



## Fluid milk consumption behaviour of urban households: Evidence from Mymensingh city, Bangladesh

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### ABSTRACT

Understanding consumers' behavior is an important factor for the expansion of a business. A better understanding of the factors that influence consumption behavior of consumer can help marketers to undertake better marketing strategies and predict how consumers would respond to those marketing strategies. This study was undertaken to examine urban consumer behavior towards fluid milk consumption in Mymensingh city using primary data of 60 respondents through purposive sampling method. Three types of milk were considered from branded fluid milk such as UHT, chocolate and pasteurized fluid milk, and raw fluid milk as unbranded milk. The results revealed that about 33 percent of the respondents consumed branded milk, 36 percent consumed unbranded milk and 30 percent consumed both branded and unbranded milk. The results of the logit model indicated that probability of purchasing branded milk were positively related to awareness of advertisement, expenditure on fluid milk and quality of branded fluid milk, whereas, negatively related to agricultural occupation and accessibility to cow milk. In regards of attitude, most of the consumer responded that they did not think about the brand name in the time of emergency. Availability of branded fluid milk was important for them. Advertisements were found to have great impact on the consumer to choose branded fluid milk. Marketers need to take into account the choice, taste, attitude of the consumers properly in order to make their business successful.

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### Introduction

Annual per capita milk consumption in India and Pakistan stood at 90 kg and 190 kg respectively; while it was 18kg in Bangladesh (Kamal, 2015). Moreover, according to a report by IFCN Dairy Research Centre, the rate of growth of milk consumption in Bangladesh has surpassed the rate of growth in supply. When measured against the World Health Organization (WHO) recommended minimum level of 250 milliliters a day, Bangladesh dairy consumption should increase two-fold (157.97 ml/day, source: DLS, 2017). The production of milk has been increasing over the past several years. While local milk production has increased from 22.86 lakhs tons in 2008/09 to 92.83 lakhs tons in 2016/17 (BER, 2017). In Bangladesh, 1.8 percent of total protein intake came from milk and milk products where 2.2 percent were consumed by urban population (BBS, 2010). However, given that most of the populations are poor, such a demand is hard to fulfill. Also, milk is widely used in the making of different products such as sweets, yoghurt and ice cream, which means the potential demand for milk in the country, is quite large indeed.

Milk is often regarded as being nature's most complete food. This is because it is an excellent source of protein, vitamins, minerals and essential amino acids (Nebedum and Obiakor, 2007). The consumer motives, perceptions, preferences, and purchase patterns differ from product to product. So, the marketers need to study consumer behavior to take appropriate marketing strategies for a specific product. The past studies reveal that the important determinants of dairy product choice among consumers were household size, income of the family, promotion, price, availability of product, product quality, and attitude towards fluid milk (Chimboza and Mutandwa, 2007; Yayar, 2012; Mila and Raha, 2012; Sivasankaran and Sivanesan, 2013).

The consumer is the one who pays something to consume the goods and services produced. Consumer behaviour is very complex because each consumer has different mind and attitude towards purchase, consumption and disposal of product (Solomon, 2015). Understanding urban consumer behavior is an important factor for the expansion of business.

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Consumer in the urban segment provides consistency with respect to the demand for fluid milk. However, a number of factors influence consumer behavior towards fluid milk. A better understanding of the factors that influence buying behavior of consumer can help marketers to undertake better marketing strategies and predict how consumers would respond to those marketing strategies. Household is usually considered as a unit of consumption rather than individual in developing the marketing plan particularly when goods are of common usage (Peter and Olson, 2008).

Understanding the consumer purchase behaviour of fluid milk is very important for the decision makers and marketers to promote their products in the present competitive scenario which is relatively unexplored in the context of growing competition in Bangladesh. Therefore, this study was designed to fill this research gap by examining the urban consumers' purchase behavior of fluid milk using Mymensingh as a case study. The specific objectives of this paper are to analyze the consumption pattern of fluid milk by the sample households and to identify the determinants of choice of milk type purchased by the households. Since households' fluid milk consumptions are increasing rapidly in Bangladesh, the results of this study are expected to provide some relatively new information about consumers' fluid milk consumption decision which will enable the marketers to take appropriate marketing strategies.

