause. See table below for description.

Therefore embracing the needs of the BOP market and seeing the potential, MNC’s can capitalize on a vast market. This can be done by providing products and services with similar functions across many diverse regions.

Table 9: Addressing Misconceptions and Skepticism

No.	Misconception and skepticism	Addressing the issue
1	BOP consumers have Low income, so they do not have the ability to buy products MNC’s offers;	Though individual’s buying power of BOP customers is low but as a group, the aggregate buying power is high. These large numbers of poor communities in Asia, Africa and South America represent an enormous economic potential for products such as computers or cellular phones when bought collectively.
2	Goods sold in developing market has low profit for MNC’s;	The costs of essentials are much higher for the poor. Infrastructure for running water was 30 times more expensive for the poor than the household of middle-

	class and upper-class homes. The same applies for food, medication and other products at the BOP segment.
3	The poor don't waste money on luxury products but only on basic needs;
	Many papers have addressed how the BOP segment often buys luxury items such as televisions, gas stoves and even domestic electrical appliances.
4	This segment lacks the required skills to use advanced technology
	Mobile penetration in India and Bangladesh have been the highest in the world. BOP consumers and even rural people adapted using GSM cell phones despite using it before. Literature has proven if technology can improve living conditions, the poor are willing to buy and use them.

Prahalad also recognized, aside from the misconceptions mentioned above (see Table 9), most MNC are more familiar with the top of the pyramid markets rather than the BOP market and therefore these firms need to adjust their systems of business to serve this market (Gashgari, 2016).

Therefore, he proposed four key elements for the low-income market including:

1. creating buying power;
2. shaping aspirations through product innovation and consumer education;
3. improving access through better distribution and communication systems; and
4. tailoring local solutions.

The market potential of the BOP market have been addressed by critique of the concept. For example, authors Subrahmanyam, & Tomas Gomez-Arias (2008) do see the BOP market as “undesirable” due to economic challenges of this segment, they do however agree that needs of this segment can be met. As a result understanding this market has been a priority for many academics and organizations alike. The next chapter highlights the various research conducted of this market.

2.5.4 Papers on BOP markets

Due to the initial works of Prahalad and other authors, the BOP concept has received both interest and attention from business firms and academics alike (Banerjee & Duflo, 2007). Many studies were conducted on BOP consumers to understand the factors that affect certain variables or constructs such as the effect of Branding, Brand management, or advertising on shopping behaviours, advertising, Purchase intention or purchase decisions and so on. These studies were conducted in developing countries such as Bangladesh, China, the Philippines, South Africa, Kenya, and Latin America, Brazil and Africa (Kolk, Rivera-Santos, & Rufin, 2014). While other papers addressed buying power such as the buying power index (BPI) of Guesalaga and Marshall (2008) or buying behavior as addressed by the paper of Midha et al., (2012) (see Table 10). The paper of Guesalaga and Marshall (2008) addressed purchasing power of low-income and revealed BPI were high among low-income consumers especially on few products such as food, housing, water, health and so on, in many geographical areas such as Africa, Asia, Eastern Europe, Latin America and Caribbean areas (Guesalaga & Marshall, 2008). The paper of Midha et al., (2012) addressed the buying pattern BOP market in Delhi India and revealed that they can become real buyers instead of potential buyers. The authors also suggested few strategies based on their findings for retailers to use. Other papers have also addressed decision making in BOP households (Jaiswal & Gupta, 2015), shopping behaviours among BOP consumer (Gupta & Sesa, 2015) while other papers have addressed adoption of ICT and mobile technology, including mobile phone usage, mobile banking (Njoki, 2012), mobile telephony (Rohman & Bohlin, 2014), Mobile health (mHealth) (Akter et al., 2013) and other ICT-enabled products (Amin, Azhar, Amin, & Akter, 2016). While other authors discussed Microcredit (Jebarajakirthy & Lobo, 2015), Value chain

(Parmigiani & Rivera-Santos, 2015) and Life satisfaction (Martin & Paul Hill, 2012) of BOP consumers.

Despite the numerous research, many authors from earlier literature have deemed the BOP segment to be non-profitable and unreachable. Moreover, the success of this market has been described by many to be exaggerated. The main points of the critic's centers on the arguments that 1) BOP segment having low income (thus lower purchasing power), 2) products will have a low profit margin or even a lack of profit, 3) BOP segments prefers basic items rather than luxurious ones, and 4) The market size is too big and does not reflect reality.

However, MNC's are catering to the BOP markets by producing products such as Shampoo, salt, biscuits, ketchup, fruit drink concentrate, detergent, soap, mouth fresheners, biscuits, jams, spreads, coffee, spices etc. (Prahalad, 2005) or pursuing innovation to serve this market (Varadarajan, 2009). Despite having a huge market size, the health sector has been largely unnoticed by MNCs. Moreover, there have been very few papers that have addressed this sector, with only a few discussing policy changes necessary.

The next section of the papers discusses the health sector for the BOP, its potential and other literature relating to them.

Table 10: BOP papers related to consumer behaviors

Authors	Study on	Purpose of the study	Results
Guesalaga & Marshall (2008)	Buying power index (BPI)	To apply the buying power index (BPI) methodology to assess the purchasing power of low-income consumers	The authors discovered BPI is highest in lowest income tier (i.e., BOP) for food, housing, and household goods
Chikweche & Fletcher (2011a)	Branding	Assess the perception of branding among (BOP) customer	The findings indicated <ol style="list-style-type: none"> 1. Brands were important to BOP consumers 2. Social networks were critical in firm's marketing program to build equity
Pitta, Guesalaga, & Marshall (2008)	Feasibility	To determine in BOP consumers can both be profitable for private companies	The authors suggested few strategies including: <ol style="list-style-type: none"> 1. Providing Microfinance 2. Establishing alliance by private companies with governments, nongovernmental organizations (NGOs), financial institutions, and other organizations
Rajagopal (2009)	Brand Management	Developing new models of brand management for BOP markets	<ol style="list-style-type: none"> 1. The author suggests personality factors of the brands increase the brand's trust. 2. Augmenting consumer value and promotions also strengthens brand's value to BOP markets
Rahman (2014)	Advertising	Determine if communicating CSR activities thorough advertising can strengthen a brand	<ol style="list-style-type: none"> 1. Though communicating CSR activities thorough advertising can strengthen a brand, it did not increase Purchase intention. 2. Study revealed the potential of BOP consumers to become real buyers is possible in areas such as food, housing and medicine. 3. Authors suggested a number of strategies that can be implemented by retailers looking to serve this segment.
Midha, Jain, & Mathur (2012)	Buying Behavior	Study on understand the buying patter BOP market in Delhi, India.	

2.5.5 BOP consumers and Health

Proper hygiene practices are significant because good hygiene is essential for prevention and spread of infections (Embil et al., 2009). Health and hygiene are also significant for BOP consumers, as according to the World Resource Institute (Hammond et al., 2007), the market size for the BOP market of healthcare in 2007 was estimated at 158 billion USD (see Figure 14).

THE BOP SECTOR MARKETS	
Sector	Market size (\$ billion)
Food	2,894
Energy	433
Housing	332
Transportation	179
Health	158
ICT	51
Water	20

Source: World Resources Institute

Figure 14: The BOP sector market (adapted from World resources institute, 2007)

Despite these indications, Hygiene has not been prioritized on the international development agenda. Literature depicts hand washing with soap could save 300,000 people annually (Pruss-Ustun, 2014). Moreover, despite immense potential, many households have no other option except to store water before use, which is subject to be contaminated by unhygienic conditions and practices in the home (Eid, 2015). Therefore Safe drinking water and sanitation in the absence of hygienic behavior will not prevent infections. WHO also estimates the total global economic loss from poor water supply and sanitation is estimated at 260 billion US Dollars annually. Additionally studies by WB indicates, countries in sub-Saharan Africa, and Southeast Asia (i.e., Bangladesh and India), lose more than 4% and 6% of their respective Gross Domestic Product (GDP) due to inadequate sanitation (Eid, 2015).

An estimated 2.5 billion people still lack access to basic sanitation, while one billion people do not use a toilet at all. In many parts of sub-Saharan Africa, less than half of the population uses a toilet fit for human beings. Foods produced respecting hygiene standards are of importance in improving and protecting human health; however, insufficient control is regarded as one of the major risk factors that cause food borne diseases (Eid, 2015; WHO, 2018).

On the other hand, literature on hygiene is also scarce. The paper of Ramani, SadreGhazi, & Duysters (2012) is one of the few papers that have focused on the hygiene component of BOP consumers by indicating the need for implementing toilet facilities in India.

Though some health care products and services will always be too expensive (Pitta et al., 2008) for BOP markets, there is a considerable amount of potential for this sector. For example, antibiotics cannot be offered at a “smaller package size” option, or diabetic related products cannot be provided at cheaper rates. However, literature does highlight, consumable products such as soap are purchased by consumers in the BOP segment (Mukherjee, Datta, & Paul, 2020; Viswanathan & Sridharan, 2012), along with water services, clean energy (estimated at USD 450 billion) and other essential product’s (SPF, 2013). Therefore reaching these consumers can generate high profits for MNC’s while also serving a large part of the consumer markets.

On the other hand, some scholars have indicated reaching the BOP segment has proven to be difficult due to low brand awareness or if there is low involvement (food and personal hygiene) (Chikweche & Fletcher, 2011a). As these decisions are not life or death situations (Bettman & Park, 1980; Hoyer & Brown, 1990) the reputation of the company (i.e., branding) was indicated to be highly important while purchasing food and personal hygiene products (Chikweche & Fletcher, 2011a).

One way to increase success entering the market is to formulate proper value dissemination of the products and reduce communication gap between company and consumers. Communication gap has been predicted to be caused because of improper use of communication strategy to the market or not properly addressing the benefits of the products being offered (Tiwari et al., 2014a).

For this reason, this paper has chosen the variables of the social exchange theory, social influence and more importantly the factors relating to value to investing purchasing intention of BOP consumers.

2.5.6 BOP consumers of Bangladesh

According to work of Hammond, Kramer, & Katz (2007), the BOP share of the population among countries such as Bangladesh, Indonesia, Pakistan, and Tajikistan are more than 90% (see Figure 15).

