

Brand Loyalty of Farmer to Plant Protection Products in Vietnam

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Abstract

Agriculture had been a primary source of livelihood for majority of the people in Vietnam. The growth of agriculture products gives the greatest hope for improving the living standard of people. The development of agriculture plays a major role in Vietnam economy. The growth of this sector totally depends on the quality of inputs and the subsidy offered by the government. Since the land available is limited, the only way out to improve, is by quality inputs. Pesticide is the major input of the agriculture related outputs. The green revolution has boosted the increased use of pesticide many times more than what it was. This has brought a considerable increase in the growth of fertilizer industries and also competition in the market. Thus, marketing of fertilizer needed research studies for the promotion of their product. In this, the fertilizer and allied industries have several agencies in conducting research on the marketing of their brands. Since, marketing depends on the behaviour of the consumers; this study was initiated to know the causes which make the respondents to always prefer a particular brand for their use. The respondents of Red River Delta show loyalty through experience in the usage of a particular brand, it is the reverse in Mekong Delta and that they take the advertisement also as a cause for their loyalty towards a particular brand. This is due to the fact that people in the south in general, are more advertisement based even for small items. As in the case of both regions, the peer group has no impact on brand loyalty.

Keywords: Agriculture, farmer, pesticide, fertilizer, brand loyalty, plant protection products, behaviour of the consumers, Mekong Delta, Red River Delta

1. Introduction

The consumption of fertilizers in Vietnam has been growing at a CAGR of 3.4% during 2006-2012 as the government struggles to fulfill the goal of food security for the growing population of the country. The fertilizer sector has been one of the most resilient sectors even during the economic downturn making it one of the most profitable sectors for the fertilizer companies. The fertilizer industry of the country is concentrated with majority of the supply being done by two giants namely Petro Vietnam Group and Vietnam National Chemical Group with most of the companies being affiliated to these two groups. Majority of the fertilizer firms in the country have focused on production of nitrogen and phosphate fertilizers. Nitrogen fertilizers contributed more than half of the overall consumption of fertilizers in the country in 2012.

However, with the government now focusing on the concept of balanced fertilization, the consumption of potash fertilizers is expected to grow in the coming years 2013-2017. The consumption of potash fertilizers is expected to grow at a CAGR of 5.3% during 2012-2017 which would be the fastest growing as compared to the other macronutrients such as nitrogen and phosphate fertilizers thereby driving the growth of fertilizer industry in the country. The two major potash fertilizers used in the country are potassium chloride and NPK fertilizer both of which are exhibited to witness a favourable growth of 5.5% and 5.1% during 2012-2017.

In Vietnam, the crop protection industry has been witnessing a relatively steady to high growth due to growing demand of agricultural produce in the region. Specific major drivers for the agrochemicals industry outlined in this report include Increase in arable land, need of increased productivity and adoption of new farming practices. On the negative side, restraints limiting market growth include environmental and regulatory constraints pertaining agrochemical usages, growing demand for food safety and quality, and market saturation.

By segment, bio pesticides are likely to witness the faster growth in comparison to the synthetic chemicals in

Vietnam; the bio pesticide segment will witness the double digit growth during 2015-2020. By product type, insecticides are the largest crop protection chemicals segment in the region, followed by fungicides and herbicides. Segmentation of this report has included categorizing pesticides as synthetic and bio pesticides. By application area, pesticides demand has been analysed in terms of crop-based (including grains & cereals, oilseeds and fruits & vegetables) and non-crop-based (including turf & ornamental grass and other non-crop-based applications).

Thus, there is much scope for increasing crop production through more use of fertilizer and pesticides. A study on the demand for and supply of chemical fertilizers and pesticides in the region with the existing largely, market directed economy is the felt need.

1.1 Problem Statement

This study was initiated to know the causes, which make the respondents to prefer a particular brand always for their use. With this in mind the study was undertaken in Mekong Delta and Red River Delta on a comparative basis with the following objectives.