## **Materials and Methods**

### *Selection of study area*

Mymensingh city was selected purposively as the location of the study owing to the reason that a large number of educational institutions are located here and education has a positive influence on building health awareness of the consumer.

### *Sample design and size*

The main purpose of sampling is to select a small group which will represent a reasonably true picture of the population. The size of the sample depends on a number of factors like variability in local conditions, the budget, and time availability for research. Purposive sampling technique was used for the present study. In the study, 60 respondents were selected purposively. UHT (Ultra-Heat Treatment) milk, pasteurized and chocolate milk are treated as branded milk that means any type of milk has sold in the market with a specific name and unpacked or packed raw milk which is not processed other than cooling is considered as unbranded milk in this study.

### *Data collection*

The primary data were collected through personal interviews with meal planners of the household during August 2018. The secondary data were collected from various journals, books, magazines, newspapers, Government publications and reports. Structured

interview schedule was used to collect data through face-to-face interview. The schedule covered the aspects such as social, economic, demographic, reasons for buying branded milk and its types and unbranded milk, perception about goodness in fluid milk.

### *Analytical tools and model estimation*

Primary data were analyzed using descriptive statistics, binary logistic regression model and Likert scale. Descriptive statistics such as percentages and frequencies were used to explore socio economic characteristics of respondents and to categorize their characteristics in different way and to identify their pattern of using branded fluid milk. Arithmetic mean is a single value calculated from a group of values to represent them in a simple way. Standard deviation and variation of co-efficient were calculated for each type and each category of fluid milk. Binary Logistic regression model was used for analysis of households' choice of fluid milk. The logit model was widely used in earlier studies to determine consumer behaviour (Pulina, 2010; Christopher, Glynn and Nicole, 2011; Moser and Raffaelli, 2012; and Aprile *et al.*, 2012). The estimated coefficients indicated the effect of the explanatory variables on the probability of choosing branded fluid milk (UHT, pasteurised, chocolate) over unbranded milk (cow milk). The probability model estimated to understand the determinants of branded and unbranded milk purchased by the households is:

$$Y = \beta_0 + \beta_1 X_1 + \dots + \beta_{11} X_{11} + U$$

Here, U = Error term,  $\beta_0$  = Intercept and  $\beta_1 - \beta_{11}$  = Regression coefficient of the independent variables. Eleven variables were included in the model based on literature review. The logit link has the following form:

$$\text{Logit}(P) = \text{Log} [P / (1-P)]$$

The term within the bracket  $[P / (1-P)]$  is the odds of an event occurring. The logit scale changes the scale of a proportion to plus and minus infinity and also,  $\text{logit}(P) = 0$  when  $P=0.5$ .

Let,  $P_i = P_r(Y=1 | X= X_i)$  Where  $X_i = 1, 2, 3, \dots, 11$

Then we write the model as,

$$\text{Log} [P_i / (1-P_i)] = \text{Log} P_i = (\beta_0 + \beta_1 x_i),$$

Here,  $P_i$  is the probability of consuming branded milk and  $x_i$  is the independent variables (Tsuang *et al.*, 2011). In functional analysis, some of the influencing variables are qualitative in nature. These qualitative variables are called dummy variables. While constructing dummy variables the values 1 and 0 were assigned for the presence or absence of these variables respectively. Table 1 shows the variables considered in the model estimation process. Likert scale was applied as one of the most fundamental and frequently used psychometric tools in educational and social science research (Joshi *et al.*, 2015). Likert-type five points scale was used to bring out the opinion of the respondents in connection with brand loyalty as well as their attitude towards