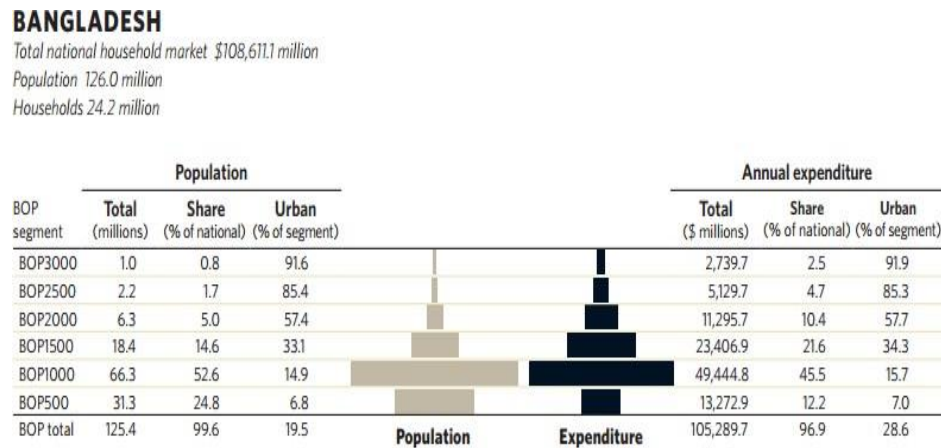


Figure 15: BOP size of Bangladesh (Hammond et al., 2007)

This indicates the BOP size of Bangladesh was 99.6%; so 124.8 million people (out of 125.4 million) were part of the BOP segment. The authors have also segmented on the basis of income distribution within few Asian countries. For example, spending on housing by BOP in Sri Lanka, Pakistan, and Bangladesh accounts for more than 90% of income. In terms of income distribution BOP segments in Bangladesh, the share is 80% of urban and 20% in rural areas. National food spending by the BOP segment in Bangladesh exceeded 95% and more importantly, BOP constitutes more than 98% of the health market in Pakistan, Bangladesh, and Tajikistan (Hammond, Kramer, Katz, et al., 2007). Additionally the BOP market of Bangladesh accounts for more than 89% of the

ICT market. Literature also states large national companies are amongst the most innovative and tries to adapt to meet the needs of BOP consumers, especially in Asia markets such as Pakistan, Bangladesh, and Tajikistan (Hammond, Kramer, & Katz, 2007, p. 36).

However, the actual size of the BOP markets needs to be addressed based on geographical areas and re-calculated, as the figures mentioned do not reflect the present day scenario. For example, it was previous estimated the BOP size of Bangladesh was 99.6%; however considering the Purchasing power parity (PPP) and the current (2020) population of Bangladesh (i.e., 164.6 million), and multiplying the proportion of Population whose income is below \$1.90 per day (i.e., 14.8%) reveals the real number of BOP consumers.

Taking the two numbers into account, the estimated BOP Market in Bangladesh is 24.39 million (i.e., 164.8 million x 14.8%) (See Figure 16).

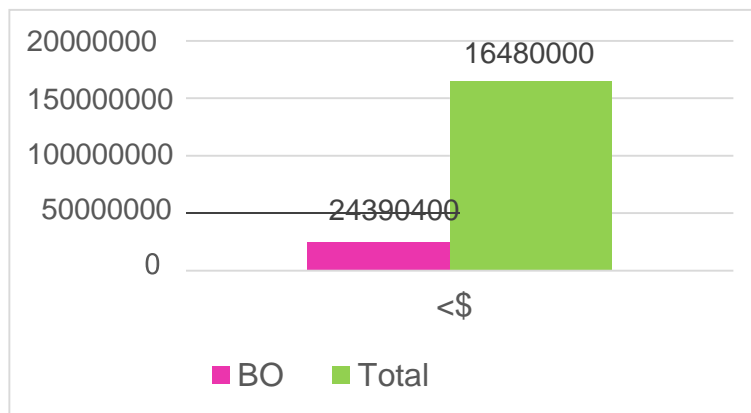


Figure 16: Estimated BOP Market in Bangladesh

2.6 Other theories relating to PI

2.6.1 Social influence

Social influence (SI) has been referred in literature as the “extent to which members of a reference group influence one another's behavior and experience” (Kulviwat, Bruner, & Al-Shuridah, 2009, p. 707). The concept is well assessed in the theory of reasoned action (TRA), a well-known and referred theory used in literature on consumer behavior.

2.6.1.1 Theory of Reasoned Action (TRA)

TRA (see Figure 17), is considered the most widely used theories to identify factors that affect conscious intended behavior (Fishbein and Ajzen, 1975).

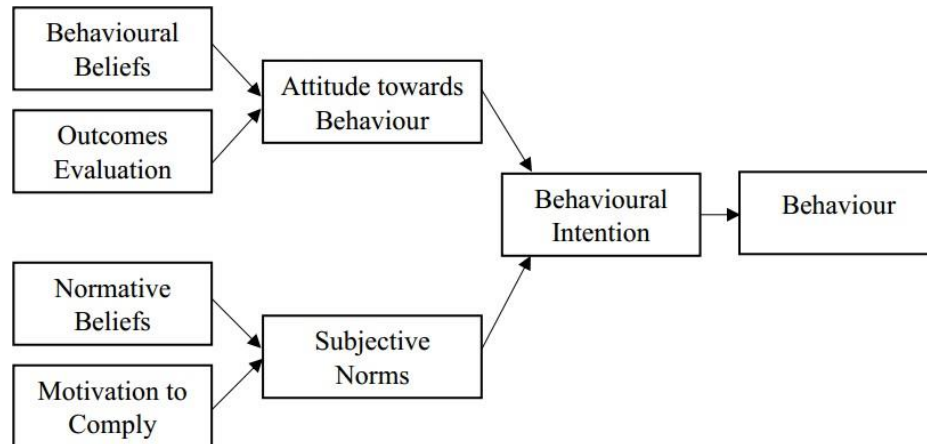


Figure 17: Theory of Reasoned Actions (Fishbein and Ajzen, 1975)

Originally from the field of social psychology, TRA suggests that a person’s behavior “is a function of one's intention to engage in the behavior” (Kulviwat et al., 2009, p. 707). This means a person’s behavior is driven by intentions to perform it and is determined by the person’s attitudes and subjective norms towards the behavior. Therefore, a person’s behavioral intention is influenced by both attitudinal and normative influences (Fishbein and Ajzen, 1975). Normative influence is the extent where a person believes that people who are important to them think they should (or should not) perform certain behaviors.

In other words, the feelings (positive or negative) of an individual and even evaluating the performance of a particular behavior is defined as an attitude towards the behavior by themselves and others. Just as attitudes are influenced by beliefs, normative beliefs have an impact on subjective norms. Subjective norm is defined as “individual's perceptions of what significant others think about the individual performing a specific behavior” (Fishbein, & Ajzen, 1977). Therefore complying with the (normative) expectations of others is the fundamental principle of subjective norms, therefore people choose to perform a behavior if it is favorable to the reference group. This

point was illustrated by several authors including Cialdini, Kallgren and Reno (1991), Nolan, Cialdini, Goldstein, & Griskevicius (2008). Therefore, many literature (usually using TPB model) has addressed subjective norms as an originator of behavioral intentions (Mohan, 2019). For these reasons, the TRA model was used in literature to predict and explain various human behavior, including consumer behavior (Graeff, 1996), communication behavior (Roberto et. al., 2011) and sexual behavior (Albarracin et. al, 2001).

2.6.1.2 Subjective norms, SI and PI

Subjective norms (SN) has been defined as the perceived social pressure to perform (or not to perform) a behavior (Ajzen1991). It has also further been described as “person's perception that most people who are important to them think that they should or should not perform the behavior” (Dillon and Morris 1996).

SI and subjective norms have been used interchangeably in literature (mohan, 2019) and SI has been documented to affect a person’s intentions, especially in the consumer context (Kulviwat et al., 2009), such as purchasing foods or health related issues. See Table 11 for details.

Table 11: Papers on SI and SN on Intentions

Source	Purpose	Result
(Choo, Chung, & Pysarchik, 2004)	To study attitude towards novel processed food products in India	SN or SI had an influence towards processed food products.
(Rezai, Teng, & Mohamed, 2014)	To study PI towards synthetic functional foods	SN influenced PI towards synthetic functional foods.
(Finlay et al., 1997)	To study if attitudinal or nonnative control affects people in the health domain.	SN was an important factor in the health domain in the context of between-subjects for each behavior, and within-subjects across all of the behaviors.

Moreover, family members, friends, peer groups, and health professionals have been illustrated in literature to represent SN. Thus they help form behavioral intention, and purchase intention among consumers (Mohan, 2019). The next section highlight on how SI affect PI.

2.6.1.3 How Social influence affects Purchase intention

Literature depicts people are susceptible to SI due to a person's reliance on others' perceptions and judgments. Therefore, seeking information from others on products, conforming to others' expectations and purchasing certain brands are all tied-in on how SI affects consumers' PI (Deutsch and Ge`rard, 1955). SI has also been used in literature by several authors to explain various aspects of consumer behavior, details of which are given in Table 12.

Table 12: Papers on SI and Purchase Intentions

Source	Purpose	Result
Yun, Verma, Pysarchik, Yu, & Chowdhury (2008)	To study on PI for novel (new) food purchases of Indian Consumers.	SI was a major factor in purchasing novel foods
Koenig-Lewis et. al. (2015)	To study on factors affecting mobile payment adoption	Perceived enjoyment and SI were factors that affected using mobile payment

Though the papers mentioned above are fairly recent, early literature documents the foundation of SI on Consumers behavior, such as Burnkrant and Cousineau (1975) and Pincus and Waters (1977). However, Si varies across individuals, for example a highly involved consumer is more likely to be convinced by the message content and less prone to SI (Seng and Keat, 2014). This is highly evident in the current times, with the use of Social media and social networking sites (SNS). With the use of SI, these SNS platforms can affect consumer behavior such as perception of quality and purchase intention (Seng and Keat, 2014; Djafarova and Rushworth, 2017). Moreover, as SI is influenced by the need to conform to others, "influence of health professionals, friends and family are important factors promoting purchase intention" (Mohan, 2019, p. 61).

Nevertheless, SI is seen as an influencing factor in PI and eventually consumption of products. For example, Graeff (1996) illustrated that if consuming a product is socially visible, the effect of SI on purchase intentions increases, thereby confirming appropriate behavior (according to others).

2.6.1.4 SI, PI and the BOP

In terms of literature on BOP, there are few papers that addresses SI and PI of BOP consumers, but are focused on adoption of technology or technology based services (see Table 13).

Table 13: SI and PI of BOP consumers

Source	Purpose	Result
Chatterjee & Nguyen (2020)	To study if SI and digital knowledge development would help to co-create values to BOP consumers	Emphasis on social media was a higher influencing factor than influence of peers in the context of co-creating values.
Mvula (2019)	To study if social influence, trust, price sensitivity, service quality has an effect on PI among BOP consumers	Strong relationship exists among all variables.
Amir et al. (2020)	To investigate how the dimensions of corporate social responsibility influence the purchase intention of BOP consumers	Corporate social responsibility, legal responsibilities, ethical responsibilities, & philanthropic responsibilities have significant influences on the purchase intention.
Rahman et al. (2018)	To study adoption process of mobile internet (M-internet) among bottom-of-the-pyramid (BOP) customers	Intention to use M-internet was found to have a significant influence on adoption behavior.