The overall objective of the study is to make an insight into the brand preferences of farmers. The specific objectives are:

- To analyse the plant protection product brand preference of farmers and dealers.
- To identify the factors influencing the preference for the use of particular brand.
- To study the effectiveness of promotional activities carried out by the manufacturers to popularize their different brands.

1.2 General Problem & Research Questions

“How the brand loyalty of farmers in Vietnam for plant protection products may be investigated from the farmers’ perspective and what improvement opportunities can be identified in the Vietnam environment?”

1. How may the brand loyalty of farmers in Mekong Delta to Plant protection products be described in term of:
 - a. Farmer profiles
 - b. Dealer profile
 - c. Factors of brand preference
2. How may the brand loyalty of farmers in Red River Delta to Plant protection products be described in term of:
 - a. Farmer profiles
 - b. Dealer profile
 - c. Factors of brand preference
3. What is the relationship between brand loyalty of farmers in to Plant protection products with:
 - a. Price
 - b. Quality
 - c. Advertisement
 - d. Peer group influence
 - e. Packaging

1.3 Significance, Scope and Delimitation of the Study

1.3.1 Significance

Since marketing depends on the behaviour of the consumers, this study was initiated to know the causes which make the respondents to prefer a particular brand always for their use.

Several studies have established the benefits of chemical fertilizers in the crop enterprise and also the problems encountered by farmers in the adoption of these fertilizers. However, any analysis on the: experience in using different brands, their ability to recall brands, extents of brand knowledge and the like, would enable the firms to know whether the farmers have understood their brands and whether they have been using the same in the proper manner. This would throw light on how to bring about desirable changes among farmers so that they will be able

to realize the maximum benefit by using their brands.

1.3.2 Scope and Delimitation

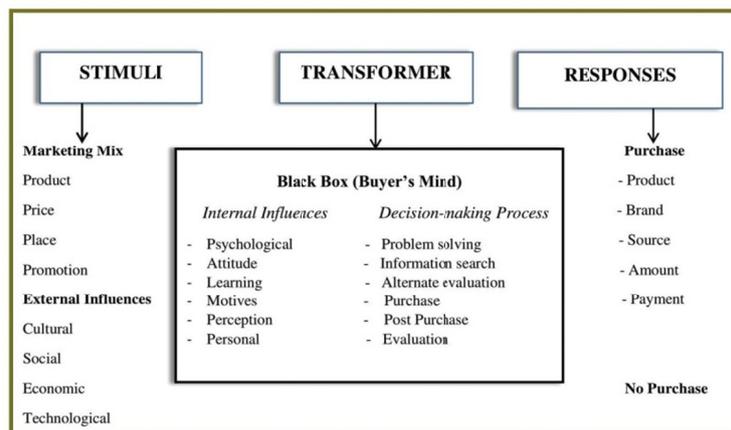
The concept of brand loyalty is fundamental to policy making and executions of the firm. Hence, this in-depth study will help the executives to identify the factors which could promote the sales of the products. The role of firm loyalty may be viewed, as a viable complement for the products to promote the sales. The detailed empirical analysis in terms of individual consumers and the sellers (agents) will help in understanding the present level of the sales and the functional analysis will help in identifying the factors which could help the decision makers to retain the existing customers and also for the addition of new customers to their brand.

The present study has been confined to the two areas, namely, Mekong Delta and Red River Delta where agriculture is the major occupation.

This study is based on primary data collected from a sample of farmers and the dealers on survey method. As, many of the farmers have not maintained proper records about farming operations, they furnish the required information from their memory and experience and hence the collected data are subject to recall bias. The time and other resources available at the disposal of the researcher, necessitated to continue the study to a small compact area and from among the total population of Mekong Delta and Red River Delta. Therefore, the findings of the study can be generalized to other situations only with extra qualifications.

