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Roshani Gyawali

INFLUENCE OF CHEMIST CHANNEL IN CONSUMER  
BUYING BEHAVIOUR OF FAST MOVING CONSUMER  
GOODS IN NEPAL.



TURUN AMMATTIKORKEAKOULU  
TURKU UNIVERSITY OF APPLIED SCIENCES

**Author: Roshani Gyawali**

## **Influence of chemist channel in consumer buying behaviour of Fast Moving Consumer Goods in Nepal.**

This world is need-driven. With a pace of time, needs and demands of people change. Hence, Fast Moving Consumer Goods (FMCG) industry runs in a rapidly changing and very competitive environment. FMCG includes wide range of consumer products that are used in a daily basis, are non-durable and hence purchased frequently. They mainly fall under three categories which are: foods and beverages, households and personal care. Due to an unpredictable market environment, large FMCG companies seek for designing and managing integrated marketing and supply channels. Chemist channel has been one of the most selected distribution channel in today's context as it serve as a promising sales channel for both life-sciences and FMCG companies. The research explores how and in what ways do chemists make an impact on purchase of Fast Moving Consumer Goods on the existing Nepali market and tries to investigate the extent of the choice of distribution channel of FMCG companies affecting a consumer preference.

Hence, taking into consideration of today's situation and outlook of Nepalese FMCG market, the significance of selective distribution channel is analyzed. Furthermore, influence of chemist channels on consumer buying behavior of FMCG and the intensity of those impacts are discussed in details.

Therefore, a research is conducted to understand the influence of chemist channel and consumer behavior with respect to changing environment and conclusion has been drawn based on the findings of the study.

### **KEYWORDS:**

FMCG, Chemist channel, life sciences, distribution channel

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## **LIST OF ABBREVIATIONS (OR) SYMBOLS**

CBS	Central Bureau Statistics
CPI	Consumer Price Index
FMCG	Fast Moving Consumer Goods
GDP	Gross Domestic Product
GNI	Gross National Income
GON	Government of Nepal
HH	Household
IMC	Integrated Marketing Communication
NCDA	Nepal Chemists and Druggist Association
NPCS	National Planning Commission Secretariat
NPHC	National Population and Housing Census
NRS	Nepalese Rupees
PPP	Purchasing Power Parity
UNDP	United Nations Development Program
WOM	Word of Mouth

## 1. INTRODUCTION

Fast moving consumer goods (FMCGs) industry comprises a huge component of consumers' budget in almost all countries. FMCG attributes to an extensive range of consumer products that are used in a daily basis and are non-durable and hence, purchased frequently.

Some of the FMCG products are soaps, shampoos, toiletries, cosmetics, detergents, shaving products, soft drinks, chocolates, batteries, paper products, glassware, and plastic goods, such as lunch box, water bottles, buckets etc. Such products are sold quickly and at comparatively low cost. Although the profit margins in these goods are relatively small, products are usually sold in very large quantities. Therefore, FMCG is a low margin-high volume business.

Coca Cola, Unilever, Pepsi, Budweiser, Nescafe, and L'Oreal are some of the leading FMCG brands. Today the fast moving consumer goods industry is crawling to deal with big changes. There is a tremendous increase in product variety and lessened impletion cycle times. This has become a continuous trend in the FMCG industry.

### 1.1 Fast Moving Consumer Goods in Nepal

Nepal; a country with approximately 30 million populace is endowed with a large Fast Moving Consumer Goods' industry. The industry is flourishing in an incredible pace. The FMCG sector in Nepal is growing at a high annually rate of over 20% while the general economy is increasing only at the rate of 3% to 4%. (Vishal group, 2012).

Though Nepal is a third-word country with all the attributes of being under-developed nation such as corruption, political instability, bribery, extortion, coercion and many more; there are several international companies operating their business. To mention some of the very popular global FMCG companies that are working as 'Glocal' are: Unilever (Localised Joint Venture), Coca Cola (Localised joint venture), and Johnson & Johnson (Distributorship by the Nepal



Overseas Ltd.). Aside from the international brands mentioned above, there are companies such as: Asian Foods, Sujal Confectionery, and CG Foods that are growing tremendously in domestic market and are slowly emerging as competitors in the market. Past many years, these reputed companies have been efficacious in establishing massive business in the nation. (UDN Nepal, 2012)

Though there is no significant rise in real income of Nepalese, there has been increment in the disposable income over the past years (Vishal group, 2012). If the remittance income is taken into account then it can be figured out the reason for FMCG industry to have a significant growth. The money is remitted by Nepalese workers working in different part of the world, who earn 300 USD-500 USD every month in an average (Vishal group, 2012). The funds are mostly disposed than saved. Nepal's FMCG industry is growing at a very faster speed than the overall economy of the country. It can be deduced that the industry will prosper with the growth in such amount and consuming pattern. Therefore, manufacturers look for improved coordination of manufacturing and distribution activities. FMCG industry is focusing in overall supply chain as a potential source of profit.

A typical distribution network composes of different supply chain such as: manufacturer, wholesaler, retailer, and finally the consumer. The chemist channel falls under the retailer category. Chemist channel has always been trader of medicines and pharmaceutical products. However, chemists are progressively becoming a significant trade partner for consumer product companies. Selection of Chemist channel for the distribution of FMCG has become one of the trend points to make a wide impact on business.

According to Cladwell, et al., (2011), chemist channel serve as a promising sales channel for both life-sciences companies and FMCG companies. Nonetheless, chemist channel differs from other traditional channels in various ways. Chemist channel represent an exceptionally profitable alternative to hospital and classical GP channels to sell drugs and medical devices for life-

sciences companies. However, for FMCG companies that sell non-durable goods; chemist channel plays as further huge potential channel.

## **1.2 FMCG in chemist channel of Nepal**

There is convoluted relationship between FMCG industry and Pharmaceutical industry in Nepal. The pharmaceutical industry has a proclivity of expanding its operation in Nepal due to growing health awareness among people. There has been a huge change in pharmaceutical industry. Previously, the industry focused on its domestic market and in specific production of generic and replica drugs.

With the increment in population and purchasing power of consumers, FMCG companies in Nepal have been facing different opportunities and challenges in the market. Due to several influencing factors, there have been constraints for companies to sustain in the competitive market.

Therefore, in order to face on-going competition; FMCG industry in Nepal are sustained by different types of distributors including chemist channel. Nowadays, there has been much involvement of pharmacies in selling consumer goods to meet the demand of customers. Chemist these days are not only confined to medicines and other pharmacy products and hence have become a strong channel for distribution.

## **1.3 Aims and Objectives**

While working as an intern in Unilever Nepal limited; one of the widely recognised multinational FMCG companies; I developed a keen interest in this area. As an intern, I completed a project of market research in sales function titled 'Role of chemist channel in target group's life and their influence in purchase decision'. After the completion of the project, I realized that marketing is my actual field of interest. Hence, I was determined to do my thesis in the field of FMCG.

The purpose of this research is to understand different perspective of consumer behaviour and how consumers respond to several influencing factors during their purchase of fast moving consumer goods. As FMCG are necessity goods, I would like to investigate how chemist channels make an impact on buying behaviour and to what extent and how significant are those impacts. Following are the specific research questions:

- How do chemists make an impact on purchase of Fast Moving Consumer Goods on the existing Nepali market?
- To what extent the choice of distribution channel of FMCG companies affect consumer preferences?