Moreover, consumers' purchase intention has been addressed to be influenced by social influence to a particular brand, and ethical issues (Amir et al., 2020). Though the findings do indicate a positive relationship, none of these papers address PI of hygiene products.

Therefore, for the context of *this research*, as SI affects a person's intentions, especially in a group setting and because members of the BOP segment have interpersonal relationships among their members, SI is expected to be a major factor in assessing PI among them. As such, using (and continuous usage of) hand soaps and other hygiene products are influenced by the attitude of the individuals (and the people close to that individual), SI will have a strong influence on PI of Hygiene Products among BOP consumers.

2.6.2 Social Exchange Theory (SET)

In this section, an overview is provided on origins of Social exchange theory (SET) starting by addressing the paper of Homan (1958), Emerson and finally the paper of Blau (1964) to contextualize the SET origins. As these are the foundation papers that describe SET, these papers are summarized and the fundamental principles are drawn out along with discussing their evolution and how they influence purchase intention.

As SET has an influence on exchange behavior where norms have significance, characteristics that form consumer behaviors such as trust, gratitude, and economic return are embedded within this theory. As these constructs can help determine purchase intention, this theory is appropriate for the conceptual framework for this thesis. Moreover as literature identifies BOP consumers to be largely community based, hypotheses are developed using the above constructs on how they can predict purchase intention of Hygiene products among these consumers.

2.6.2.1 The evolution of SET

The Social exchange theory (SET) was first developed by author Homan's (1958) in the paper titled *Social Behavior as exchange* and analyzed "human behavior and relationships to determine social structure complexity" (Shiau & Luo, 2012, p. 2431).

The theory heavily analyzes social interaction and social structure, where social structures are regarded as "networks of connected social relations between individuals or groups" (Cook, 2001). Homan's (1958) paper addressed individual's interaction with each other as the base for a group's unity. Therefore confirming norms and displaying appropriate behavior are emphasized as "elementary behavior" (Cook, 2001, p. 5043) which can generate change in the group (Homans, 1958). These elementary social behaviors therefore are gateways for persons with position (in small groups) to influence one another (Homans, 1958). Though this theory was used in a general sense to understand the effect of individuals in small groups, it was adapted in research to illustrate the effect of collective efforts in an organization (Blau, 1964) through social associations.

In his paper, Blau (1964) emphasized that Social associations are intrinsically rewarding, have no direct costs to the participants and provides some benefits. As Blau (1964) explains, “these interpersonal interactions from a cost-benefit perspective are an exchange where actors acquire benefits” (Shiau & Luo, 2012, p. 2432).

This was further investigated by Emerson work which focused on power-dependence relations and was directly influenced by the work of Blau (1964). Emerson provided insights on the concept of power in social relations, especially among “set of actors engaged in social exchange with one another ” created through exchange relations (Cook, 2001, p. 5044). In his work, Emerson argued power (in an exchange relation) is determined by the dependence among individuals and this dependence is structured by the connections among networks, which provide opportunities for exchange alternatives. In order words, power of person X over person Y either increases or decreases based on 1. Resources of value and 2. Availability of person X.

Therefore if Person X has both resources of value and resources availability, then person Y would be dependent on person X. Moreover, if these networks are complicated in nature, the exchange can then be either positive or negative (Cook, 1983).

As a result, various papers used SET to measure sales performance, participation of sales professionals and effort, details of which are illustrated in Table 14.

Table 14: Papers using social exchange theory

Source	Purpose	Result
(Pappas & Flaherty, 2008)	Examines nature and extent of strategy participation of customer contact personnel using one of the SET variable, Trust	Trusting supervisors positively influence contact personnel willingness to participate in strategic activities
(Flaherty & Pappas, 2000)	Examines integrating sales and marketing to increase performance in Business to Business (B2B) organizations	Integrating sales and marketing contributes in implementation of strategic changes in response to market dynamics.
(Fu, Bolander, & Jones, 2009)	The study applied organizational commitment to measures how managers can help increase salesperson’s efforts	Using social exchange theory, analysis reveals that perceived organizational support (POS) has a strong positive effect on affective commitment.

While others addressed how social exchange theory can be applied to issues on strategic alliance (i.e., flexibility to modify and flexibility to exit) (Young-Ybarra & Wiersema, 1999).

Interestingly, these papers solidified the construct of the SET by forming associations with regard to exchange are the basis of generating the concept of reputation, reciprocity and trust among individuals and groups. For example, literature on social exchange theory used the transaction cost economics to confirm trust was an important factor in strategic alliances (Young-Ybarra & Wiersema, 1999). However “safeguards must be in place to ensure trustworthy behavior” (Young-Ybarra & Wiersema, 1999, p. 444), especially in the context of organizations, such as opportunistic behavior by the other party which reduces trust.

This thus highlights the differences among exchange processes can be between individuals often give rise to differentiating viewpoints, attitudes and behaviors among individuals, intergroup exchanges can be different among groups. This may also result in opposition and conflict to occur, which spans among the group and between them.

2.6.2.2 Variables of SET

As SET was based on building foundations for analyzing human behavior (Homans, 1958), the three variables of the theory were used to predict both intentions and behavior among individuals. The main three variables used in SET includes, ***Reciprocity, Reputation and Trust***. These variables have been either used separately, together and with other variables in various business-related concepts such as increasing sales volume (Fu et al., 2009), role of sales personnel (Flaherty & Pappas, 2009). business to business operations (Flaherty & Pappas, 2000) or forming alliances (Young-Ybarra & Wiersema, 1999). They have also been used to showcase knowledge sharing using social capital (Wu & Lee, 2016).

Each variable has been explained in following sections by defining them and showing their relevance to BOP literature (and examples).

2.6.2.2.1 Reciprocity

Reciprocity is defined as “the exchange of information and knowledge, which is mutual and fair” (Tamjidyamcholo et. al., 2013, pg. 225) and explains interpersonal behavior (and relationship) is exhibited through social exchange (Homans, 1958; Pervan et. al., 2009).

The concept has also been recognized as being defined as amounts of give and take which are mutually agreed upon and the degree to which individuals are expected to take cooperative action (Gouldner, 1960).

Literature on this concept states how reciprocity addresses the “degree to which individuals believe they can obtain mutual benefits through knowledge sharing” (Hsu & Lin, 2008, p. 68). Moreover, these exchanges do not have immediate returns but achieved over time (Homans, 1958).

Reciprocity has been examined so show the relational exchange between buyer and seller (Dwyer, Schurr, & Oh, 1987), cooperative behavior (Wiener & Doescher, 2015) and purchase intention of buyers (Miller and Kean, 1997).

Reciprocity has also been addressed in literature for designing national communications plan for proper hand washing technique and other hygiene behaviours by making it rewarding, thus making it effective and bringing about behavioral changes (Curtis et al., 2020). This is also directed toward BOP consumers where proper hygiene behavior needs to portray some rewards to themselves or others in a community but, if the cost of hygiene products (i.e., soap) are expensive, likelihood of hand washing decreases drastically (Curtis et al., 2020). However, in terms of BOP consumers, authors also argue reciprocity exists among this community as “individuals may share with each other in order to create a critical mass of needed goods and services” (Martin & Paul Hill, 2012, p. 1158).

Therefore reciprocity is an important element (factor) for PI of hygiene product and understanding behavior among BOP consumers.

2.6.2.2.2 Reputation

On the other hand, *reputation* is described as “the market’s belief about some exogenous type, and the firm exerts effort to signal this type” (Board & Meyer-ter-Vehn, 2013, p. 2382). As reputation is market driven, they are considered short-run and making it into a long-run phenomenon requires some mechanism such as investments to improve quality (of product and services) or business processes (Board & Meyer-ter-Vehn, 2013).

Literature on reputation has many issues and from various perspectives such as online purchasing (Shiau & Luo, 2012), casino and gaming industry (Wu, 2014), reputation of brands to BOP consumers (Rajagopal, 2009a, 2009b) and purchasing second-hand (SH) products by BOP consumers products by BOP consumers (Mukherjee et al., 2020). Interestingly, reputation has been associated as a social product and a social process (Shiau & Luo, 2012). Therefore a person who believes that social interaction can enhance their personal reputation (i.e., status, positive feeling) is more likely to share knowledge (Wasko & Faraj, 2005). Thus the notion of knowledge sharing can have reciprocal benefits in the form of increasing reputation (Hsu & Lin, 2008). Interestingly, knowledge sharing behavior can increase reputation even without solving the problem. For example, the paper of Constant, Sproull, & Kiesler (1999) revealed replies and information given to information seekers were deemed “useful without actually solving problems” (Constant et al., 1999, p. 129).

Literature on BOP also addresses the importance of reputation in terms of choosing brands and products (Mukherjee et al., 2020; Rajagopal, 2009b), developing a company’s corporate social responsibilities (Davidson, 2009; M. Rahman, 2014) and developing a reputation for efficiency and trust of a company (The role of proximity in business model design: Making business models work for those at the bottom of the pyramid). Therefore the reputation of a company may contribute towards developing PI among BOP consumers. Moreover, as literature has established reputation

can be enhanced through knowledge sharing, the likelihood of sharing knowledge the benefits of hygiene products (i.e., hand washing) among BOP consumers for the benefits of the community is high, thus leading to PI.

2.6.2.2.3 Trust

Trust is defined as “the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party” (Mayer, Davis, & Schoorman, 1995, pg. 712). Trust has a dynamic role in human behavior and lack of it is commonly highlighted as a barrier (Chang et. al., 2005). For example, according to Cook (1977) lack of knowledge of environmental fluctuations creates uncertainty. Authors have also addressed lack of trust creates a barrier in adapting new technology and from using services such as e-commerce (Chang et. al., 2005). Moreover literature has also indicated firm’s trustworthiness is an important factor for consumer’s willingness to buy (Gefen, 2002) and it can also minimize perceived risk of consumers when personal information is being revealed (Metzger, 2004). Trust also has significance in communicating on a product or service. For example, if a celebrity has mass appeal then endorsement promotional strategies will work (Nthenge, 2015).

Trust has also been used in the BOP literature while discussing product acceptance (Payaud, 2014) and local versus global branded products (Pizzagalli et al., 2018). It is revealed that BOP consumers will accept a product if it has “great value in their lives” (Pizzagalli et al., 2018, p. 37). Moreover the same paper has addressed how trust is an important factor for promoting health and hygiene, such as the *Handwashing Behaviours Change Program* to reduce Diarrhea deaths by Unilever’s brand Lifebuoy campaign (Pizzagalli et al., 2018). Therefore building trust and having consumer engagement with the company are important elements for PI of hygiene product and understanding CB of BOP consumers.