2. Literature Review and Conceptual Framework

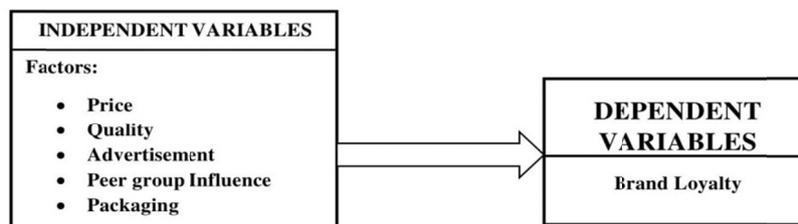
2.1 Literature Review



Source: Kotler & Armstrong (2009, p. 159).

2.2 Conceptual Framework

Further, the various reasons expressed as the factors leading to brand preferences in the two districts are identified as: Availability of preferred brand, Technical guidance received from the dealers, Price, Availability of credit, Quality of the product, Peer group influence, Discount and subsidy, efficiency in handling, advertisement, and the availability of the particular brand of their choice when needed.



Hypothesis:

1. The farmer behavior is not consistent in relation to the different brands of fertilizers.
2. Brand loyalty towards fertilizer brands does not have a bearing on the quality of the product.

3. Research Methods, Population and Sampling Techniques

3.1 Research Methods

The research methodology employed a combination of qualitative and quantitative research design. Data was collected by means of a structured questionnaire from emerging farmers; where-after the data was captured, analyzed and presented.

"Brand Loyalty for plant protection products in Vietnam - A Comparative Study of Mekong Delta and Red River Delta", confirms in principle to explorative research. An explorative research calls for three types of analysis - an economic survey, a diagnosis, and a prognosis.

3.2 Population and Sampling Techniques

The areas selected for the study are the two major agricultural areas of Vietnam, namely, Mekong Delta and Red River Delta.

These areas contain the two major types of population from whom information need to be collected, namely, the dealers in plant protection products, and the farmers who use chemical pesticides and fertilizers. The dealers are those who sell the products of a particular brand after obtaining dealership from a company.

A detailed preliminary investigation has been made as to the dealers in different brands of plant protection products. Mekong Delta has a total of 251 dealers and the Red River Delta has 326 dealers.

Of these different brand dealers, 50 samples from each area have been selected, on a convenient basis, to form a total of 100 dealer respondents.

4. Research Instruments and Data Collection

4.1 Research Instruments

There are two broad approaches to qualitative data collection - observation and interviews.

This interviews were both structured as we had already had defined questions to be asked and also unstructured one as we could have asked some open ended questions.

The data has been collected directly and personally by the researcher by visiting the individual shops as well as the paddy farmers.

4.2 Data Collection

Primary information: Primary data are nothing but the first hand information about a phenomenon. For the present study, a personal investigation has been made with the help of carefully prepared schedules, one for farmers, and the other for dealers. As far as this study is concerned, the information obtained as primary data has been found sufficient.

Secondary Information: Secondary information occupy on important place in every research of this nature. Secondary information are those obtained from the published articles, journals, booklets, pamphlets and/or administrative reports concerned with the research problem under study, from time to time.

4.3 Presentation, Analysis and Interpretation Of Data

- Brand Loyalty For Plant Protection Products In Mekong Delta

Profile characteristics of the sample respondents (Farmers)

a) Age

The average age of the sample respondents of the Mekong Delta was found to be 56.4 years with a standard deviation of 14.6 years. This shows that, in the case of Mekong Delta, the farm operations are mostly taken care of by the elders. This might probably be due to the fact that due to the higher literacy level, the youngsters may work for white-collar jobs either within or elsewhere. This might have made the elders to go for farming operation at the higher age.

b) Education

The average education level of the respondents in the Mekong Delta is 13.8 with a standard deviation of 2.7 units. This shows that the minimum average education level is year 10 for the respondents of the Mekong Delta. This might be due to the fact that in Mekong Delta every village has at least one school at the secondary level and people are highly aware of the value of the education.

c) Gender

Out of the samples taken from the Mekong Delta, there were 28 men and 22 women attending the farming operations. This shows that in this region almost 50% of the farming operations are taken care of by the house wives.

d) Major occupation

The data reveals that, in the case of the Mekong Delta, the total score is 22 for major occupation, which shows that below 50 percent only keep agriculture as their main occupation.

e) Loan in Co-operative Societies

In Mekong Delta, the total score for this variable is 50. All the respondents in this region have availed the Co-operative loans.