## **1.4 Thesis structure**

The chapters and its contents that are enclosed in the study are concisely explained in thesis structure.

### **Literature review**

The section 2 analyses the consumer buying behaviour theories, marketing, and retailing of FMCG in Nepali market and reasons to choose chemist as a distribution channel.

### **Methodology**

The method of research conducted for the thesis along with the data collection and data analysis are explained in section 3.

### **Analysis**

The section 4 covers the interpretation and analysis of data collected. Based on the results of the survey and theories, the conclusion is drawn.

### **Conclusion**

Section 5 presents the conclusion and describes comprehensive result of the thesis. It further presents proposition for implications and further research.

## 2. LITERATURE REVIEW

### 2.1 Introduction

Consumer buying behaviour is referred as the behaviour which consumer exhibit while searching for, purchasing, using, and assessing the products and services that they hope and anticipate will satisfy their needs and desires. Behaviour of consumer is basically focused on the decisions made by an individual on their spending of their existing and available resources such as; money, time and effort. Behaviour is frequently changing, as well as needs and wants. The behaviour involves of how an individual think and feel among different alternatives e.g. goods, brand and the actions they perform in purchasing and consumption process (Schiffman, 2000).

According to Blackwell et al., (2001), consumer behaviour is defined as actions of a person during his purchase, consumption, and disposal of products and services. Likewise, Solomon (2006) also defines consumer behaviour in similar way. According to them, the study of process of selecting, using, or disposing products and services that fulfils needs and desires is called consumer behaviour.

However, Kumar (2010) defines consumer buying behaviour as a buying behaviour of end consumers, who buy goods and services for personal consumption for both individuals, and household.

Every single consumer in this world has a purchasing power for quite longer than one has apparently realized-since the very first time that one was asked which chocolate or shoes he/she wanted. Over the past several years, people have developed a methodical means to choose among different alternatives, although they are unaware of it.

## 2.2 Understanding consumer behaviour

Over the past few decades, there have been several researches to understand the consumer buying behaviour. With the gradual transformation of human-kind; there have been changes in the pattern in buying behaviour of individuals over a period of time.

During the process of purchase, customers make decision based on large number of factors. Some of the most influencing factors on consumers and theoretical aspects related to buying behaviour are taken into consideration.

### 2.2.1 Situational Influences

The purchase decision process is often affected by the purchase situation. Different situational influences such as: the purchase task, social surroundings, physical surrounding, temporal effects and antecedent states have an impact on an individual purchase decision process. These factors can hugely alter how purchase decisions are made (Berkowitz, et al., 1989).

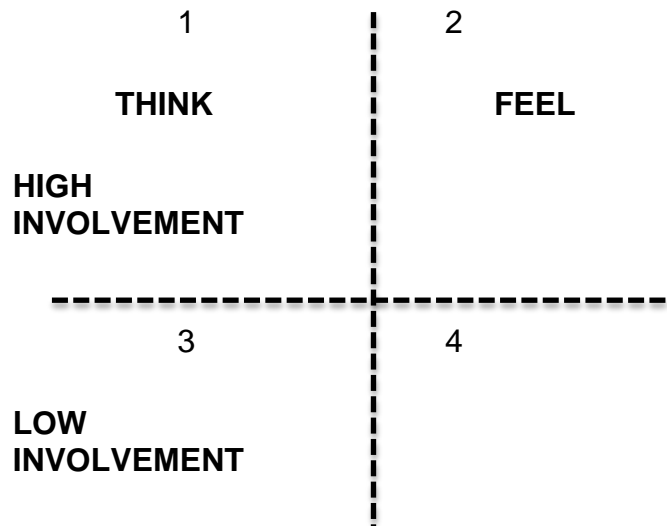
Vaughn (1980, 1986) developed a model that became popularly known as the FCB Planning Grid. According to him, series of communication effects relies on particular situation. He further adds that both, the involvement and the type of reaction of consumers to advertisement drive the communication effects. He then identified four different types of situations and hence four significant communication strategies:

The FCB Grid

<b>High Involvement</b>	<b>Think</b>	<b>Feel</b>
	Learn Feel Do	Feel Learn Do
<b>Low Involvement</b>	Do Learn Feel	Do Feel Learn

Figure 1. FCB grid (Vaughn 1980).

FCB grid; also called 'integrative model' provides an insight to consumers' buying process for several products. Goods and services are segregated into four divisions in this model. The division is based along x-axis (think/feel) and y-axis (high involvement/low involvement).



When involvement component is combined with feeling, four basic methods of advertising planning can be classified which are: informative, affective, habitual, and self-satisfaction. Vaughn suggests that FCB grid is proposed to be a thought instigator. FCB matrix is an effective tool to evaluate and acknowledge consumer-product relationship and establish relevant communication strategies. (Vaughn 1980)

In first quadrant; think/ high involvement, consumer finds out the information first. Hence, the quadrant is called informative and has classical hierarchy of effects which is: Awareness: knowledge → liking → choice → belief → purchase. Which can be summarised as learn → feel → do. An example would be: buying a new car. The second quadrant; feel/ high involvement includes affective/ psychological aspect. The purchased products fulfil self-esteem and impulses related to ego. It has more emotional communication and the effect is feel learn do. An example is: a designer cloth.

The third quadrant; think/low involvement is habitual. It includes routine consumer behaviour and it is a process of learning by doing. The effect is do-learn-feel. An example is: detergent. The fourth quadrant; feel/ low involvement

provides satisfaction. Product purchase depends upon the personal taste. The effect is do-feel-learn. An example is: chocolate (Vitale, 2006).

Vaughn mentions that different arrangements of learn-feel-do sequence can be observed. The method in which the process can be ordered should be visualised in different ways and states that learn-feel-do sequence is perpetuity.

However, there are several criticisms of this model. Chris (2005) strongly disagrees that the learn-feel-do sequence is not perpetuity because it is practically not possible that a person shifts from high to low involvement. He claims that FCB grid lacks to explain the situation where an individual moves from high to low involvement and vice-versa.

Furthermore, Rossiter et.al, (1991) criticised FCB-grid to be an attitude-only model. According to them brand awareness is necessary for attitude development. As some of the purchase decisions are made before the actual purchase, some brands lack awareness.

### **2.2.2 The role of sociology and psychology**

When Social factors taken into consideration; they influence on what the consumers purchase—often, consumers tend to imitate others whom they adore, and may buy the same brands. The social environment can include both the mainstream culture and subculture. For an example: Asians are more likely to have rice than to have corn flakes or bacon, sausages and eggs for breakfast which is preferred by British. From the perspective of customer behaviour, it comes out as products those individuals choose is influenced by their reference group. People usually tend to behave in a way that is persistent with the social group with which they classify (Bearden & Etzel, 1982).

According to Kotler, et al. (1999), there are four major psychological factors which influence a consumer's purchasing choice. These psychological factors are: motivation, perception, learning, beliefs and attitude among other factors. In addition, he states that perception depends both on the physical stimuli and on

the stimuli's relation to the surrounding area and on circumstances with an individual.

Some of the social factors that influence consumer buying decision are as follows: reference groups, immediate family members, and relatives, role in the society and status in the society (Etzel, et, al., 2006).