2.6.2.3 SET and PI

The SET theory has been used in literature to show it can help to explain purchase intention for online group buying (Shiau & Luo, 2012; Tsai, Cheng, & Chen, 2011), social commerce shopping behavior (Esterhuizen, 2018), brand familiarity and information quality of social media content (Mcclure & Seock, 2020) and retaining online consumers (Gefen, 2002). There is also literature that uses SET variables to show changes in behaviours. Literature shows that by designing communications strategies that motivates action that people will find rewarding (Rajaraman et al., 2014), thus implying *Reciprocity*. For example, people wash hands to become clean, but they also practice “wash hands as a sign of good manners... or due to it being enforced by social norms” (Curtis et al., 2020, p. 5); thus indicating elements of *Reputation*.

Moreover, literature states if BOP consumers perceive a product will be of great value in their lives, they are more likely to accept it, whether it is a local or global brand (Pizzagalli et al., 2018). However, if hygiene products (i.e., soaps) are expensive (or hard to access), the likelihood of handwashing falls dramatically (Curtis et al., 2020), therefore, in order to increase the likelihood of PI of hygiene products, the cost of the products must be reduced.

The next section thus discusses perceived value, with emphasis on its components such as functional, experiential, symbolic and cost.

2.6.3 Perceived Value

This section provides an overview of value by first defining it, showing its usage in literature and describes the four main constructs of this variable, i.e., functional, experiential, symbolic and cost. It also described how they were used in BOP literature.

2.6.3.1 Defining Perceived Value

Consumer perceived value has been described as being both a unidimensional and multidimensional construct because the benefits and costs (i.e., economic and cognitive) are defined (Chahal & Kumari, 2012). Value has thus can be simply defined as the benefits of a product (or service) minus the costs, with reference to the price paid (for the product or service). However, the multidimensional aspect of value stems from the different dimensions of value a consumer is searching for such as emotional and cognitive (Gronroos, 1997) or relating to social, quality and price (Sweeney and Soutar, 2001).

Several authors have also defined value, which are mentioned in Table 15.

Table 15: Definitions of Value in literature

Source	Definition
Woodruff (1997)	“perceived preference for, and evaluation of, those product attributes, attribute performances, and consequences arising from use that facilitates (or blocks) achieving the customer's goals and purposes in use situation”
Chen & Dubinsky (2003)	Consumer’s perception of net benefits gained in exchange for the costs incurred in obtaining the desired benefits.

2.6.3.2 Dimensions of Value, CB and PI

Though earlier literature has defined the concept of value, one of the most fundamental aspects of value is need, which was defined and described in an earlier literature. Authors Park, Jaworski, & MacInnis (1986) described three basic consumer needs that reflect value dimensions, which includes Functional need, symbolic need and experiential. These dimensions are translated into value because they reflect the benefits using the product, and absence of any one of these would have high detriment.

Functional value focuses on how a product performs as desired and has few characteristics, such as being correct, accurate and having appropriate features which consumers seek (Woodruff, 1997). For example, the safety of a car, or having adequate lighting in stores to read product labels are part of functional needs, which translate into functional value. These functional appeals can attract new buyers, even in the BOP segments (Wood, Pitta, & Franzak, 2008) and several literate showcase these dimensions in the BOP segment. For example, authors argue product development for BOP must have deep understanding of functionality of the product (Prahalad, 2005).

Symbolic value is derived from a customer's attachment to a product or service. Products that have symbolic value usually are associated with psychological meaning, such as self-concept and self-meaning (i.e., Wedding ring) or attributing self-worth (i.e., having spirituality). Symbolic values can also be portrayed through sociocultural methods such as through ethnic events and traditions (i.e., holiday decorations such as Eid or Christmas), hence symbolic value is also referred to as expressive value (Woodall, 2003).

Though the above dimensions were comprehensive, they did not provide an indicator for **cost (or sacrifice)**. On the other hand, Woodall (2003) describes “net VC” which comprises benefits and sacrifices. Firms tries to minimize costs (or sacrifice) while purchasing, having ownership, or using a product by either increasing concevience or reducing psychological costs. For example, guarantees, warranties, flexible return policies, increase value to customers as it reduces risks. Moreover, having sufficient parking space in shopping malls, movie theaters, theme parks can reduce the risk further and increase value. Additionally the ease of using a product and ease of package disposal can also reduce the cost to consumers. Therefore decreasing psychological costs can help develop PI for hygiene products among BOP consumers.

Chapter 3. Conceptual Framework

3.1 Definition

A conceptual is defined as a network of linked concepts compromises based on grounded theory method (Jabareen, 2009). Associated as a technique for developing theories, the conceptual framework describes the factors, constructs, or variables and develops the relationships amongst them (Miles, Huberman, & Saldana, 2014). It serves as a map that allows the researchers to frame the concept though literature review, findings and analysis.

In case of a multidisciplinary phenomenon, the framework may be based upon insights, comments, literature (Jabareen, 2009, p. 55).

3.2 Conceptual Framework of the study

As discussed in chapter 2 (literature review), this study has focused on investigating the causal relationships between social exchange, value and social influence on purchase intention for hygiene products of BOP consumers in Bangaldesh. The fundamental principle of purchase intention has also been mentioned to be derived from the theory of planned behavior, which primarily deals with attitude, social norms and behavioral control. On the other hand the social exchange theory draws on the idea that social behavior is the result of an exchange process (which has an impact due to social influence), while values deal with minimizing the cost versus benefit analysis of a product. As the study deal with purchase intention that may cause behavioral changes (i.e., using hygiene product), for a specific community (BOP markets) which is very collectivist (high exchange process) and who are price conscious (i.e., communicating value), the following conceptual framework has been derived from literature to show the causal relationship among the variables used in this research.

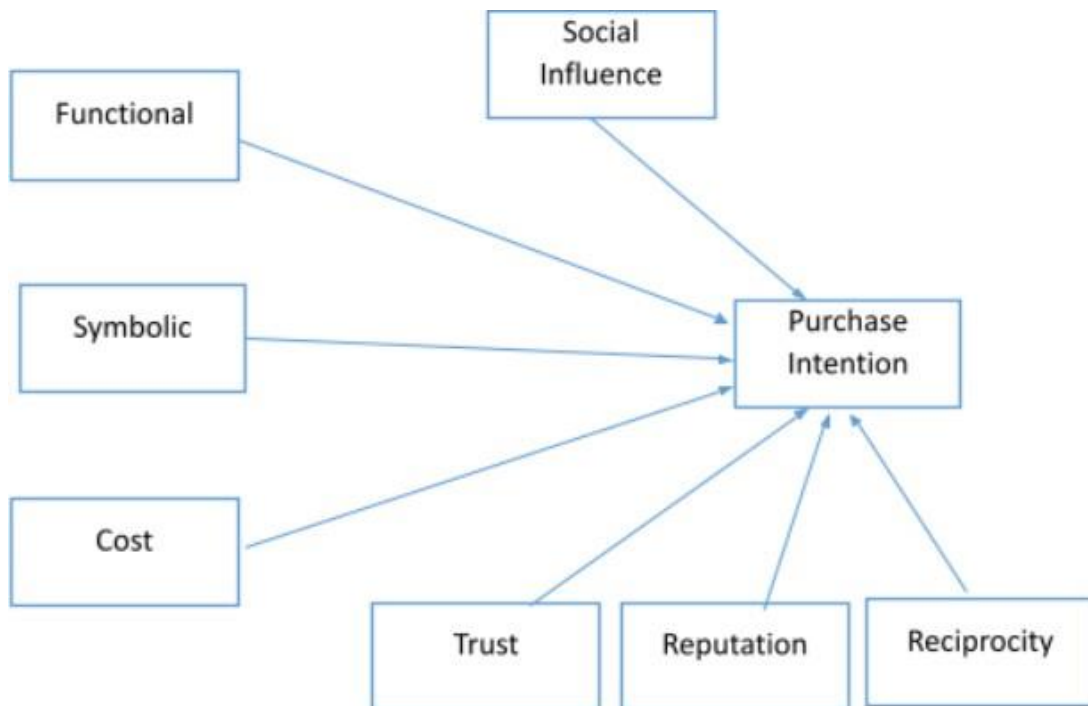


Figure 18: Conceptual Framework of the study

The model above (Figure 18) was used to evaluate the strength of factors social exchange, value and social influence on purchase intention.

3.3 Hypothesis

On the basis of the objectives, the following hypotheses are developed and tested to address the specific objectives of the study:

Hypothesis 1: Symbolic value is positively associated with purchase intention to buy hygiene products by BOP consumers.

Hypothesis 2: Functional value is positively associated with purchase intention to buy hygiene products by BOP consumers.

Hypothesis 3: Trust is positively associated with purchase intention to buy hygiene products by BOP consumers.

Hypothesis 4: Reputation is positively associated with purchase intention to buy hygiene products by BOP consumers.

Hypothesis 5: Social Influence is positively associated with purchase intention to buy hygiene products by BOP consumers.

Hypothesis 6: Reciprocity is positively associated with purchase intention to buy hygiene products by BOP consumers.

Hypothesis 7: Cost is positively associated with purchase intention to buy hygiene products by BOP consumers.

Chapter 4. Methodology

Literature designates the data collection process and analysis of a research to be highlighted in the methodology section. The rationale behind using specific tools and techniques are also explained in this section. As such this part of the research describes the above, along with establishing both the validity and reliability of the research. This research was positivistic in nature and used a convenient sampling method for data collection purposes. The various constructs, factors and items used in this research were adapted from various literature. Refer to Appendix 1 for details. The next sections will describe research philosophy, types of research, the research design of this study, Data Collection and Sample Design and so on.

4.1 Research Philosophy

The research philosophy and methodologies used in this research are described in this section. The belief on the way data on a phenomenon should be gathered, analyzed and used is the core element of a research philosophy. The study focused on researching the purchase intention of Hygiene products among BOP consumers of Bangladesh. This researcher thus aimed to establish the study based on the findings from data collected from respondents who were external to the researcher. Thus, the research measured these perceptions of social actors (Saunders, Lewis, and Thornhill, 2012) through an objective lens.

The research philosophy used for this study is pragmatism. Pragmatism follows either Deductive or Inductive research approach, can be either Objective or subjective in terms of Ontology and can be Qualitative and/or quantitative as per research strategy (Saunders, Lewis, & Thornhill, 2012).