Table 1. Description of dependent and independent variable

Variables	Types	Values
Dependent variable:		
Milk Type purchase(Y)	Dummy	1= Branded,0=Otherwise
Independent variables:		
Accessibility to cow milk (X <sub>1</sub> )	Dummy	1= Accessible, 0= if not
Quality of branded fluid milk (X <sub>2</sub> )	Dummy	1= High, 0= Low
Agricultural occupation (X <sub>3</sub> )	Dummy	1= if Agriculture, 0= if not
Business (X <sub>4</sub> )	Dummy	1= if Business, 0= if not
Service provider (X <sub>5</sub> )	Dummy	1= if Service provider, 0= if not
Service holder (X <sub>6</sub> )	Dummy	1= if service holder, 0= if not
Household income (X <sub>7</sub> )	Continuous	
Expenditure on milk (X <sub>8</sub> )	Continuous	
Family member(X <sub>9</sub> )	Continuous	
Family type (X <sub>10</sub> )	Dummy	1= Nuclear, 0=Joint
Awareness of advertisement(X <sub>11</sub> )	Dummy	1= Aware, 0= Unaware

branded fluid milk. To test Likert scale, the researcher compiled a series of item that express a wide range of attitudes, from extremely positive to extremely negative. Each item calls for checking one of five fixed alternatives expressions such as 'strongly agree', 'agree', 'neutral', 'disagree', 'strongly disagree'. In this five-point continuum weights of 5, 4, 3, 2, 1 were assigned. The weights are assigned as follows, Strongly agree - 5; Agree - 4; Neutral - 3; Disagree - 2; Strongly disagree - 1. After that, a total score for each respondent is calculated by summing the value of each item that is checked. Then the researcher has to determine a basis for the selection of items for the final scale. This can be done with item analysis. Each item is subjected to a measurement of its ability to separate the high from the low. This is called discriminative power (DP).

Table 2. Socio-economic status of the respondents and milk purchased

Variables		Respondents Buying					
		Branded		Unbranded		Both	
		Number (20)	Percent	Number (22)	Percent	Number (18)	Percent
Respondents	Male	5	25	4	18	8	44
	Female	15	75	18	82	10	56
Age (in years)	Up to 33	3	15	3	14	2	11
	33-50	13	65	13	59	12	67
	Above 50	4	20	6	27	4	22
Marital status	Married	20	100	22	100	22	100
	Unmarried	0	0	0	0	0	0
Religion	Muslim	17	85	20	91	15	83
	Hindu	3	15	2	9	3	17
Family member	Up to 3	7	35	5	23	2	11
	Above 3 to 6	11	55	15	68	13	72
	Above 6	2	10	2	9	3	17
Occupation of the respondent	Service holder	8	40	2	9	4	22
	Agriculture	0	0	11	50	3	17
	Service provider*	8	40	8	36	9	50
	Business	4	20	1	5	2	11
Mean monthly household income (Taka)		27870		25590		28388	
Mean consumption expenditure (Taka)		14550		14000		13980	
Mean monthly expenditure on milk (Taka)		957		830		814	

Note: \*indicates housewife, day labour, electrician, rickshaw puller

DP is calculated in the following way

$$DP=Q_1-Q_2$$

Q<sub>1</sub>= Range above upper quartile

Q<sub>2</sub>=range below the lower quartile

The DP value was computed for each of the possible items and those with the largest DP values are the items that best discriminate among individuals expressing deferring attitude toward the measure attitude. In calculating the DP, sum scored items for each respondent and places the scores in an array, usually from lowest to highest. Next compare the range above the upper quartile (Q<sub>1</sub>) with range below the lower quartile (Q<sub>2</sub>) and the DP value is calculated as the difference between the weighted means of score above Q<sub>1</sub> and of those that fall below Q<sub>2</sub> (Noor et al., 2017).

## Results and Discussion

### Profile of the respondents

Among 60 respondents, 36.67 per cent were buying unbranded milk, 33.33 per cent were buying branded milk and the remaining 30 per cent were buying both branded and unbranded milk. Table 2 shows, the percentage of female respondents were higher than male respondents for branded, unbranded and both types of milk. In Bangladesh, female is the main planner about their diet which will provide them all nutrients in required amounts and proportions. During the data collection period, researcher first approached the male respondent but they recommend female respondent for taking information because they (male) believe women can easily handle it. For this reason, most of the respondents are female in this study.