A reference group is any individual or a group that assists in developing a generic or particular attitude, beliefs, values, or behaviour. From the marketing prospect, reference groups provide references for an individual in his/her purchase decisions by setting level of aspirations (Studymode, 2011).

Likewise, immediate family members, relatives and social status are the external influences that are beyond anybody's control but have both direct and indirect impact on the how and what we consume.

Family is one of the most important reference groups. Upbringing of child depends upon his/her family and thus adopts the culture that he grows up in. Family influences a lot in a decision making process since there are several processes involved such as: Influencer (children), initiator (parents/children), information gatherers (parents/children), influencers, decision maker (parents/children), purchaser (parents) and user (parents/children).

Similarly, social status or social class is also a determining factor that influences buying behaviour. 'Social class is the ranking within a society determined by the members of the society.' (Etzel, et, al., 2006).

In general term, social class is a group of people who share similar social and economic condition. According to Karl Marx; a famous economist and sociologist, social status is based on the distribution of production. According to him, society is stratified on the basis of means of production (Rummel 1977).



Similarly, another famous sociologist Max Weber argued that social class indicates economic interests where groups share similar lifestyle. He also added status and prestige as an important aspect (Levine, 2006).

In general, society is stratified in different classes such as: Upper class-Elite, Upper middle class, Lower middle class, working class, and poor. Social classification is based on wealth, power, and prestige which are mainly determined by various factors such as: education, income, and occupation. Hence, people with similar social class share similar on life-style orientation and purchasing behaviour.

In context of Nepal, there are different categories of social class and status. Society composes of different ethnic groups such as: Brahmin, Chhetri, Newar, Kami, Sarki, Damai and Rai Limbu.

According to Central Bureau of Statistics, (2005), the rate of poverty was greatest among Dalits living in Hilly and Terai region of Nepal (46%) followed by Janjatis living in Hilly region (44%) in 2003-2004. The poverty rate has been declined by 21% among Dalits in Hill and Terai and by 10% among Janjatis in Hilly region. Brahmin, Chhetri, Newar and Yadavs have least poverty rate.

However, in recent years there has been significant change in the way the society is composed. Buying behaviour of a person is highly influenced by values and attitudes than the income they have. People belonging to different social class may have same income level but spending pattern may vary depending upon their values and preferences.

### **2.2.3 Consumer perception motivation and learning process**

During a process of perception, the sensations are captivated by consumers and are applied to interpret and understand the surrounding world. Perception involves three stages which are: exposure or sensation, attention, and, interpretation. Sensation indicates to the prompt reaction of our sensory receptors (eyes, ear, nose, mouth, and, fingers) to elementary stimuli such as:

light, colour, and, sound. When these stimuli are elected, arranged, and interpreted, the process of perception takes place (Solomon, 2006).

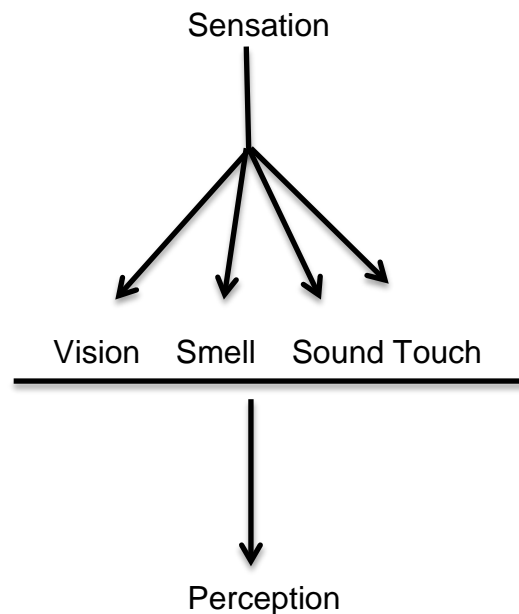


Figure 2. The process of perception

The following paragraph explains Solomon's model of 'process of the perception'. Each aspect is taken into consideration and briefly explained.

From the viewpoint of marketing, visual aspects in advertising, packaging and the design of the store are very essential. Several meanings can be interpreted and communicated through visual elements. For an instance; colour. Colour is the form of non-verbal communication. Meanings of colours may vary from one person to another. Depending upon the situations and circumstances, different colours give different values and cultural meanings. White colour is considered to be the symbol of peace. Similarly, red, white, and blue colour induces a feeling of nationalism for Nepalese, British and French people. Hence, the choice of better colour in the packaging, store layout, and advertisements can be a good strategy of the company.

For an example, lux soap which is quite popular among Nepalese market is found in wide range of colour such as: light pink, white, yellow, and blue.

However, the company does not produce soap with dark colours as they do not fascinate and grab the attention of consumers.

Likewise, smell is another aspect involved in the process of perception. Odours can be very powerful in agitating or calming the emotions. Smell can instigate past memories and experiences. Ponds brand is one of the very popular powder brands among Nepalese women which are available in several fragrances such as: Sandal-wood, dream flower, orange peel extract, and Acacia.

In addition, sounds such as music and rhythm are also key elements for marketers as they affect people's feelings and behaviour. The composition of song and the choice of music in advertisement do make an impact on buying behaviour of consumer.

Regarding the 'touch' stimulus, though very less has been research on this, it is considered to an important aspect. The material of the product determines our purchase decision. During winter, clothes made up of woollen are preferred whereas in summer cloths that are made up of cotton are mostly preferred. Likewise, soft materials are chosen for babies.

Perception, motivation, and learning are the internal influence in consumer decision. According to Berkowitz, et al. (1989), motivation and personality have similar meaning and marketing significance which are two familiar psychological concepts. Motivation is an activating force that causes actions that satisfies a need. There are endless needs of an individual. People have psychological needs and learned needs which are also called social needs and personal needs. Factors such as: taste and preferences and alteration of pattern of demand due to the change in consumer taste and preferences are some of key traits of consumer's motivation and personality. The learning process takes place after the purchase. The experience gained after evaluating the alternative, which assists consumers to make the future choice.

#### **2.2.4 Cognitive dissonance theory**

Among the five stages of decision making process, the final stage, 'post-purchase evaluation' is related to the cognitive dissonance. The concern experienced after the purchase of a product arise from a concept called 'cognitive dissonance'. Cognitive dissonance theory was developed by Leon Festinger (1957). A situation with conflicting beliefs, attitude, values, emotion, or behaviour is referred to cognitive dissonance. In simple words, cognitive means mind or thought; and dissonance means inconsistency or conflict. Cognitive dissonance is basically a psychological conflict due to couple of contradictory beliefs that a person holds. A feeling that an alternative would have been suitable and desirable might generate after the product purchase. During such situations, consumer is likely to alter the brand in next purchase. The theory applies in all situations including formation of attitude and changes in it.

#### **2.2.5 Classical and operant conditioning**

Classical and operant conditioning are two significant concepts of behaviour psychology.

Operant conditioning also known as instrumental conditioning mostly defines our everyday behaviour. It can change the behaviour of the human kind. It is a method of learning from a specific behaviour and its consequences (Coon, 2006). It is a process that makes an effort to change the behaviour through both positive and negative reinforcement.