4.2 Type of Research

Literature depicts applied research is designed to solve problems and improve human condition. Aside from only acquiring knowledge the goal of applied research is to investigate ways of using

scientific knowledge to solve practical problems (Bajpai, 2011). Since this research focuses on investigating the factors that affect purchase intention of hygiene products among Bottom of the Pyramid (BOP) consumers in Bangladesh, this is an applied research. Moreover, this is also a descriptive based research. According to literature the objective of a descriptive research is to describe the characteristics of various aspects, such as the market potential for a product or the demographics and attitudes of consumers who buy the product (Armstrong & Kotler, 2013). As mentioned before, poor sanitation facilities and lack of hygiene practices are the leading causes of death among people, especially in low and middle income countries. By identifying gaps in purchase intention among BOP consumers, this research can potentially improve human condition. Therefore the collection of data will require description of individuals, groups or situations collected through specific including questionnaire and interview. As the items in the questionnaire addressed a specific issue, contained a close ended question and was quantifiable, the data was quantitative in nature. According to literature, quantitative research is used to i) inquire into an identified problem, ii) based on testing a theory, iii) measured with numbers and iv) analyze data using statistical techniques. The goal of quantitative methods therefore is to determine whether the predictive generalizations of a theory is universal.

On the other hand, Qualitative research involves a process of building a complex and holistic picture of the phenomenon of interest, such as understanding a social or human problem from multiple perspectives. As this research focuses on purchasing intention of a segment and depicts if certain variables hold true for other segments (i.e., regular versus BOP consumers), interviews were taken with several academics and practitioners on the subject and later the questionnaire was given to them to validate the wording of the questions and minimize inconsistency (if any).

4.3 Data Collection

Both primary and secondary data was used for this research. Primary data were collected through surveys among BOP consumers. A structured questionnaire was distributed among BOP consumers from areas in Dhaka through ten research assistants. The questionnaire has two parts with the first part consisting of demographic information of the respondent, while the second part consisted of questions derived from the factors considered in this research. A pre-test was run to identify and check problems with the questionnaire. Participants were approached by the research assistants outside the respondent's home, which was usually situated in slums within the city.

Data was collected using convenience sampling technique, which is a “nonrandom sampling where members of the target population that meet certain practical criteria, such as easy accessibility, geographical proximity, availability at a given time” (Etikan, Musa, & Alkassim, 2017, p. 2). Convenience sampling is often used to collect data in areas “where density is known to be high... and when the target population are homogeneous (Etikan et al., 2017, p. 2). As BOP consumers have the same income range, associated within a community and live in a close-knit community with other BOP consumers, this sampling technique was deemed most appropriate.

In all, 420 questionnaires were distributed to the targeted respondents, out of which 400 were returned of which 358 instruments were used for further data analysis. The total usable data resulted in an 89 percent response rate. Secondary research consisted of the literature review of several theories, variables and constructs to develop the model used for this research and formation of the questionnaire.

4.3.1 Questionnaire development

The scales used in this study were adapted from established scales from previous studies. However to fit within the domain of the research and study population the items were refined by conducting an extensive literature review of each construct. Moreover, the scale was shown to an expert panel consisting of five academicians and five industry experts, to detect any irregularities of the

questions (if any). The suggestions provided by experts and academicians helped refine the questionnaire and omit redundant, confusing or missing questions.

After obtaining the refined questionnaire, content validity of the measurement items were performed. The researchers applied a paper-based version of the adjusted questionnaire and subsequently administered a pre-test by distributing it to 50 participants in the BOP segments to assess the content validity of the survey instrument. Based on the feedback from the respondents, the revised questionnaire comprised many factors and items (see Appendix-1). Moreover, the Principal Component Analysis (PCA) was used to establish the dimensionality of the study constructs while doing the PCA, varimax rotation approach was applied and factor loading value of less than 0.5 were eliminated (Hair et al. 2020), as it would not meet the cut-off value.

The first section of the questionnaire included questions that asked respondent to indicate demographic variables (i.e., age, gender, education, marital status), while the second part of the questionnaire contained items representing all the exogenous and endogenous measurement constructs (i.e. the dependent and independent variables).

4.3.2 Sample size

Sample is described as a population subgroup that is selected to collect data and used to estimate the population parameters (Malhotra & Das, 2017). Moreover, samples are used for estimation procedures and tests of hypothesis.

According to the World resource institute (2007), the total size of the BOP market was estimated to consist of 4 billion individuals. This figure of 4 billion individuals was calculated by accumulating all individuals around the world whose income was below USD 10 (see Figure 19).

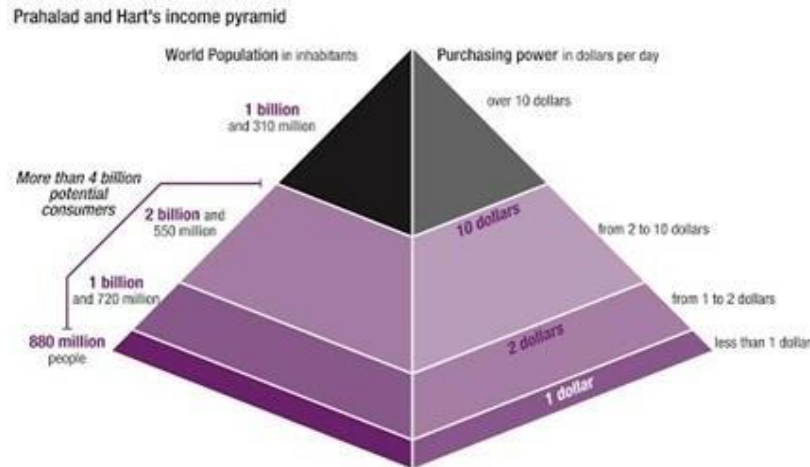


Figure 19: Size of the BOP market in 2007 (adapted from World resources institute, 2007)

As a result, markets were segmented into various regions and their aggregate income was estimated as 5 billion USD worldwide (Hammond, Kramer, & Katz, 2007), using the PPP approach (see Table 16).

Table 16: BOP population, income and size (Hammond, Kramer, & Katz, 2007)

BOP POPULATION, INCOME, AND MARKET SIZE				
Region	BOP Population (millions)	BOP Population (share of total population)	BOP income (billion \$)	BOP share of total market
Africa	486	95%	429	70.5%
Asia	2,858	83%	3,470	41.7%
Eastern Europe	254	64%	458	36.0%
Latin America	360	70%	509	28.2%
Global BOP	4,000	72%	5,000	

As mentioned in chapter 2, taking into account population of Bangladesh (164.6 million in 2020), and multiplying the proportion of Population whose income is below \$1.90 per day (i.e., 14.8% in 2020) the number of BOP consumers in Bangladesh is thus 24.39 million. (see Figure 16).

Using the above number as the base population of BOP consumers, the number of sample size was calculated based on population size, confidence interval and margin of error by using Daniel's Equation given below.

$$n = \frac{z^2 P (1-P)}{do^2}$$

Where

n = sample size

Z = z-score at 95% confidence level

P = proportion of the population for positive responses for a particular question

do = Expected error for the sample size calculation

Using a 95% confidence level (i.e., Z = 1.96) the number of sample size was calculated to be approximately 348 respondents, details given below.

$$n = \frac{1.96^2 \times 0.5 (1-0.5)}{0.05^2}$$

$$n = \frac{0.9604}{0.025}$$

$$n = 348.16$$

4.3.3 Pre-testing

The questionnaire contained questions that were adapted from previous literature, which was later given to academics and practitioners to verify wording of the questions to avoid any potential misconception among the participants. Afterwards the questionnaire was pre-tested among a sample of 20 individuals to assess the clarity of the questionnaire, suitability, required time for completion and other possible challenges. Few terminologies were modified based on the suggestions of the respondents.

4.3.4 Statistical tools

An exploratory factor analysis (EFA) was performed to assess the content validity and items with factor loadings below 0.40 were removed from the questionnaire. EFA was used because it is an “analytic technique that permits the reduction of a large number of interrelated variables to a smaller number of latent or hidden dimensions” (Tinsley & Tinsley, 1987, p. 414). It describes variability between observed and unobserved variables and determines if they are correlated. Factor analysis are “mathematically complicated and entails diverse and numerous considerations in application” (Rummel, 1967, p. 444). As factor analysis defines the “patterns of common variation among a set of variables” (Rummel, 1967, p. 455), this is an appropriate tool for this research.

The reliability of the scales was assessed using Cronbach’s alpha, which was above the suggested threshold of 0.70 (Nunnally, 1978).

4.3.5 Ethical issues

Participants were given a brief of the study and were provided with the questionnaire. They were assured on the privacy and confidentiality of the research and confidentiality of their answers were strictly maintained during data collection.

Chapter 5. Results

5.1 Chapter outline

This chapter provides the findings including the descriptive statistics summary of the demographics (i.e., Gender, Age and Marital Status), results from the factor analysis and the regression analysis. Moreover, sampling adequacy, convergent validity, discriminant validity, and reliability were tested results of which are described in this chapter. As mentioned in chapter 4, the EFA was used in this research as it is a statistical technique “to identify a set of latent constructs from a large number of individual variables (items), with the result being reliable and valid measurement scale” (Hair et al., 2020). PCA was used to establish the dimensionality of the constructs using a varimax rotation approach and factor loadings less than 0.5 were eliminated (Hair et al. 2020). The KMO and Bartlett's test was performed for determining sampling adequacy, while Cronbach's alpha (α) was used to estimate the internal reliability of the scales.

5.2 Descriptive Statistics

5.2.1 Social economic factors

Socio-demographic factors (Table 17) such as gender, age and marital status were used to describe the socio-demographic characteristics that affect purchase intention of hygiene products. Table 15 depicts the quantity and percentage of male and female respondents, which consisted of 54.8% male respondents and 45.2% female respondents.

Table 17: Number of Male and Female respondent

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	201	54.8	54.8	54.8
	Female	166	45.2	45.2	100.0
	Total	367	100.0	100.0	

In terms of age, 73.8% of the respondents were between the ages 18-25, 8.2% were from the ages 26 to less than 35, with 4.9% from ages 36 to less than 45 and 13.1% of the respondents were 46 and above (see Table 18).

Table 18: Age of Respondents

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25	271	73.8	73.8	73.8
	26 to less than 35	30	8.2	8.2	82.0
	36 to less than 45	18	4.9	4.9	86.9
	46 and above	48	13.1	13.1	100.0
	Total	367	100.0	100.0	

The marital status of the respondents are given in Table 19.

Table 19: Marital status of Respondents

		Marital Status			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	245	66.8	66.8	66.8
	Married	95	25.9	25.9	92.6
	Unmarried	25	6.8	6.8	99.5
	Divorced/separated	1	.3	.3	99.7
	Widowed	1	.3	.3	100.0
	Total	367	100.0	100.0	

5.2.2 Descriptive statistics of the factors influencing purchase intention

Descriptive statistics of the study constructs, namely, functional value, symbolic value, experiential value, perceived cost, social influence, trust, reputation, reciprocity and purchase intention are provided in Table 18.