Normally, issuing loan in Co-operative bank is based on the repaying capacity. The assured rainfall and channel irrigations guarantee the output and hence the higher probability for repayment, which in turn attracts, more loans. Moreover, in most of the families at least one will be employed in regular salary which also assures prompt repayment.

f) Land holding

In the case of the Mekong Delta, the average wet land possessed by the respondent is 1.4 acre, the average garden land is 2.6, and no dry land. The data shows that there is assured irrigation in Mekong Delta for the entire land which they own. This might have helped them securing 100 percent Co-operative Bank loan.

g) Usage of Farm Yard manure

Every farmer, irrespective of the region, is expected to possess working and milking animals. Even if they don't possess, they cannot do any agriculture without using farmyard manure. Hence the farm yard manure is a major component in farming in Mekong Delta.

As per the data, in this region all the farmers are habituated to use farm yard manure.

h) Use of Chemical

In Mekong Delta all the respondents are using chemical Plant protection products.

i) Preference to chemical Plant protection product

In the case of Mekong Delta, the various reasons quoted for the purchase of chemical plant protection products are: easy availability, immediate return, and easy transportability. 48 percent of the respondents have stated easy availability as the reason, 40 percent of the respondents stated immediacy of returns and only 12 percent have expressed the transport comfort, as the reasons for purchase of chemical plant protection products.

j) Reason for choosing branded plant protection products

From the data, 40 percent of the respondents have stated easy availability as the reason, 28 percent have stated good quality as the reason, 8 percent have stated good packing as the reason, and 24 percent have stated immediate effect on soil as the reason, for selecting a particular plant protection product brand.

k) Sources of brand information

Here, majority (44%) have expressed mass media as their major source. Second comes the neighbours (36%), third comes the dealer (20%), and there are no other sources.

l) Farmer's Preference to Dealer

In Mekong Delta majority (30%) have quoted the quality of the product as a reason; second is the price of the product (26%); third comes the availability of credit (24%); fourth is the technical guidance (16%) and the fifth preference is discount and subsidy (4 %).

m) Farmers loyalty towards a brand

Here, majority (36%) have preferred certain brand because of its quality; second the availability (22%), third the package (20%), fourth the price (16%), fifth the advertisements (4%), and last by the peer group influence (2%).

Profile characteristics of the Dealers

a) Education

The average education level of the dealers in Mekong Delta is 12.43 with a standard deviation of 3.14 units. The higher literacy level here is, as in the case of the farmers, because of the availability of many schools.

b) Experience

The average number of years of experience for the dealer in Mekong Delta is 12.75 years with a standard deviation of 3.1 1 years.

c) Number of employees employed

In Mekong Delta the average number come to 2.1 with a standard deviation of 1.28 units. Mostly, they employ 2 to 3 persons.

d) Brands of plant protection product stocked

A peculiarity in the study area (Both the regions) is that there are no separate dealers for particulars brand alone. Every dealer is maintaining all the brands which are fast moving.

- Brand Loyalty For Plant Protection Products In Red River Delta

Profile characteristics of the sample respondents (Farmers)

a) Age

The average age, of the sample respondents of the Red River Delta, was found to be 48.6 years with a standard deviation of 12.5 years. The lesser average age in this district with a lesser standard deviation indicate that in the case of Red River Delta, people undertake farming operation at an early age. Might be because of the lower literacy level, they would have attended farming operations at an early age.

b) Education

The average education level of the respondents in the Red River Delta is 9.6 with a standard deviation of 4.2 units. This shows that the education level of the respondents in Red River Delta is poor. The average is lower and the variation is higher. This might be due to two reasons: (i) In this district even today the villages are not connected well with good road facilities. In most of the villages people have to travel at least 2 to 3 kilometres for attending primary education, (ii) The average rainfall is also low and in most of the places the land also, being rock, not fit for cultivation and being one of the district with highest temperature level would have affected education due to inconsistent income.