Table 3. Fluid milk consumption pattern of the households

Categories in milk purchase		Mean consumption of milk per day per household (Liters)	Standard Deviation	Co-efficient of variation (percentage)
Branded milk*	UHT	0.47	0.168	36
	Chocolate	0.02	0.008	39
	Pasteurized	0.45	0.268	60
	Overall consumption	0.94		
Unbranded milk	Raw	0.56	0.157	28

**Note:** \*indicate that consumers consume more than one type of milk

It was observed that majority of the respondents were in the age group of 33-50 years who purchased branded, unbranded and both types of milk. Age of the sample respondents is an important factor to determine the socio-economic status of the respondents. Age structure of the respondents who were the meal planners of the household assumes importance since it had bearing on their decision to purchase and use the fluid milk. Along with age, consumer marital status has also important influence on the behavior of fluid milk purchase. All the respondents purchasing milk were married. Majority of the respondents follow Muslim religion. Number of members in the household or the household size was an important factor in milk purchase. Majority of the household had three to six family members. It was 55, 68 and 72 percent for branded, unbranded and both group of respondents respectively. Table 2 also shows that service holder (GO and/NGO) and service provider consumed the highest proportion of branded milk (40 percent) whereas people engaged in agriculture did not purchased branded milk. The highest proportion of unbranded milk consumers engaged in agriculture and highest proportion of both types of milk was consumed by service provider.

Household income and expenditure pattern shape the consumer behaviour of that respective household. Result shows that branded fluid milk consumers' average monthly income, expenditure and milk consumption expense were BDT 27870, BDT 14550 and BDT 957 respectively. In contrast, it was BDT 25590, BDT 14000 and BDT 830 for the unbranded milk consumers respectively. In case of both types of milk (branded and unbranded), though average monthly income (BDT 28388) was bit higher compared to other two groups but the average monthly household expenditure (BDT 13980) and expenditure on milk (BDT 830) was lower. It might be the reasons of less family members in this group of consumers compared to other two groups.

*Consumption of fluid milk by the sample households*

The present study also aims to understand the market potential in terms of quantity of fluid milk purchased per day per household in the urban household segment rather than the quantity of fluid milk consumed by each consumption unit at the household level. The standard deviation worked out for each category and each type of fluid milk purchase indicated that a small variation exists with respect to quantity of milk purchased by the households. A small standard deviation means a high

degree of uniformity of the observations that means a low standard deviation indicates that most of the numbers are very close to the average (Gupta, 1983). From the above Table 3, it was observed that deviation in purchasing fluid milk by the household was very low. The average quantity of milk purchased per day by the households was around the mean value of consumption of fluid milk by all the sample households. In Bangladesh, per capita per day milk consumption stands at only 27.31 grams or ml (HIES, 2019), but it was 33.7 ml in 2010, and 32.4 ml in 2005, according to the two data of HIES published in the aforementioned years. Though the study was conducted in the urban area, therefore, the per capita per day milk consumption was 35.17 grams or ml, which is higher than the national average of per day per capita milk consumption. In Mymensingh city, the per capita per day milk consumption was 130 grams in 1984 (Jabbar and Raha, 1984) that indicates how the per capita milk consumption is decreasing over the year.

The co-efficient of variation calculated for each type of milk. The higher percentages of co-efficient of variation are due to the variations in the mean values of each milk type. It was further implied that there was vast range of difference between the minimum and maximum quantity of milk purchased by these households. Thus, there exists greater scope to manufacturers and marketers to increase the quantity of fluid milk purchased by the households in terms of milk types. In branded milk category, the pasteurized milk purchased showed a higher percentage of co-efficient of variance (60 percent) compared to chocolate milk (39 percent) and UHT milk (36 percent). In unbranded milk category, the co-efficient of variance is 28 percent. Lesser variations in the unbranded milk purchase category implied that households which bought unbranded milk purchased the quantity required without considering the importance of branded milk types.