The maximum and minimum values possible for each variable was five and one, respectively. The mean scores ranged from 3.15 to 4.12. The highest mean value of 4.12 was obtained for Social

Influence indicating that consumers having a higher inclination towards social influence as an indicator for hygiene products. The lowest mean value of 3.15 was obtained for Reputation (see Table 20).

Table 20: Study Variables

Variables	Mean	Median	Std. Deviation
Symbolic Value (SV)	3.547	3.60	.802
Functional Value (FV)	3.809	3.80	.699
Trust (TR)	3.650	4.00	.884
Reciprocity (RC)	3.768	4.00	.870
Reputation (RE)	3.153	3.00	1.050
Social Influence (SI)	4.126	4.00	.841
Purchase Intention (PI)	3.585	3.67	.918
Perceived Cost (PC)	3.395	3.50	.885

Moreover, the standard deviation values of the constructs did not show much variation, indicating an approximate normality for the data distribution. However, the construct Reputation has slightly higher deviation (1.05) and a mean value of 3.15, indicating the respondents may have diverse opinions of this construct.

5.3 Factor Analysis

Principal Component Analysis (factor analysis) was conducted on the 27 items to ensure that they were not inter-correlated and that they were grouped properly. Cronbach's alpha (α) was used to estimate the internal reliability of the scales, while Bartlett's test of Sphericity and Kaiser-Meyer-Olkin (KMO) was applied to test for inter-correlation and to determine if data are appropriate for factor analysis. Although an alpha value of 0.70 or greater is widely considered desirable alpha values of 0.65 and above are considered reasonable and adequate (Taber, 2018). The scales of the study are given in Table 21, which shows all constructs were above the threshold of 0.65.

Table 21: Alpha Values of variables

Reliability Statistics (SYMBOLIC)	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
		0.815	0.813
Reliability Statistics (FUNCTIONAL)	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
		0.799	0.802
Reliability Statistics (TRUST)	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
		0.882	0.882
Reliability Statistics (RECIPROCITY)	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
		0.831	0.831
Reliability Statistics (REPUTATION)	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
		0.796	0.797
Reliability Statistics (SOCIAL INFLUENCE)	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
		0.803	0.804
Reliability Statistics (PURCHASE INTENTION)	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
		.673	.687
Reliability Statistics (COST)	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
		.697	.701

The value of Kaiser-Meyer-Olkin (KMO) was 0.857 and Bartlett's test of sphericity showed a significant value of $p = .000$, indicating that the data was suitable for factor analysis (see Table 22).

Table 22: KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.857
Bartlett's Test of Sphericity	Approx. Chi-Square	4083.261
	df	351
	Sig.	.000

The Varimax rotation procedure was considered to be more appropriate in this situation, as the data showed an orthogonal solution, instead of the oblique². Factors with eigen value equal to or greater than 1 were considered as significant (see Figure 20). The Scree Plot (see Figure 20) along with

² Oblique is used when the factors are correlated with one another

the PCA revealed the presence of eight (8) components with eigenvalues exceeding 1 (see table 23) along with explaining a total of 68% of the variance (see table 24).

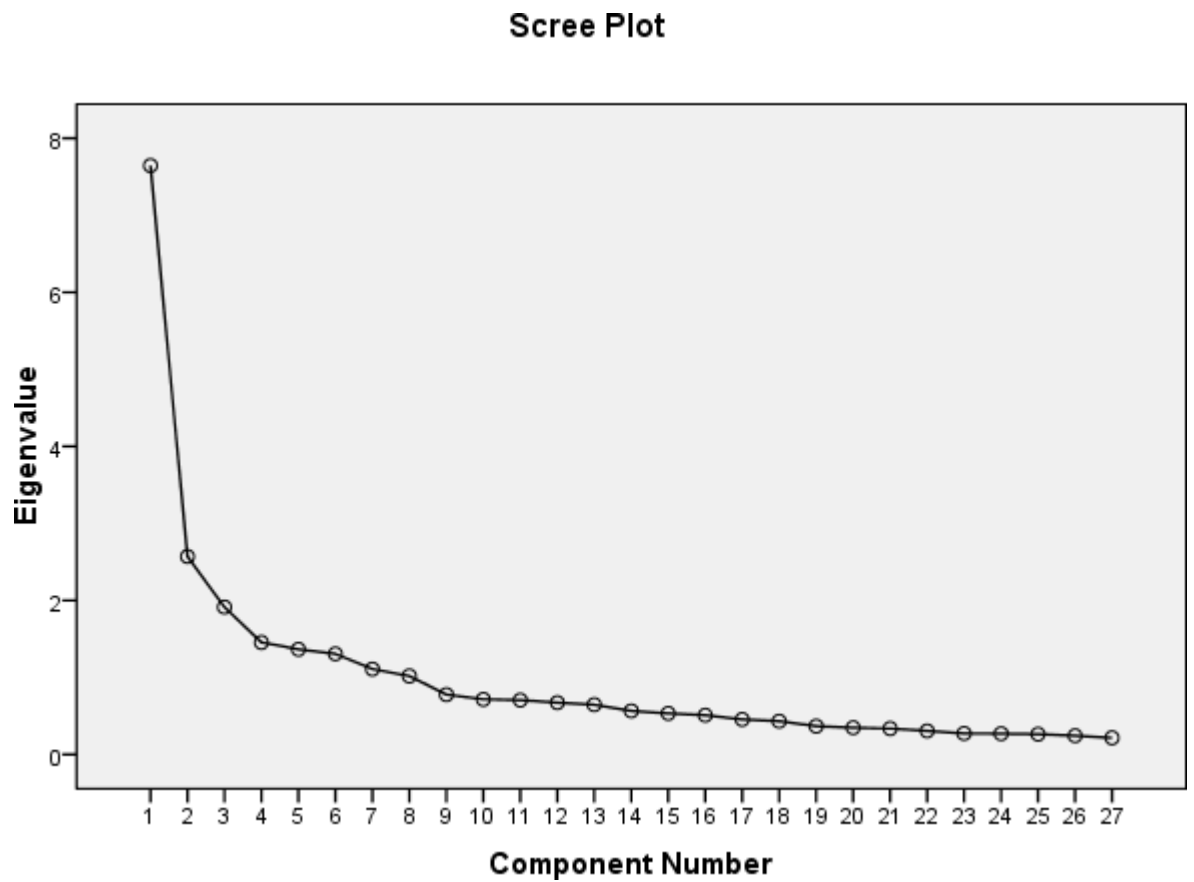


Figure 20: Graph showing Eigen Value greater than 1

Table 23: Factors attained from Rotated Component Matrix

Rotated Component Matrix^a

	Component							
	1	2	3	4	5	6	7	8
Symbolic_1	.676							
Symbolic_2	.741							
Symbolic_3	.723							
Symbolic_4	.810							
Symbolic_5	.656							
Functional_1		.635						
Functional_2		.762						
Functional_3		.666						
Functional_4		.736						
Functional_5		.658						
Trust_1			.817					
Trust_2			.856					
Trust_3			.825					
Reciprocity_1				.800				
Reciprocity_2				.816				
Reciprocity_3				.794				
Reputation_1					.796			
Reputation_2					.725			
Reputation_3					.797			
Social_Influence_1						.769		
Social_Influence_2						.800		
Social_Influence_3						.820		
Purchase_Intention1							.846	
Purchase_Intention2							.637	
Purchase_Intention3							.676	
Cost_1								.867
Cost_2								.530

Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 7 iterations.

Table 24: Total Variance Explained

Total Variance Explained									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.918	27.303	27.303	7.918	27.303	27.303	2.795	9.638	9.638
2	2.576	8.883	36.186	2.576	8.883	36.186	2.785	9.604	19.242
3	1.954	6.738	42.924	1.954	6.738	42.924	2.538	8.751	27.993
4	1.729	5.961	48.885	1.729	5.961	48.885	2.452	8.456	36.449
5	1.458	5.029	53.914	1.458	5.029	53.914	2.391	8.245	44.694
6	1.306	4.502	58.416	1.306	4.502	58.416	2.344	8.084	52.778
7	1.115	3.844	62.260	1.115	3.844	62.260	1.870	6.447	59.225
8	1.023	3.529	65.789	1.023	3.529	65.789	1.710	5.898	65.123
9	1.000	3.449	69.237	1.000	3.449	69.237	1.193	4.115	69.237
10	.779	2.685	71.922						
11	.723	2.493	74.415						
12	.693	2.391	76.806						
13	.664	2.288	79.094						
14	.630	2.171	81.266						
15	.565	1.949	83.214						
16	.537	1.851	85.065						
17	.512	1.765	86.830						
18	.453	1.561	88.391						
19	.431	1.486	89.877						
20	.370	1.277	91.154						
21	.362	1.247	92.401						
22	.340	1.172	93.574						
23	.333	1.149	94.723						
24	.292	1.007	95.730						
25	.271	.936	96.666						
26	.266	.917	97.583						
27	.258	.890	98.473						
28	.229	.791	99.264						
29	.214	.736	100.000						

Extraction Method: Principal Component Analysis.

Table 23 shows the factors obtained through the PCA, where the first factor contained all the items from the Functional dimension. The second factor contained all five items from the Symbolism variable, while the third and fourth retained factor contained items from the Trust and Reputation dimension with all three items. Items for factors five, six, seven and eight were Reciprocity, Social influence, Purchase intention and Experiential dimensions respectively, all having all items retained (see Table 25).

Table 25: Principal Component Analysis

Factors obtained through PCA	Variables
Factor 1	Symbolic
Factor 2	Functional
Factor 3	Trust
Factor 4	Reciprocity
Factor 5	Reputation
Factor 6	Social influence
Factor 7	Purchase intention
Factor 8	Cost

5.4 Regression Analysis and Hypotheses tests

Multiple regression using all the factors were considered as the predictor and influence factor to determine purchase intention of hygiene products among BOP consumers.

Thus, the regression equation is considered as:

Purchase intention = f (Symbolism, Functional, Trust, Reciprocity, Reputation, Social influence, cost)

Therefore the following was derived:

Purchase intentioned = $\alpha + \beta_1 \text{ * Symbolism, } \beta_2 \text{ * Functional, } \beta_1 \text{ * Trust, } \beta_1 \text{ * Reciprocity, } \beta_1 \text{ * Reputation, } \beta_1 \text{ * Social influence, } \beta_1 \text{ * cost.}$

The regression equation was tested on the basis of the following parameters:

- Adjusted R²
- Statistical significance of the F-statistic of ANOVA tested at 5% Level of Significance.
- Statistical significance of the t-statistic of the regression coefficients of each of the predictor variables tested at 5% Level of Significance.
- Durbin-Watson statistic for checking the problem of autocorrelation, if any.
- Variance Inflation factor (VIF) of each of the predictor variables to test any probable problem of multicollinearity.