c) Gender

In Red River Delta, there were 37 male respondents and 13 females, which shows that two third are men and one third are women.

d) Major occupation

The total score for the major occupation of the respondents in Red River Delta is 40 which indicate that 80 percent of the respondents have farming as their major occupation.

e) Loan in Co-operative Societies

In the case of the Red River Delta the total score for this variable is 42. This shows that only 84 percent of the respondents have availed co-operative bank loans in this district. The lesser percentage may be due to uncertainty of earnings for repayment. In this district, agriculture is a gambling against nature. The rainfall will be only for a certain period and hence lesser probability for repayment.

f) Land holding

In the case of Red River Delta, the average wet land possessed is 4.2 acres, garden land is 1.9 acres, and the dry land is 12.8 acres. The district's total wet land is three fold; the garden land is little less and dry land is available; when compared to those in Mekong Delta. The higher level of the wet land in this district might be due to the fact that, in the Red River Delta area there is a long stretch of paddy fields and the farmers have to travel longer distance from their residential area. In the case of garden land, underground water source is low due to hard rocks, and hence the lower average in this district.

g) Usage of Farm Yard manure

In Red River Delta, farmyard manure is comparatively cheaper. Moreover, every farm house has sufficient space to accommodate the animals. Hence all farmers use farmyard manure.

h) Use of Chemical

In Red River Delta all the respondents are using Chemical plant protection products.

i) Preference to chemical Plant protection product

Here, 32 percent have expressed easy availability as the reason for the preference to chemical fertilization, 44 percent have expressed immediacy of return as the reason for preference and 24 percent have expressed easy transportation as the reason.

j) Reason for choosing branded plant protection products

In this region, 32 percent of the respondent have stated easy availability as the reason for choosing branded plant protection product, 20 percent have stated good quality as the reason, 8 percent have stated good packing as the reason and 40 percent have stated immediate effect on the soil as the reason.

k) Sources of brand information

In this region also, majority (42%) have identified the mass media as the major source of information. Second comes the neighbour's (30%), third is the dealers (26%), and the other sources (2%).

l) Farmer's Preference to Dealer

In the case of the Red River Delta also majority (28%) have considered the quality of the product as the reason for the choice of the dealer. Second comes (26%) the price of the product, third is technical guidance (22%), fourth is the availability of credit (20%), and the last is the discount and subsidy (4%).

m) Farmers loyalty towards a brand

In this region, majority (32%) is for quality of the plant protection product, second comes the availability (24%), third is the good package (20%), fourth is the price (18%), fifth is the advertisement (4 %) and the last is the peer group influence (2.9%).

Profile characteristics of the Dealers

a) Education

The average education level of the dealers in this region is 10.9 with a standard deviation of 2.75 units. This shows that the average education level of the plant protection product dealers in this region is more than that of the average level of education of the farmer respondents. This might probably be due to the fact that in the Red River Delta, mostly, people belonging to the affluent family alone come for business after the school education, which again might be due to the capability for the large investment in business.

b) Experience

The average number of years of experience for the plant protection product dealers in Red River Delta is 9.43 years with a standard deviation of 2.71 years. This shows that the dealers are having good experience in business.

c) Number of employees employed

The average comes to 2.3 with standard deviation of 1.3 units. Here also, the number of employees will be either 2 or 3 in each shop.

d) Brands of plant protection product stocked

Almost all the major brands stocked by the dealers in this region.