Alternatively, classical conditioning refers to mainly involuntary response. According to Koekemoer (2004), classical conditioning can be applied to sales promotions. A positive feeling can be induced by seeing sales promotion display. The feeling is associated with conditioned stimuli. Several discounts and drop in price leads to positive feeling and consequently lead to the response such as purchase. Therefore a stimulus takes place before the response is evoked.

### **2.3 Marketing and Retailing in ever-changing FMCG market.**

According to Kotler & Keller (2009), marketing communications are the methods by which organisations try to notify, convince/ persuade and remind consumers about the products they sell. The method may be both direct and indirect. Marketing communication serves as a 'voice' of the company for its customers.

According to Flaunker (2010), marketing communications are means to influence targeted consumers to buy a precise product.

However, according to the American Association of Advertising Agencies, marketing communications identifies the importance of extensive plans that assesses the role of diverse communication, region advertising, public relations, and promotion of sales, personal selling and integrates them to implement certainty, consistency, and utmost communication impact. (Business Dictionary, 2014)

Marketing communication involves several modes of communication which are as follows: advertising, sales promotions, events and experiences, public relations and publicity, direct marketing, interactive marketing, Word-of-mouth marketing and personal selling.

Several advertisements are created to grab customers' attention. For an example; Fair & lovely is very popular personal care product among people from Nepal and India. This cream claims to lighten the skin. In the advertisement, it shows how a dark skinned girl turns out to be fair and beautiful with the constant use of the cream. According to the news article from The New York Times (2007), there are different brands such as Avon, L'Oréal, Ponds, Garnier, the Body Shop that have been selling lightning cream. However, fair & lovely a product of Unilever has been dominating the market for decades.

In addition, retailing is one of the important aspects that are involved in the process of delivering the goods to the customers. In FMCG industry there is continuous trend to increase the variety of products and decrease replenishment cycle times. Therefore, manufacturers look for an improved

allotment and coordination of activities such as production and distribution (Bilgen & Günther, 2010).

Retailing is one of the key components to assess the impact of different distribution channel. Sales of FMCG through chemist channel is ascending than through traditional channel as growing number of people trust their chemists to choose their healthcare and personal care products (The Economic Times, 2012).

According to Berkowitz, et al. (1989), retailing falls under one of the very important marketing activities. It is very crucial to know where the customer shop and understand what retail outlet one should use. In the distribution channel, retailing is the meeting point of customer and products. He further adds that retailing is not only the meeting point for producers and customers but also a provider of various values to the consumer and the economy as a whole.

Retailing has a numerous variations which are the significant components of the marketing for producers, consumers and the economy. Retailing outlets can be categorized in different ways; i) form of ownership ii) level of service iii) merchandise line and iv) method of operation. Retailing mix is dealt very carefully while developing retailing strategy. Retailing mix includes the goods and services, physical distribution, and the communication approach chosen by the store. Retail image and atmosphere has a great impact in consumer buying behaviour. Determining and taking decisions about the image of the retail outer has been broadly acknowledged and studied since late 1950's (Berkowitz, 1989).

According to Levitt (1983), the relationship between a trader and buyer rarely come to an end once the purchase is made. Progressively, the relationship between the seller and the buyer builds up after sales and help and guidance provided to the buyer determines the choice of the buyer to visit next time. Nonetheless, marketing department are likely to treat each buying incident as if it was the first and last one hence, ignoring the traits of repeatedly purchasing process.

Approximately during the same time period, Berry (1983) opposed that 'attempts to hold on and maintain the existing customers are very little and this view of marketing is pointlessly confining and possibly wasteful.' He further added to explain the 'first time ever relationship marketing' as attracting, sustaining and creating customer relationship.

The changes in the market economy are very unpredictable. Companies and people working in many firms continually collect information taking place outside their organisation to identify and interpret potential trends- a process called environmental scanning. With environmental scanning they try to spot the trends and analyse if they pose specific opportunities or threats to the firm (Berkowitz, et al., 1989).

In order to sustain in the market, it is necessary for companies to learn about classification of products. Two components of product conspicuousness was identified by Bourne (1975). First is luxury good which are not possessed by everybody unlike necessities. Therefore it is likely to be comparatively more conspicuous. The other element of conspicuousness indicates to the situation of consumption. Altogether 4 types are products are classified: publicly consumed luxuries, privately consumed luxuries, publicly consumed necessities and privately consumed necessities. Fast Moving Consumer goods fall under publicly consumed necessities. FMCG market in the global economy is growing at the fast pace despite of economic downturn. Increase in disposable income and an improved standard of living is one of the important factors contributing in the growth of Fast Moving Consumer goods.

One of the main reasons for choosing the chemist channel for products is due to rapid change in marketing environment. The greater interest of big companies towards chemist channel is the result of environmental scanning. Entering into the chemist channel for the distribution of products can lead to several opportunities in new economic environment. In a developing country like Nepal consumers seek affordability and utility and want real value for money. Hence, they purchase through variety of channels, including pharmacies.

Many authors such as Rapp & Collins (1987, 1991, 1994), Peppers & Rodgers (2004, 2005), and, Grönroos (2000), picture relationship marketing as a new marketing era. They all agree on the point that the new era of marketing is induced by economic transformation and social and technological conditions.

More unique customer segment is created as a result of trends in consumer and business demographics due to which there is market fragmentation. A single product can be available in various customer segments through different paths that may or may not differ from one country to another.

There are several involvements of intermediaries for the route to the market which is illustrated in the figure below:



Figure 3. Intermediaries for route to the market

When the goods are passed from one intermediary to another; the half of amount that a customer pays for a product is usually absorbed by the process or the activities involved in delivering the product to the customer. For more than past 15 years, this has been rising considerably due to decrease in production cost while markets are segmented and media and distribution channel have amplified (Dent, 2008).

There is a huge difference in the cost and profitability of channels and particular intermediaries in each industry and distribution system. It is very much



important for companies to analyse and understand the business models of their distribution system which will ultimately lead them to have a significant cost reduction, gearing profit and decrease in price to have a competitive advantage.

Chemist channel can be a very good distribution channel to generate demand for FMCGs. This channel can basically fulfil the demand that the company has created and even create demand for the product of the company. The access to the market relies on understanding the role that company wants its channel to play. Product differentiation and consumer psychology are closely related. Product differentiation is usually controlled by the routes to the market of sales (Kotler & Keller, 2003).

### **3. METHODOLOGY**

#### **3.1 Introduction**

This research paper aimed to explore the consumer buying behaviours of FMCG products and behaviour influenced by chemist channel in Nepal. In order to enact how consumer understand, behave, and react to FMCG in chemist; a combination of quantitative and a quantitative method was used. In general terms, it was a mixed method approach to data collection.

#### **3.2 Research Approach**

For the research; combination of both qualitative and quantitative method were used to collect the data. According to Denscombe (2008), qualitative and quantitative are two methods that are extensively used in the field of social science.

Quantitative method is considered to be objective and formal. It is also called deductive method. This this method, numeric data are used to gather information in a systematic way. Data are based on meanings derived from

numbers. There are several uses of quantitative method. They are used to explain variables, to analyse the relationship among them and to determine cause-and-effect interactions between variables. Furthermore, the analysis is administrated by using diagrams and statistics (Saunders, et, al., 2009).

However, qualitative data are based on meanings and the collection of results requires classification. Furthermore, the qualitative data analysis is conducted through the use of conceptualisation. The trait of qualitative data gathered has indication for its analysis. The data are non-standardised and complex in nature that needs to be summarised and grouped to provide a meaningful analysis (Saunders, et, al., 2009).