*Utilization pattern of fluid milk by the households*

Fluid milk is used to prepare sweetmeats, yoghurt, beverage, drink, ghee etc. The quantum of milk allocated for these preparations vary from one household to the other based on the reasons like quantity of milk purchased, number of members in the household and their taste, preference and food habit. Thus, household choice of fluid milk type and quantity used is expected to vary with the different items prepared. Milk used for preparation of beverages includes milk based

preparations at home with any flavor added to it and also as whitener for tea or coffee. Fluid milk is also used as a drink by adding sugar or not, hot or cold. From Table 4, it was shown that major proportion of UHT milk was used for preparing sweetmeats and drinks. Chocolate milk mainly used as drink. Major proportions of pasteurized milk used for preparation of drinks and sweetmeats. It was observed that cow milk was used for different preparations such as sweetmeats, yoghurt, beverages, drinks and ghee. The suitability of milk type for different preparations at the household level could be understood by analyzing the major proportion of milk which households allocated for various preparations. The major proportion of milk types used for various preparations include 88.88 percent of chocolate milk used for drinks, 24.05 percent of raw milk were for making yoghurt, 17.94 percent of UHT milk in beverages preparation, 3.79 percent of cow milk used for ghee preparation.

Table 4. Different types of milk and its average ultimate use

End use of milk	Proportion of milk type used (in percentage)			
	Branded		Unbranded	
	UHT	Chocolate	Pasteurized	Raw
Sweetmeats	35.89	0	38.88	26.58
Yoghurt	7.69	0	10.66	24.05
Beverages	17.94	11.11	6	17.71
Milk-as Drink	35.89	88.88	44.44	27.85
Ghee	2.56	0	0	3.79

#### *Household choice between branded and unbranded milk*

To focus on the determinants of household choice between branded and unbranded fluid milk, a binary logistic regression model was considered. The variable with the largest impact on a consumer's preference for milk type purchased was quality of fluid milk. Consumers are not sure about the quality of unbranded raw milk because of adding water is a common form of adulteration of milk in the country. Consumers perceive that water addition has two potential negative effects on the quality of milk. First, addition of water may make the milk 'impure' or 'unsafe' if contaminated water is added, and it dilutes milk so fat content is reduced in water added milk (Islam and Jabbar, 2009). Therefore, the co-efficient of the quality of branded fluid milk had positive influence on the probability of purchase of branded fluid milk and showed statistically significant positive impact/result. Respondents to whom quality of branded milk was high were 78.82 times more likely to consume branded milk compared to those who thought quality of branded milk was low (Table 5). Expenditure on fluid milk had positive relationship with the consumption of branded fluid milk. There was a significant influence of agricultural occupation on the purchase decision of branded fluid milk. Respondents who belong to agricultural occupation were .004 times less likely to purchase branded fluid milk compared to those who were not belong to agriculture.

The variable awareness of advertisement resulted as a significant variable among the variables influencing the purchase of branded milk. Respondents who were aware of advertisements were 13.5 times more likely to consume branded milk than who were unaware of advertisement. This result is supported by the findings of Thraen *et al.* (1991) but contrary to Santhi (2005) who did not find positive impact of advertisement on the purchase of branded milk. Arla Bangladesh reported that many consumers do not study the ingredients of products, and instead rely on word of mouth, visual advertising and the images on the packaging to acquire information. Various advertisement campaign or promotional activities might increase the probability of purchasing branded fluid milk. Accessibility to cow milk (having dairy animal or availability of supply of cow milk) had negative effect on the purchase of branded fluid milk. Raw fresh milk is more widely and regularly consumed in Mymensingh compared to Dhaka and opposite is the case for pasteurized milk (Jabbar and Raha, 1984). Frequently, urban consumers get the news of adding detergent, shampoo, low quality imported powder milk and presence of antibiotics in pasteurized packet milk that has substantial negative effect on branded milk consumption. Therefore, respondents having access to cow milk were 0.024 times less likely to consume branded fluid milk. Kaya (2016) conducted a study in Turkey and found that 52.6% of consumers consider that there is a change in the composition of UHT and pasteurized fluid milk during the production.