While constructing the regression equation, the coefficients of the predictor variables have been tested for their statistical significance by framing the following hypothesis mentioned in chapter 3. The regression equation was free from the problem of autocorrelation if the Durbin-Watson statistic have been found to lie between 1.6 and 2.20 (see Table 26) and from the ANOVA table, it was found that the regression model is significant (Table 27). Moreover, the regression equation has been considered to be free from the effects of multicollinearity since the values of the VIF (Variance Inflation Factor) statistic of the predictor variables have been found to be below 2.50, as indicated in table 25.

The adjusted R² value of the regression was 0.27, indicating 27% of the variations for purchase intention could be explained by the predictor variables.

Table 26: Regression Model

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.520 ^a	.270	.256	2.37701	1.928

a. Predictors: (Constant), COST, SOCIAL_INFLUENCE, REPUTATION, TRUST, RECIPROCITY, SYMBOLISM, FUNCTIONAL

b. Dependent Variable: PURCHASE_INTENTION

Table 27: Anova Table

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	751.008	7	107.287	18.988	.000 ^a
Residual	2028.409	359	5.650		
Total	2779.417	366			

a. Predictors: (Constant), COST, SOCIAL_INFLUENCE, REPUTATION, TRUST, RECIPROCITY, SYMBOLISM, FUNCTIONAL

b. Dependent Variable: PURCHASE_INTENTION

Table 28: Coefficient Table

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
1	(Constant)	1.905	.869		2.192	.029	.196	3.614		
	SYMBOLISM	.011	.036	.017	.320	.749	-.059	.082	.717	1.394
	FUNCTIONAL	.112	.042	.147	2.647	.008	.029	.195	.656	1.524
	TRUST	.035	.055	.034	.637	.525	-.074	.144	.712	1.404
	REPUTATION	.214	.048	.235	4.501	.000	.121	.308	.745	1.342
	SOCIAL_INFLUENCE	.163	.057	.149	2.844	.005	.050	.275	.736	1.358
	RECIPROCITY	.166	.055	.158	3.024	.003	.058	.274	.749	1.336
	COST	.026	.077	.017	.338	.735	-.125	.177	.835	1.197

a. Dependent Variable: PURCHASE_INTENTION

For the hypothesis testing, the variables Functional, Reputation, Reciprocity and Social Influence were found to be significant as their P values were below 0.05. On the other hand, the variables Symbolism, Trust and the Cost were not considered to be significant. Based on the finding of Table 28, the test of hypotheses are illustrated in Table 29.

Table 29: Results of Hypothesis testing

Hypotheses	Hypotheses Type	Statement	Result
1	H ₀	Symbolic value is not positively associated with purchase intention to buy hygiene products by BOP consumers.	Null Hypothesis is not Rejected
	H ₁	Symbolic value is positively associated with purchase intention to buy hygiene products by BOP consumers.	
2	H ₀	Functional value is not positively associated with purchase intention to buy hygiene products by BOP consumers.	Null Hypothesis Rejected
	H ₁	Functional value is positively associated with purchase intention to buy hygiene products by BOP consumers.	
3	H ₀	Trust is not positively associated with purchase intention to buy hygiene products by BOP consumers.	Null Hypothesis is not Rejected
	H ₁	Trust is positively associated with purchase intention to buy hygiene products by BOP consumers.	
4	H ₀	Reputation is not positively associated with purchase intention to buy hygiene products by BOP consumers.	Null Hypothesis Rejected
	H ₁	Reputation is positively associated with purchase intention to buy hygiene products by BOP consumers.	
5	H ₀	Social Influence is not positively associated with purchase intention to buy hygiene products by BOP consumers.	Null Hypothesis Rejected
	H ₁	Social Influence is positively associated with purchase intention to buy hygiene products by BOP consumers.	
6	H ₀	Reciprocity is not positively associated with purchase intention to buy hygiene products by BOP consumers.	Null Hypothesis Rejected
	H ₁	Reciprocity is positively associated with purchase intention to buy hygiene products by BOP consumers.	
7	H ₀	Cost is not positively associated with purchase intention to buy hygiene products by BOP consumers.	Null Hypothesis is not Rejected
	H ₁	Cost is positively associated with purchase intention to buy hygiene products by BOP consumers.	

Chapter 6. Recommendation and

6.1 Recommendations

The objective of this research was to identify the factors that affect purchase intention of hygiene products among Bottom of the Pyramid (BOP) consumers in Bangladesh. As a result, this research conducted an extensive literature review and using theoretical underpinning, identified factors that may affect purchase intention of Hygiene Products among BOP.

Though initially identified as constructs, each variable of social exchange theory and the value proposition was addressed on how they might influence purchase intention.

The results indicated the functional dimension of the value construct was the most significant in determining purchase intention of hygiene products. While reciprocity and reputation dimensions of the social exchange construct was also found to be significant. Moreover, the effect of social influence was also assessed to be useful in determining purchase intention of hygiene products.

As marketing efforts are often pursued in order to satisfy the needs and wants of customers, understanding factors that contribute to purchase intention and indeed consumers behaviors are important tools for practitioners first recognize it and then serve those needs and wants. This is also relevant for the study population, as identified by Cross (2009), hygiene products are considered as a large unmet need which should be addressed.

This research has hypotheses about social influence, value dimension and social exchange theory can influence purchase decisions, but it has also focused on how communication effort(s) may help in the purchase intention process. Through communion, the decision

making process consumers go through prior to the actual purchase can be identified and assessed. This is a critical point in the life-cycle of both products and services, as it is at this stage that customers decide what they will buy (or when they will buy).

Therefore from the result, few recommendations can be interpreted including:

1. Marketers should focus on increasing the functionality of products and services including hygiene products.

Too often are products focused on developing ancillary elements of the products instead of focusing on the product itself. For example, focusing on packaging may lead to sales increase however if the functional element of the product is hindered, the brand image of the company may suffer, or even worse, the purchase intention may diminish for future or repurchase stage of consumer behaviors. In this case, having a good package may do little good in convincing the consumer to make a purchase decision.

Therefore perceived value of products or service value should be highlighted to increase the purchase intention of consumers. As addressed in the paper of Wei and Jung (2017) functional, emotional, social value were important constructs for sustainable fashion products, while the paper of Yu and Lee (2019) found the value construct to be significant on product attitude and purchase intention.

2. Marketers should focus on developing communication strategies that focus on hygiene behavior using social influence.

Literature states value propositions of a product (or service) helps to determine purchase intention, and this concept is also extended to the BOP concept as they will accept a product if it has “great value in their lives” (Pizzagalli et al., 2018, p. 37).

However, as behavior is influenced by socialization from home (and other influence group), the social influence (SI) theory “can provide a basis for understanding consumption” (Goldsmith and Goldsmith, 2011, pg. 118). This is an important factor as SI is often used to shape human behavior. As individuals are influenced by the norms of identified groups with whom they identify, they can help in fostering adaptive behavior in a particular situation. Therefore marketers who design campaigns with “descriptive norms messages may be more effective” (Lapinski et al., 2013, pg. 22) to foster adaptive behavior. For example, recycling and handwashing can be influenced from home and by the community creating greater adaptive behavior than other forms of promotion.

3. Markets should focus on devising campaigns that increase consumer’s reputation and reciprocity.

Social marketing concepts such as using clean energy sources and practices such as purchasing electric vehicles have been adapted by consumers because they provide a sense of intrinsic reward to the users.

Using products which are biodegradable or eco-friendly provides an extra value additional to the users by acknowledging contribution to the well-being of the economy.

Literature has already discussed that BOP consumers prefer products and services that are affordable but also socially acceptable (Pansera and Owen, 2014). Therefore, designing communications strategies that people will find rewarding will have a higher chance of being adapted as it has aspects of reciprocity (Rajaraman et al., 2014). Moreover, having products that provide reciprocal benefits can also increase the reputation of the consumer. If the benefit of the product is high, consumers will likely recommend it to others within their community and this type of knowledge sharing has been addressed in literature to increase reputation (Hsu & Lin, 2008). If a product recommending a product thus increases the reputation of the consumer, not only will the purchase intention be high, so will the re-purchase intention.

6.2 Conclusion

Understanding purchase intention is an important field of consumer behavior as it is linked with the present and future of an organization. It is also one of the fundamental reasons for starting a business, whether a Small and Medium Enterprise (SME) or a conglomerate, or even extending the company (i.e., sister concern or SBU). However, many organization have considered only certain segments or certain populations while designing products and communicating them.

Once an unheard segment in the marketing field, a simple google search today with the keywords “Bottom of the Pyramid” (BOP) shows a result of 58,800,000. This remarkable attention to this seemingly non-profitable market would not be possible, had it not been for the proposition of a 4 billion dollar market proposed by Professor Prahalad. The BOP gained both traction and focus from both academics and industry alike are focusing on this segment in a more holistic manner. Though MNC’s previously had misconceptions of the BOP segments such as their inability to pay for products, being content with frugal products and the overall low profit margin MNC’s, currently customized products and communication strategies are devised particularly for this market alone.

This research identified several factors that contribute to the purchase intention of the BOP segment. Though literature, the paper addressed the factors that play an integral role in understanding this segment, from varying viewpoint and various countries. As a result, the paper discussed on the need to address social influence of the BOP consumer, the importance of delivering value for products (and services) and using effective communication strategies to disseminate them, the importance of showcasing reciprocity

of the product and how it affects reputation of the consumer, to ultimately develop purchase intention.

Using BOP consumer of Bangladesh, this research emphasized on the Purchase intention of hygiene product on the premise of the notions:

- The health sector of the aggregated BOP market is estimated to be 158 billion dollar (Hammond et al., 2007);
- A loss of 4 to 6% of total Gross Domestic Product (GDP) occurs due to inadequate sanitation facilities and lack of practices (Eid, 2015); and
- There is a 4.3 USD return for every dollar invested in water and sanitation services by the Government (Eid, 2015).
- Previous papers on hygiene in the South-East Asian Regions only focused on developing toilet facilities (Ramani, SadreGhazi, & Duysters, 2012) or strategies for soap manufacturing companies (Pizzagalli et al., 2018).

This research has focused on the actual intention to purchase hygiene product, which there is a lack of in literature. Due to the market size of the sector, the savings from using hygiene products benefit the economy by preventing the spread of diseases.

Developing communication strategies on the functional value of hygiene product will increase purchase intention among BOP consumers. Moreover, Reputation, Reciprocity and social influence does contribute to develop purchase intention, which was verified in literature of works of Rajaraman et al. (2014) and Pizzagalli et al. (2018). This research thus contributes to the wider body of literature on the above mentioned variables with a focus on hygiene products among BOP consumers of Bangladesh.