However, both research approaches contribute to conduct a study which leads to the concept of combining quantitative and qualitative methods yet making a use of differentiation between these two research approaches. The use of mixed method increases the efficacy of data by allowing a researcher to evaluate data by allowing you to examine the same circumstances in various ways (Creswell et al, 2008; Denscombe, 2008).

In this research, as a qualitative method, chemists within a capital city were interviewed by visiting different chemist outlets within Kathmandu valley. Chemists were interviewed to understand their perception towards the sale of FMCG along with medicines and other pharmacy items through chemist channel. Furthermore, chemists were interviewed to serve the purpose of market research in sales function titled 'Role of chemist channel in target group's life and their influence in purchase decision'

As a quantitative method, an online survey was created. It was a structured questionnaire.

### **3.3 Sampling technique**

The participants involved in the survey are one of the concerns while using survey method. For the meaningful results, the respondents who take part in the survey should be the representative of the population. All the people for whom

the research is meant to be generalised is known as population while the sample represent the small group of the entire population who indeed participates in the survey (Jackson, 2012). Since it is impracticable and not feasible to conduct a survey for whole population, a sample from the population is selected and the result can be generalised from the sample drawn. There are two types of sampling methods which are probability sampling and non-probability sampling.

During the interview of chemists; convenience sampling which is also called haphazard or accidental sampling was used. A list of chemical outlets in Kathmandu valley was obtained. Out of 153 medical outlets within the valley, 54 of them were interviewed.

For the online survey, purposive sampling was used. The criteria for the participants to be included in the survey were set. Therefore, as the survey was related to Nepal, Nepali citizens could only be selected in the sample.

### **3.4 Response rate**

The numbers of people who are selected and considered to be eligible for the research study that indeed completes the questionnaires are referred as response rate. For the reliable data and to improve the results, a high response rate is often recommended (Dillman, 2007). There are two types of response rate; cold contact and warm contact. In cold contact, response rate are generally lower as respondents will not have preceding knowledge that they will be contacted for the survey whereas in warm contact, respondents are pre-informed by different means such as: sending email and contacting them face-to-face before the survey. (Aday & Cornelius, 2006). In order to avoid lower response rate; respondents were approached personally through emails and Facebook messages. In order to have realistic and reliable data; it was necessary to cover larger group of participants therefore, the link to the online survey was posted on several face book groups and it was clearly mentioned that only Nepalese citizens should fill out the questionnaire. The survey was open for 2 weeks and there were total of 139 respondents within that time span.

### 3.5 Data collection

Data were collected by the means of mixed method research comprising interview and survey. Primary data were collected through personal interview. To carry out personal interview with chemists, a list of medical outlets in Kathmandu valley with the name of proprietors, telephone number, and address was collected from a government organization named Nepal Chemists and Druggists association.

The questions ranged from open-ended to close-ended. The questions were basically created to serve the purpose of market research in sales function titled 'Role of chemist channel in target group's life and their influence in purchase decision'.

Similarly, an online survey was created. Structured questionnaire were used for collecting data from the survey to produce relevant and unbiased survey responses. It was a quick method to collect data using questionnaire. Among several social researches, questionnaires are one of the most extensively used (Blaxter, Hughes, & Tight, 2006). This method of data collection has different advantages. It is comparatively cost-effective, efficient, provide standardized answers and easy to compile and most importantly, give authentic data (Denscombe, 2010).

To get a better result, it was an anonymous evaluation questionnaire survey, which means that respondents were not required to fill in their names. The positive aspect of the online survey was that the respondents represented different parts of Nepal. In a face-to-face interview or field visit survey, it is not be feasible to visit every districts and cities of Nepal. As people were able to fill it online; people from different regions of Nepal have been able to participate in the survey.

Furthermore, as it was standardised questionnaire it avoided biasness therefore; data obtained from the survey are reliable. There were not many questions included. The questionnaire did not take more than three minutes complete hence, there is a less probability that the respondents may have

answered superficially. In addition, the respondents answered the questionnaire anonymously; therefore, it is likely that the personal questions have truthful and honest answers.

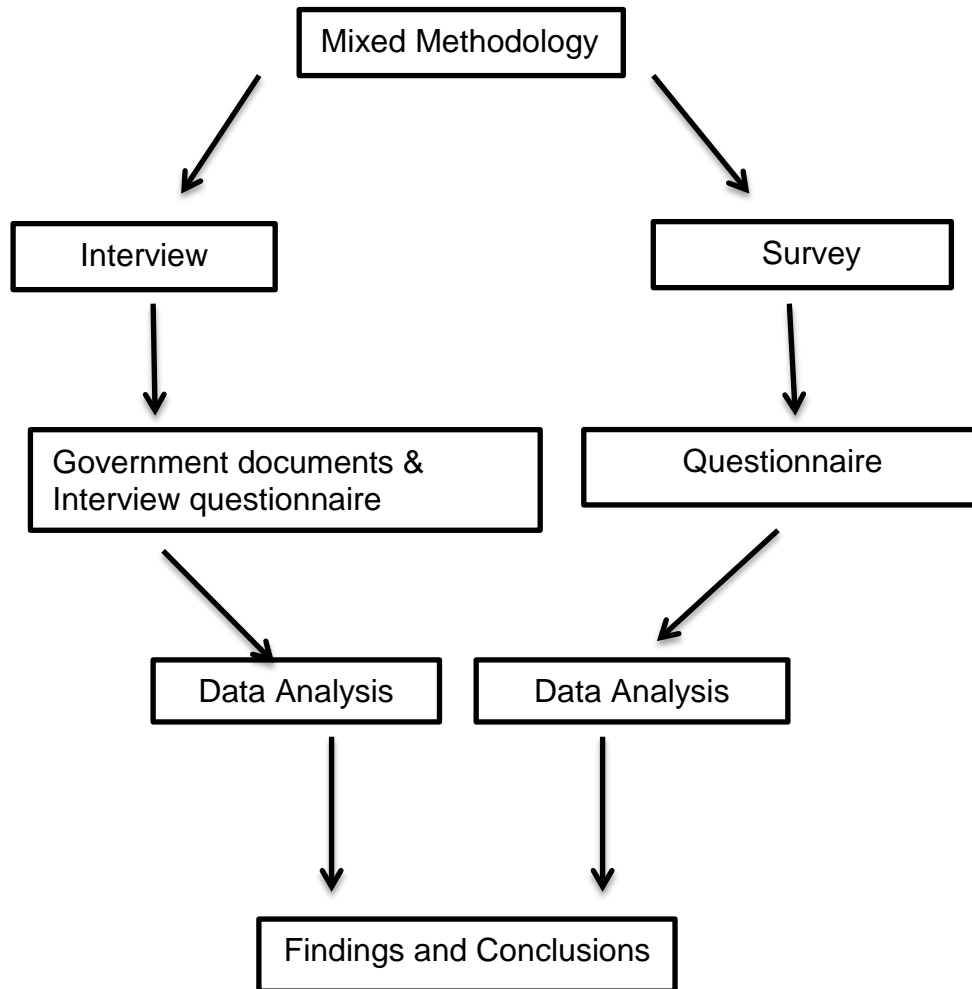


Figure 4. Framework for data collection

### 3.6 Limitations of the survey:

Nepal being an underdeveloped country, many people do not have access to internet. Especially elderly people do not know how to use internet. Therefore the participation of old age people is very limited in this survey. As the questionnaire was standardised, any confusion that a respondent may have

gone through during participation was not possible to explain. This might have led to some misinterpretation of questions.