Table 5. Logistic estimate of household choice of branded fluid milk

Variables	Co-efficient (β)	Sig.	Exp (β)
Constant	-12.49	.078	.000
Accessibility to cow milk (X <sub>1</sub> )	-3.645*	.035	.026
Quality of branded fluid milk (X <sub>2</sub> )	4.367**	.057	78.822
Agriculture (Occupation) (X <sub>3</sub> )	-5.533**	.070	.004
Business (Occupation) (X <sub>4</sub> )	-1.419	.666	.242
Service provider (Occupation) (X <sub>5</sub> )	.486	.783	1.626
Service holder (Occupation) (X <sub>6</sub> )	-2.074	.381	.126
Household Income (X <sub>7</sub> )	0.000	.786	1.000
Expenditure on milk (X <sub>8</sub> )	0.012*	.036	1.012
Family Size (X <sub>9</sub> )	-0.040	.965	.960
Family type (X <sub>10</sub> )	-1.635	.238	.195
Awareness of advertisement (X <sub>11</sub> )	2.603**	.090	13.501
Cox and Snell R Square		0.336	
Nagelkerke R Square		0.472	

\*Significant at 5 percent significance level, \*\* significant at 10 percent significance level

#### *Consumer attitudes towards branded fluid milk*

When a product's perceived value matches buyer's expectations this indicate customer positive attitude towards that product. If the product's performance falls short of expectations, the buyer is not satisfied or show negative attitude. If performance matches or exceeds expectations, then the buyer is satisfied or delighted. Attitude tends to endure over time than an occasional event (Solomon, 2015). To examine the consumer attitude towards branded fluid milk, five point likert scale was followed. Table 6 shows the responses of the

*Consumption pattern of fluid milk in urban area of Mymensingh district*

total number of respondents (sixty in number) which are subdivided into strongly agree, agree, disagree, and strongly disagree. Most of the respondents showed their responses among agree, neutral and disagree to all specified statements. Majority of the respondents (45) opined the ‘agree’ response to the statement of ‘in urgent need for milk I buy whatever brand or variety is available’ followed by ‘use of branded fluid milk is time saving’ and ‘availability of branded fluid milk is important to me’. The lowest opinion of ‘strongly agree’ and ‘agree’ was given to the statement of ‘consuming branded fluid milk is a status symbol’, once at the beginning of the branded milk, it was a symbol of status but now a day all types of people have the access to branded milk in Bangladesh. Kaya (2016) found that the main motivation factor for the negative attitudes of

consumers towards UHT and pasteurized fluid milk is the distrust of the technology in use.

*Discriminating the discriminative power*

With the item analysis each item is subjected to a measurement of its ability to separate the highs from the lows. This is called the discriminative power (DP) of the item.

*Selecting the scale items*

The DP value was computed for each of the scale items, and those items with the largest DP values were selected. These are the items that best discriminate among individuals expressing differing attitudes toward the measured attitudes. All the values are shown in Table 7

Table 6. Ten Statement of attitude measurement Scale

Sl. no	Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	I think branded fluid milk is hygienic.	12	16	10	29	3
2	Use of branded fluid milk is time saving.	8	40	5	7	0
3	In urgent need for milk I buy whatever brand or variety is available.	8	45	5	2	0
4	Availability of branded fluid milk is important for me.	4	40	9	7	0
5	My purchase decision of the branded fluid milk is based on others opinion.	2	33	18	6	1
6	I decide the brand after using all the brands of milk in trial.	4	23	9	21	3
7	Consuming branded fluid milk is a status symbol.	0	10	19	25	6
8	Advertisement is important for me to choose branded fluid milk.	5	39	8	8	0
9	I have strong brand loyalty.	0	15	13	24	8
10	Correct measurement in branded fluid milk packet.	9	34	14	3	0