• Comparative Analysis of the Results of Mekong and Red River Deltas

The comparison of the results obtained through the functional analysis show that the variable price per bag is significant at five percent level in both the regions. That is, in both the regions it is indicated that the farmers are not bothered about the price of the plant protection products. Since the co-efficient for quality of the product is significant at one percent level of probability in both the regions, it implies that irrespective of the price per bag, farmers are concerned more about quality of the plant protection product in both the regions. Again the Co-efficient for package is also equally significant at one percent level in both the regions. This implies that, in both the regions good packing also create brand loyalty on the consumers. Might be, a good packing reduces the loss in transportation. Moreover, the cover used for packing also can be reused. Thus, the reuse and minimization of loss on transportation together would have induced loyalty to the brand. The co-efficient for the variable amount spent on advertisement is significant at 5 percent level of probability in both the regions. This might be due to the fact that good advertisements also have positive effect on brands, in both the regions. The peer group has no impact on Brand loyalty.

Thus, the study on the whole reveals that as far as the Brand loyalty for plant protection product is concerned the respondent's opinion is identical in both the regions. In both the regions, the study confirms that the major factors influencing the brand loyalty of plant protection product are: quality of the product, good package, and to

a smaller extend advertisements.

5. Conclusion

The study has been undertaken in Mekong Delta and Red River Delta with the following specific objectives.

1. To analyze the plant protection products brand preference of farmers and dealers.
2. To identify the factors influencing the preference for the use of a particular brand.
3. To study the effectiveness of promotional activities carried out by the manufactures for their different brands.

In each region 50 farmers and 50 dealers have been chosen and the total sample comes to 200. Pilot study conducted to test the validity of the questionnaires and accordingly, modifications have been made after the pilot study.

Two types of schedules have been prepared, one for the dealers and another one for the farmers. The data has been collected directly by the researcher by visiting to the individual shops of the dealers and also to the farmers. After creating proper rapport, the questionnaire was administered. The data collected have been checked every day, tabulated entered in the computer, for analysis.

Profile characters of the respondents and dealers have been analyzed separately. Except on the personal characters like age, education, and family background, the respondents in both regions have expressed identical views in all the factors involving various aspects, namely, reasons for choosing branded products; sources of information about the brand loyalty towards dealer; and loyalty towards brand. Profile characteristics of the dealers in both the regions analyzed and not much of difference is observed in any of the factors, except in the 'years of experience'.

Linear multiple regression has been used to find the cause and effect relationship of brand loyalty with: price, quality of the product, amount spent on advertisement, average number of contacts with the peer group and good package. Separate equations estimated by using the method of ordinary least squares (OLS) and the results are identical in both regions.

The different sources from where the respondents had information about the Brands of their preference reveal that in both regions, the majority have had the brand information through mass media. Next to this is the neighbor source which includes friends. Dealers come in the third place. Thus, the best sources for brand information are the mass media.

One of the main objective of the study is the identification of factors influencing the preference of farmers. In this the researcher has included the reasons stated in the earlier studies and also some extra criteria which the researcher has gathered during the pilot study. They are:

1. Price
2. Package
3. Quality
4. Efficiency
5. Influence of Advertisement
6. Peer group influence
7. Availability

The result reveals that as in the case of dealer preference, here also in both regions, the majority of the farmers have given priority to quality (33%). The second priority goes in favor of the ready availability and third the package. Thus, the result combined with the earlier reason for dealer preference reveals that whether it is the choice for the dealer or that for the product, majority of the respondents are for the quality first, the availability as the second and third comes the packages.

Experience is conceived as the total number of years in which a particular dealer had been involved in the business. The result shows that on an average, the dealers in Mekong Delta had more experience than their counterpart in the Red River Delta. Since all the employees are employed on full time basis, there is no need to classify them into part time and full time employees. The average number of employees is almost equal in both regions.

Almost all the major brand stocked by the dealers in both regions. The different factors responsible for the

loyalty towards a particular brand are: price per bag, quality of the product, amount spent on advertisement, average number of contacts with the peer group and good package. These variables were regressed on the brand loyalty. The results relating to Red River Delta reveal that the variables, "amount spent on advertisement" and "contact with peer group", have no effect on brand loyalty. The above two variables form part of the promotional activities undertaken by the producers and dealers. The result shows that the promotional activity had no impact on brand loyalty.