While doing an internet-based survey, the gestures of the respondent cannot be seen. This may lead to great disadvantage since, visual cues and slight hints are lacked which can be considerable source of interpretation of answers in an accurate manner.

The result is drawn based on the collected data from the survey where the participants were the one who has access to technology. As the survey lacks random sampling, the survey results are not possible to generalize.

## **4. RESULTS AND ANALYSIS**

### **4.1 Introduction**

The study explains the current market situation of Fast Moving Consumer goods in Chemist channel in Nepal, the possibilities of expanding the sale of FMCG through pharmacies. It analyses the impact made by chemist and pharmacies on purchase of FMCG on the existing Nepali market. In addition, the thesis also identifies to what extent consumer preferences are affected by the choice of distribution channel of FMCG companies in a developing country like Nepal.

The following section will present interpreted data from the personal interview and survey questionnaire. It will further explain summary of findings based on the research conducted.

### **4.2 Profile of the study sample**

Detailed information of interview, survey analysis, and results are explained below. Both the interview questions and survey questionnaire were based on different aspects of consumer behaviour and influence of chemist channel in

their buying behaviour. The demographic profile of the respondents and the sample of the questionnaire are presented in appendix A and B respectively.

Total of 54 chemists were interviewed and 139 respondents completed the survey. Age of interviewee ranged from 25 to 45 who had knowledge about medicines and survey respondents ranged less than 17 to more than 50.

In the survey the majority of participants are represented by age group 18-26. Out of 138 respondents, 94 were from age of 18-26; which accounts to 68.12% of total respondents. On the other hand, the least number of participants was from age more than 50 (>50) which accounts to 0.72% of total respondents. There were 32 respondents from age 27-37; 9 respondents from age 38-50 and 3 respondents from age group less than 17 (<17).

Regarding the gender of the survey respondents, there were total of 58 female respondents which comprise 42% and 81 male respondents comprising 58%.

Though Nepal being a developing country; there has been growth in the total disposable income of Nepalese over past few years. People are now indulged into different buying habits. Despite the Nepalese economy is not prospering, the nation has accomplished some success in different sectors in the Fiscal Year 2010-2011. When compared to the economic survey conducted in the year 2011; there has been increase in the average income of Nepali. In the year 2010; the per capita income was \$561 (NRs 40,027) whereas the per capita income this Fiscal Year was raised to \$645 (NRs 46,020) in 2011. This has led to increased consumption. (Kathmandu Post, 2011)

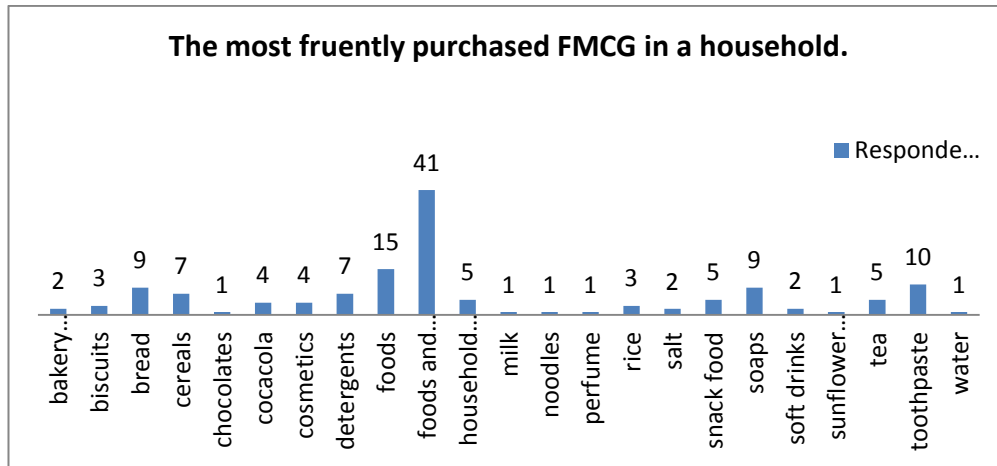


Figure 5. Most frequently purchased FMCG in a household.

Several FMCG are purchased on a regular basis. According to the survey; most of the respondents gave a general answer when asked about the most frequently purchased FMCG in their household. 29% said foods and beverages without mentioning a particular product. Likewise, 11% said food. However, 60% of the participant named the particular good. Toothpaste, soaps, breads, cereals and detergents are some of the frequently purchased FMCGs.

However, not all FMCG products are sold in Pharmacies. In context of Nepal, FMCG that fall under personal care category are sold by chemist. According to data gathered from chemist; most frequently purchased FMCG from a medical store are anti-dandruff shampoos.

Nevertheless, the buying pattern of all the consumer cannot be generalised; there are several factors that influence their buying behaviour. Some of the influencing factors are: Packaging, price, quantity and the place where sold.



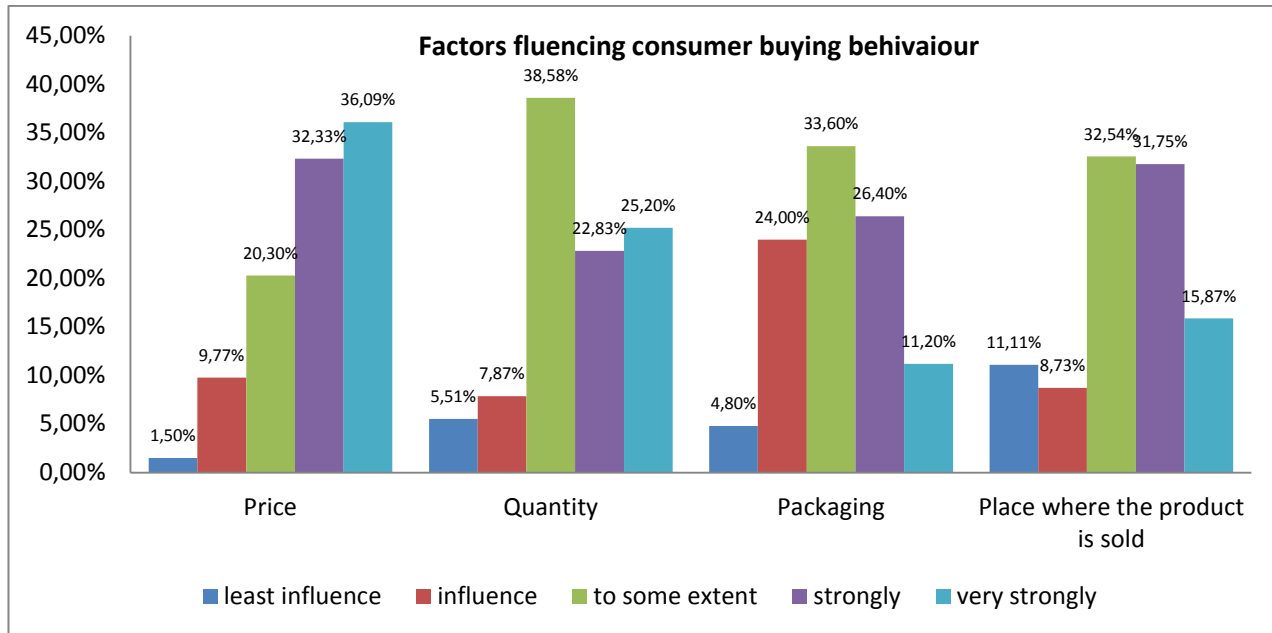


Figure 6. Factors influencing consumer buying behavior.