Table 7. Computation of DP value for the ten statements

Sl. no.	Statements	Groups	Responses					Weighted Total	Weighted Mean	DP (Q <sub>1</sub> - Q <sub>2</sub> )
			5	4	3	2	1			
1	I think it is hygienic.	High (25%)	2	1	6	6	0	44	2.9	+0.5
		Low (25%)	0	3	2	8	2	36	2.4	
2	Consuming branded fluid milk is a status symbol.	High (25%)	2	12	1	0	0	61	4.07	-0.26
		Low (25%)	0	8	3	4	0	65	4.33	
3	Use of branded fluid milk is time saving.	High (25%)	2	12	0	1	0	60	4	+0.27
		Low (25%)	1	10	3	1	0	56	3.73	
4	Availability of branded fluid milk is important for me.	High (25%)	0	13	1	1	0	57	3.8	+0.87
		Low (25%)	0	4	6	5	0	44	2.93	
5	My purchase decision of the brand is based on others opinion milk packet.	High (25%)	0	11	4	0	0	56	3.73	+0.23
		Low (25%)	0	8	6	1	0	52	3.5	
6	I decide the brand after using all the brands of milk in trial.	High (25%)	0	11	3	1	0	54	3.6	+0.6
		Low (25%)	2	4	2	6	1	45	3	
7	In urgent need for milk I buy whatever brand or variety is available.	High (25%)	0	3	10	2	0	46	3.07	+0.94
		Low (25%)	0	0	5	7	3	32	2.13	
8	Advertisement is important for me to choose branded fluid milk.	High (25%)	1	12	2	0	0	59	3.93	+0.46
		Low (25%)	1	6	5	4	0	52	3.47	
9	I have strong brand loyalty.	High (25%)	0	5	8	2	0	48	3.2	+0.40
		Low (25%)	0	3	6	6	0	42	2.8	
10	Correct measurement in branded fluid milk packet.	High (25%)	2	12	1	0	0	61	4.01	+0.74
		Low (25%)	2	2	9	2	0	49	3.27	

Weighted Total= Score xNumber who check that score; Weighted Mean= Weighted total/ Number in group

where the statements are arranged in descending order of DP values. From the above ten statements, 2<sup>nd</sup> statement was omitted as its kept lowest DP value. Most of the consumer in urgent need bought whatever brand or variety is available. They did not think about the brand name or quality of the product in the time of emergency. Product availability was important for consumers and they thought that the products should be available within their reach. Because cow milk is not available at any

time or any place. Most of the respondents believed that the stated quantity retain on the branded milk packet was correct. Many respondents generally decided which brand they would continue after using every other brand available on the market. They used those branded fluid milk which give them maximum satisfaction. In this way they assessed the quality of the particular branded milk. Most of the respondents thought branded fluid milk is hygienic and contains no harmful element because date

of manufacture and expiry date are available in the packet of the milk. Consumers are being motivated and inspired by the advertisement. Advertisement has great impact on the consumer to choose branded fluid milk. Advertisement is an important factor. For these reasons usage of branded fluid milk is a better option for people. Most of the respondents had least attitude to the statement of consuming branded milk is status symbol. For this reason, choosing the branded fluid was the best option.

## Conclusion

This study intended to analyse the urban consumer behaviour towards branded and unbranded milk. The findings of this study suggest that the socioeconomic and demographic characteristics of the households play an important role in the choice of fluid milk consumption. The model result suggests that accessibility to cow milk, expenditure on milk, quality of branded milk, awareness of advertisement, and agricultural occupation have significant influence on the purchase decision of branded milk. This study helps to know about the importance of various factors that plays an important role in consumption of branded fluid milk and provide some relatively new information about the consumers' fluid milk consumption decision. The branded fluid milk industry can use this information for their promotion and advertising campaigns. Particularly they should put more attention on improving the quality of the product and on advertisement.

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