In the same analysis, the variables: price per bag, quality of the product, and good package, have positive effect on the brand loyalty. That is, the farmers do not care the price increases, if the quality is good. The attraction towards good package is due to the fact that when the package is perfect, the loss will be minimum. The same type of analysis with the same set of variables carried out among the respondents of the Mekong Delta shows that, the amount spent on advertisement has positive impact on brand loyalty.

The use of Kendall's coefficient of concordance has shown that the farmers on the whole have almost identical view with respect to the reasons for dealer preference and brand preference.

In both regions, the quality of the product comes as the primary cause, good package as the second and amount spent on advertisement being the last. However, average number of contacts with the peer group, exerts no impact on brand loyalty. Immediacy of returns seems to be the major factor for majority of the respondents in Red River Delta but at the same time, easy availability seems to be the criteria for majority of the respondents in Mekong Delta.

It has been observed in both regions that reasoning for customer preference for certain dealer is almost identical and majority have given more weightage to the quality of the fertilizer, next comes the price, third comes credit and none is influenced by the peer group. It is also interesting to note that discount and subsidy have not attracted anybody in the case of fertilizer demand.

Though the respondents of Red River Delta show loyalty through experience in the usage of a particular brand, it is the reverse in Mekong Delta and that they take the advertisement also as a cause for their loyalty towards a particular brand. This is due to the fact that people in the south in general, are more advertisement based even for small items. As in the case of both regions, the peer group has no impact on brand loyalty.

However, they are consistent with the Red River Delta farmers in choosing the quality product with good package irrespective of the price. Thus, the promotional activities taken by the dealers have positive impact with farmers of Mekong Delta and no impact with the farmers of Red River Delta. On the whole, the farmers of the two regions are not consistent in their behaviour towards brand loyalty.

• **Recommendations for the plant protection product manufactures**

1. The manufacturers of different products should concentrate on the improvement of the quality of the products; that is, they must be in a position to sell the products according to the nature of the soil and its improvement in the production and productivity of the different crops cultivated by the farmers.
2. Since the farmers prefer good package for loyalty, the research and development department of the companies should try to develop different package practices which will convince the farmers in the selection of specified brands;
3. Adoption of newer and newer advertisement strategies to attract the attention of the consumers may be practiced;
4. To encourage repeat purchase, advertisement before and after the sale is critical; In addition to creating awareness and promoting initial purchases, advertising, shapes and reinforces consumer attitudes, so these attitudes mature into beliefs, which need to be reinforced until they develop loyalty.
5. Develop an unbeatable product; That is, if the producer wants to keep customers then make sure that they can get what they want from the product.
6. Give customers an incentive to repeat purchase. This can be done either by giving a chance for them to win a prize, or a gift with a certain number of proofs of purchase or through pack discount coupon and the like.
7. The customers must be made to stand behind this product. That is, if the customers don't trust this product, they won't purchase it again.
8. The producer must know the true customers and treat them well since eighty percent of the sales of any product, will be from the top twenty percent customers.

9. Make it easier to buy the brand from the competing brands. The ready availability and simplicity are the keys in today's high-speed world.
10. Go to your customer. That is bring the product to customers when possible.
11. Become a customer service champion - That is set to serve the customer and they will repeat purchase - again and again.

In order to create and maintain Brand Loyalty, consumers must like the product. In order to convert occasional purchasers into brand loyalists, habits must be reinforced. Consumers must be reminded of the value of their purchase and encouraged to continue purchasing the product in the future.

If the above points are taken care of, then the company can hold the loyalists in its fold, and can expect development and growth substantially.

- **For Future Research**

1. Similar study with more farmers in counties scattered over a larger area.
2. A repeat of this study to include dealer influence from cooperatives and privately-owned dealers.
3. Similar study with other agricultural supplies.
4. Studies to determine the consumers' expectations of the dealer in pesticides and other agricultural supplies.
5. Similar study considering the degree of influence of the educational institution on farmers in their selection of agricultural supplies.
6. Similar study considering the degree of influence of neighbours and friends on farmers in their selection of agricultural supplies.

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