Based on the Likert scale, participants rated these factors from 1 to 5 scale. The influencing factor that impact the most in the buying behaviour is price and packaging impacts the least in buying behaviour.

Among all the FMCG; some of the products that fall under the Consumer-focused healthcare product category are: anti-aging cream, anti-dandruff shampoos, toothpaste, and energy drinks. With increased health-concern consumers, consumer-focused healthcare products are now slowing decreasing the gap between consumer goods and medical products. 13% respondents strongly agree and 51% of respondents agree that recent market of consumer-oriented wellness products is looming to fill the gap between consumer goods and pharmaceuticals.

There is not a single participant who strongly disagrees on it. However, only 3.62% disagree and 32.61% neither agree nor disagree. According to an online journal, (Pharmafile, 2013), newly developed healthcare products are now coming in between FMCG and pharmaceuticals and these two industries and have become big competitors and are trying to dominate one another. It signifies the growth of such products in the near future.

Hence, consumer-focused healthcare products are swiftly moving on to pharmacies and local retail stores as it has much to do with how consumers perceive. As consumers react and interpret according to their stimuli, consumer perceptions towards the place where the products are sold have an impact on buying behaviour.

Among different distribution channels for FMCG; medical store/ pharmacies and retail store are typical examples. Consumers have their own preference to buy the product from. If respondents were to buy anti-aging cream or health nutrition (Horlicks, boost, bournvita); 29% stated that they would buy it from pharmacies, 23% would buy it from retail store and 48% said that they would buy from both pharmacies and retail store.

The data from the interview of chemists also substantiates it. More than 70% of the chemists said that, consumers frequently visit pharmacies to buy consumer-health care products in comparison to other FMCGs.

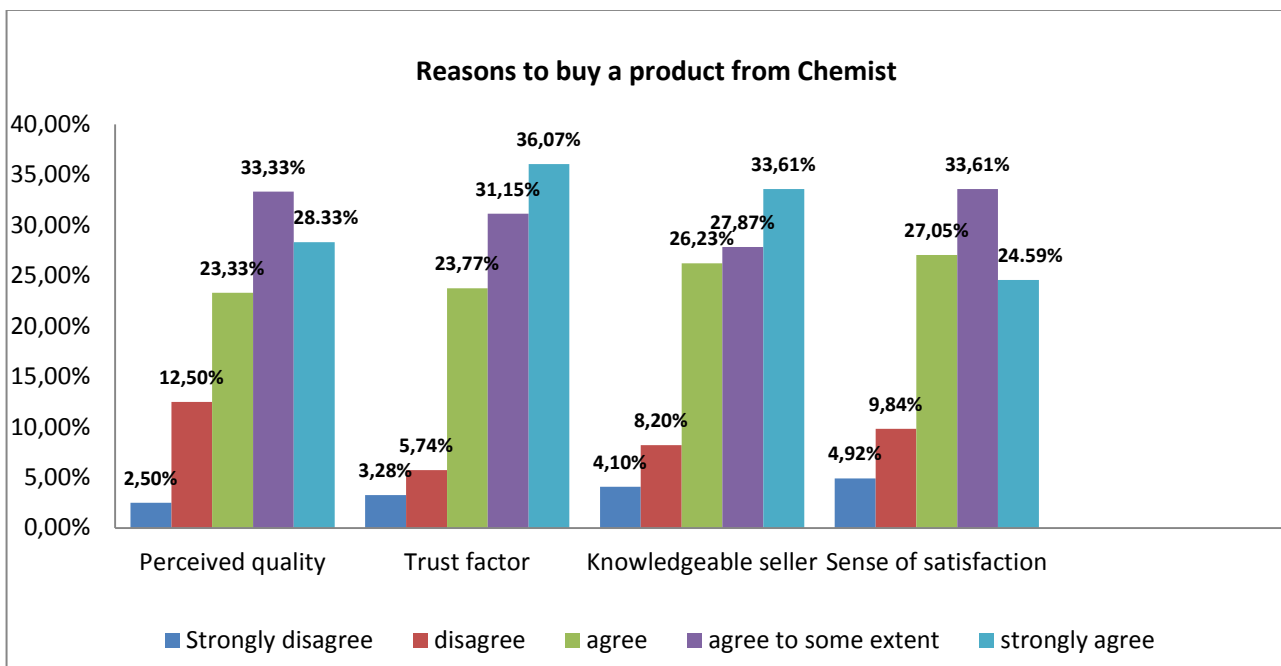


Figure 7. Reasons to buy a product from a medical store / pharmacy

Consumers choosing pharmacies over retail store have their own underlying reasons. Some of the reasons to buy a product from a medical store rather than

a local store are: perceived quality, trust factor, knowledgeable seller and the sense of satisfaction.

Consumers tend to buy products from pharmacies because they trust the pharmacy. More than 90% of the respondents agree that trust is one of the most influencing factors that impacts greatly while purchasing a product. Trust and Words of Mouth are closely related. Words of Mouth (WOM) do influence our purchasing pattern. We listen to opinions of our friends and family before purchasing a product. In other words, a satisfied consumer recommends prospect consumers on the basis of his/ her earlier purchase. Hence, consumer decision making is also affected by trust factor. 36.07% stated that they would rather buy in pharmacy than retail store due to trust factor. To substantiate it, the chemist added that when a product is sold in pharmacy, people perceive the product as of a superior quality. For an example: Nycil powder provides a cooling sensation and is applied during the summer. People consider it as a healing powder for irritation and rashes as it is widely sold in pharmacies and medical stores.

Likewise, it is human tendency to be on a safe side. In a pharmacy; chemist, medical practitioners usually sell the product. They are not allowed to sell product without the knowledge of what they are selling. Hence, consumers are likely to abdicate decisions to sellers in the pharmacy. 33.61% would prefer to buy from pharmacy due to knowledgeable sellers. Similarly, 28.33% would choose pharmacy for the quality factor and 24.59%. In addition, during the interview; chemists also indicated that consumers usually ask plenty of questions to them regarding the product during their purchase.

During the purchase of a product, recommendation does impact a lot. If a friend or a family or any other person recommends a product to the buyer then buyer is highly likely to purchase the recommended product. Likewise, the place of the purchase are also suggested or recommended during the purchase. The table below shows the number of respondents who would recommend Chemist channel to buy FMCG from.