However as stated by many authors, depending the geographical areas, the behavior of BOP consumer may vary. Therefore, the findings of this research may not be applicable in every BOP markets. Further study should be conducted to determine if the variables mentioned in this research can be applied to other markets and yield similar results.

Future research could also investigate the effect of other factors, such as perceived ease of use, perceived usefulness or brands constructs (i.e., brand image, brand health, brand position etc.) on purchase intention of hygiene products. Researchers can also investigate the relationship between the above factors and purchase intention using mediators (i.e., subjective norms and perceived control) or moderators (i.e., gender or age).

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Appendix



SURVEY QUESTIONNAIRE

FACTORS AFFECTING PURCHASE INTENTION OF HYGIENE PRODUCTS AMONG BOTTOM OF THE PYRAMID CONSUMERS OF BANGLADESH

Dear Sir/Madam,

I am very pleased to inform you that you have been selected as a key resource person for participating in an interesting and contemporary piece on “Factors affecting purchase intention of Hygiene Products among Bottom of the Pyramid consumers of Bangladesh”.

I also take this opportunity of thanking you in advance for your contribution and cooperation. By providing us with your valuable insights regarding your purchase intentions of hygiene products, you will be contributing to both academic literature and management practices for both Bangladeshi and global consumer.

I assure you that all the information collected for this research thesis will be kept strictly confidential. There is no scope for identifying individual responses, as only aggregate responses will be reported. In addition, the results will only be made available in academic reports and research papers, and used for learning purposes only.

Your voluntary participation is greatly appreciated and I request that you answer all the questions to the best of your ability.

Thank you very much for your cooperation and participation in the study.

Yours sincerely,

Mahmud Habib Zaman

Doctor of Business Administration Student

Institute of Business Administration

University of Dhaka

Email: mhzam1981@gmail.com

Phone: +8801836312102

under the supervision of

Sheikh Morshed Jahan

Professor,

Institute of Business Administration

University of Dhaka

Email: smj@iba-du.edu

Phone: +88-02-9661900 Ext. 8364

FACTORS AFFECTING PURCHASE INTENTION OF HYGIENE PRODUCTS AMONG BOTTOM OF THE PYRAMID CONSUMERS OF BANGLADESH

Please indicate the extent of your agreement or disagreement in a scale of 1 (*strongly disagree*) to 5 (*strongly agree*) with respect to the following statements. Kindly **TICK** the most appropriate box that represents your response.

Code	Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
		5	4	3	2	1
<i>Value</i>						
	<i>Functional</i>					
F1	Companies offering Hygiene products has the right features or attributes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F2	Companies offering hygiene products has good performance and outcomes.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F3	The packaging of hygiene products available are useful by themselves.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F4	Most hygiene products are useful products.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
F5	Hygiene products have technological innovations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<i>Symbolic</i>					
S1	Hygiene products enhances consumer self-concept.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
S2	Hygiene products has their own association.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
S3	Hygiene products allows consumers to express their own attitude, interest and opinions.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
S4	Hygiene products have a strong personal meaning to me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
S5	A main benefit of hygiene products is the ability for customers to express and reflect their own beliefs, values and personalities.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<i>Cost</i>					
C1	Hygiene products are usually positioned as being a 'good deal'	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C2	Hygiene products offered are known for being easy to use.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<i>Social Influence</i>						
SI1	People important to me think I should use Hygiene products.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SI2	I think people like me use Hygiene products.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SI3	People I look up to expect me to use Hygiene products.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

<i>Social Exchange</i>						
	<i>Trust</i>	5	4	3	2	1
TR1	Companies manufacturing Hygiene products gives me a trustworthy impression.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TR2	I have trust in companies producing Hygiene Products.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
TR3	Companies offering Hygiene products gives me a feeling of trust.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	<i>Reciprocity</i>					

RC1	If I have query and I share information about using Hygiene products, I expect to receive a response.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RC2	When I share my information about using Hygiene products, I believe that my queries for information will be answered in the future.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RC3	When I share my information about using Hygiene products, I believe that I will receive other information of the product.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reputation						
RE1	Sharing my information to Hygiene producers improves my image.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RE2	People who share their information to Hygiene producers have more prestige than those who do not.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RE3	Sharing my information to Hygiene producers improves others' recognition of me.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Purchase Intention						
PI1	I will definitely consider buying Hygiene Products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PI2	I intend to purchase Hygiene Products if the cost is reasonable for me	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PI3	I will prioritize the quality Hygiene product when shopping.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Demographic Information

Gender Male Female

Age: 15-20 21-26 27-32 More than 32 years

Educational or professional qualification:

Below SSC or equivalent SSC/equivalent HSC/equivalent Others.....

Number of dependents? _____

THANK YOU FOR YOUR KIND COOPERATION

বাংলাদেশের বিওপি গ্রাহকদের মধ্যে স্বাস্থ্যবিধি পণ্য কেনার অভ্যপ্রায়কে প্রভাবিত করার কারণ

নির্দেশ: অনুগ্রহ করে নিম্নলিখিত বিবৃতিগুলির ক্ষেত্রে ১ (জোরালোভাবে অসম্মত) থেকে ৫ (দৃঢ়ভাবে একমত) স্কেলে আপনার চুক্তি বা অসম্মতির পরিমাণ নির্দেশ করুন। অনুগ্রহ করে সবচেয়ে উপযুক্ত বাস্কেটিক দিন যা আপনার প্রতিক্রিয়া উপস্থাপন করে।

বিবৃতি	জোরালোভাবে একমত	একমত	নিরপেক্ষ	অসম্মত	জোরালোভাবে অসম্মত
মান					
কার্যকরী	৫	৪	৩	২	১
হাইজিন পণ্য সরবরাহকারী কোম্পানিগুলির সঠিক বৈশিষ্ট্য বা গুণাবলী রয়েছে।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
স্বাস্থ্যবিধি পণ্য সরবরাহকারী কোম্পানিগুলির ভাল কর্মক্ষমতা এবং ফলাফল রয়েছে।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
উপলব্ধ স্বাস্থ্যবিধি পণ্য প্যাকেজিং নিজেদের দ্বারা দরকারী।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
বেশিরভাগ স্বাস্থ্যবিধি পণ্য দরকারী পণ্য।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
স্বাস্থ্যবিধি পণ্যের প্রযুক্তিগত উদ্ভাবন আছে।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
প্রতীকী					
স্বাস্থ্যবিধি পণ্য ভোক্তা স্ব-ধারণা বাড়ায়।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
স্বাস্থ্যবিধি পণ্য তাদের নিজস্ব সমিতি আছে।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
স্বাস্থ্যবিধি পণ্য গ্রাহকদের তাদের নিজস্ব মনোভাব, আগ্রহ এবং মতামত প্রকাশ করতে দেয়।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
স্বাস্থ্যবিধি পণ্য আমার কাছে একটি ব্যক্তিগত মর্ম আছে।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
স্বাস্থ্যবিধি পণ্যগুলির প্রধান সুবিধা হল গ্রাহকদের তাদের নিজস্ব বিশ্বাস, মূল্যবোধ এবং ব্যক্তিত্ব প্রকাশ এবং প্রতিফলিত করার ক্ষমতা।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
খরচ					
স্বাস্থ্যবিধি পণ্যগুলি সাধারণত 'ভাল চুক্তি' হিসাবে অবস্থান করে	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
অফার করা স্বাস্থ্যবিধি পণ্যগুলি ব্যবহার করা সহজ বলে পরিচিত।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
সামাজিক প্রভাব					
আমার কাছে গুরুত্বপূর্ণ লোকেরা মনে করে যে আমার হাইজিন পণ্য ব্যবহার করা উচিত।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
আমি মনে করি আমার মতো লোকেরা হাইজিন পণ্য ব্যবহার করে।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
আমি যাদেরকে দেখছি তারা আমার কাছে হাইজিন পণ্য ব্যবহার করার আশা করছে।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
সামাজিক বিনিময়					
বিশ্বাস					
হাইজিন পণ্য উৎপাদনকারী কোম্পানিগুলো আমাকে একটি বিশ্বস্ত ধারণা দেয়।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
হাইজিন প্রোডাক্ট উৎপাদনকারী কোম্পানিগুলোর প্রতি আমার আস্থা আছে।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
হাইজিন পণ্য অফার করে এমন কোম্পানিগুলি আমাকে বিশ্বাসের অনুভূতি দেয়।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
পারস্পরিকতা					
যদি আমার কোন প্রশ্ন থাকে এবং আমি হাইজিন পণ্য ব্যবহার করার বিষয়ে তথ্য শেয়ার করি, আমি একটি প্রতিক্রিয়া পাওয়ার আশা করি।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

যখন আমি হাইজিন পণ্য ব্যবহার করার বিষয়ে আমার তথ্য শেয়ার করি, তখন আমি বিশ্বাস করি যে তথ্যের জন্য আমার প্রশ্নের উত্তর দেওয়া হবে।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
যখন আমি হাইজিন পণ্য ব্যবহার করার বিষয়ে আমার তথ্য শেয়ার করি, তখন আমি বিশ্বাস করি যে আমি পণ্যের অন্যান্য তথ্য পাব।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
খ্যাতি					
হাইজিন প্রযোজকদের সাথে আমার তথ্য শেয়ার করা আমার ইমেজ উন্নত করে।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
যারা তাদের তথ্য হাইজিন প্রযোজকদের কাছে শেয়ার করেন তাদের থেকে বেশি মর্যাদা আছে।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
হাইজিন প্রযোজকদের সাথে আমার তথ্য শেয়ার করা আমার সম্পর্কে অন্যদের স্বীকৃতি উন্নত করে।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
ক্রয় অভিপ্রায়					
আমি অবশ্যই হাইজিন পণ্য কেনার কথা বিবেচনা করব।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
খরচ আমার জন্য যুক্তিসঙ্গত হলে আমি হাইজিন পণ্য ক্রয় করতে চাই।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
কেনাকাটার সময় আমি মানসম্পন্ন হাইজিন পণ্যকে অগ্রাধিকার দেব।	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

জনসংখ্যা সংক্রান্ত তথ্য

লিঙ্গ: পুরুষ মহিলাবয়স: ১৫ থেকে ২০ ২১ থেকে ২৬ ২৭ থেকে ৩২ ৩২ বছরের বেশিশিক্ষাগত যোগ্যতা: এসএসসি বা সমমানের নিচে এসএসসি/সমমান
 এইচএসসি/সমমান অন্যান্য _____

নির্ভরশীলতার সংখ্যা? _____

আপনার সহযোগিতার জন্য ধন্যবাদ।