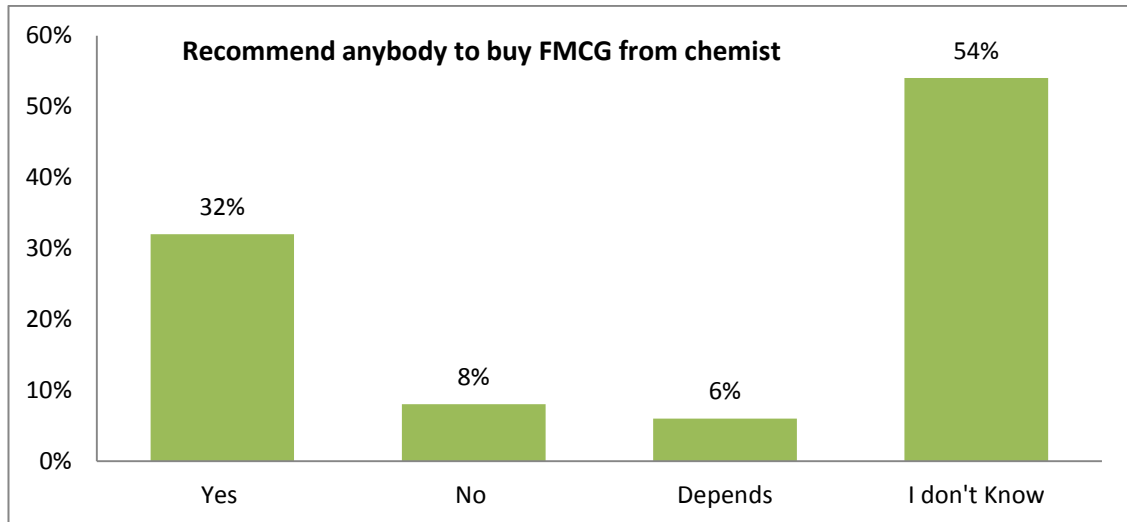


Figure 8. Recommendation to buy FMCG from chemist.

Out of 139 participant, 44 (32%) of them stated that they would recommend their friends or family to buy FMCG from chemist store where as only 11 of them (8%) stated that they would not recommend. Nevertheless, the higher percentage of respondents that is 54% said that it would depend upon the product.

Nowadays, consumers do not have to go far away to buy what they want. Many necessary products are available in the nearby stores. Consumers witness different FMCGs such as: shampoo, oil, lotions, creams and toothpastes being sold at chemist store. It is necessary to understand if availability of these FMCGs in nearby chemist store is important for consumers or not. To understand the consumers' preference of FMCGs such as: soaps, hand wash and creams in chemist store, participants were asked about the significance of the FMCG being available at chemist store. Results can be found in Figure 9.



		Response (%)
Very Significant		7.35
Significant		46.32
Neutral		35.29
Insignificant		11.03
Very Insignificant		0.00

Figure 9. Significance of the availability of FMCG in the nearby chemist store.

For the majority of the respondents (46%) it was important to have FMCG available in the chemist store. The world is getting smaller day-by-day. Goods are available in the nearby store. For some consumers, the place where the product is sold makes a big impact but for some, it does not really matter to them if they buy a product from a super market or a small kiosk. Among the total respondents, it was very significant for 7.35% of the respondents for FMCG to be available in chemist or drug store. However, there none who answered that that is not important for them to have FMCG in pharmacies.

As there has been so much discussed about FMCG being sold at chemist channel; it is necessary to analyse the main reasons behind big multi-national FMCG companies choosing chemist as a distribution channel and chemist stepping ahead for the sell FMCG along with their pharmaceuticals.

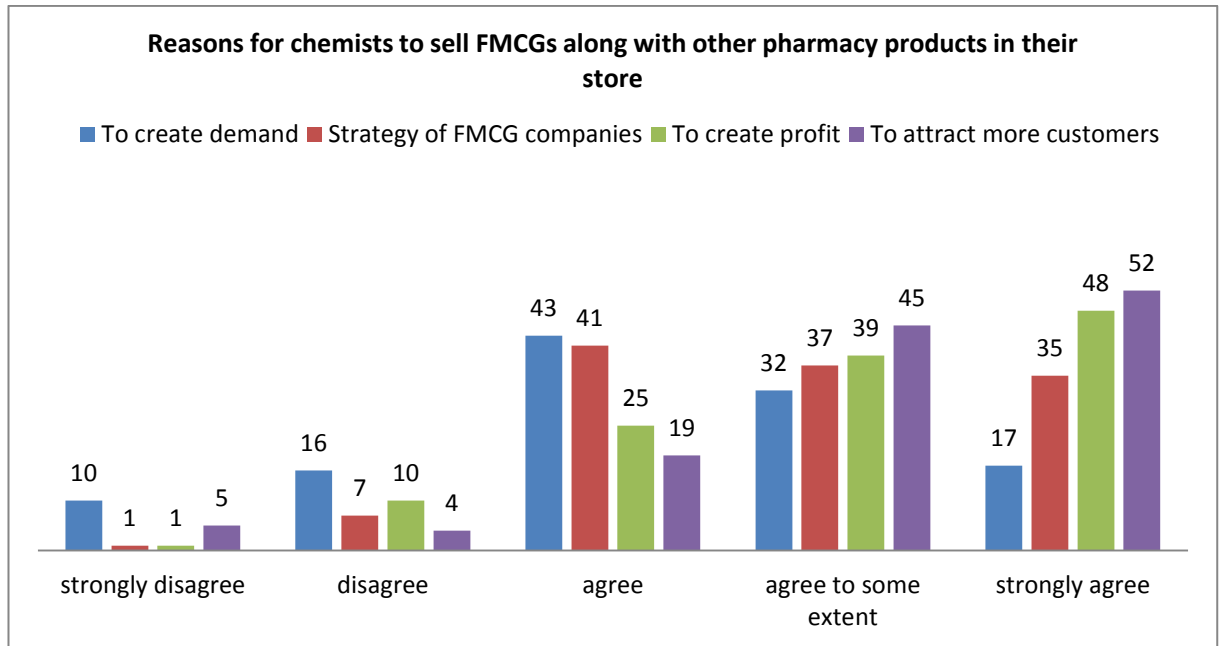


Figure10. Reasons for chemists to sell FMCG along with other pharmacy products.

With the gaining popularity; chemist are now not confined to sell only medical products and medicines in chemist stores. The bar chart shows that, 52 out of 139 very strongly feel that chemists sell FMCG in their store to attract more customers. Even the interview results indicate that the chemists are willing to sell FMCG to attract customers with wide variety of availability of products in the store. The least people feel that the reason behind chemist channel selling FMCG is to create demand and to create profit.

However, the results are solely based on consumers opinion and hence, the particular reasons for chemists to sell FMCG along with pharmaceuticals cannot be generalised.

## 5. CONCLUSION

It is a fact that Nepal is a developing country. Nevertheless; it is also a country with much potential. The market is expanding very rapidly and there is much more chances of further expansion because of affordability and awareness of consumers.

However, people living below the poverty line struggle to meet the basic needs whereas people with higher income have their own extravagant way of living. With the pace of time, the purchasing habit of Nepalese has gradually changed. Regardless of inflation; the purchasing power parity of Nepalese is ascending in past years. In the year 2011, the value for consumer price index (CPI) was 170.19. In the past 47 years, the maximum value was 170.19 in the year 2011 and minimum value of 4.33 in the year 1964. This clearly illustrates that there has been rise in the cost of living (Stander, 2014). The consumption pattern of Nepalese is inter-related with their income level.

Some of the world's well-recognised brands available and accessible in Nepal have established an environment where consumers can anticipate what they want. In spite of economic downturn, the consumption of FMCG has been ascending. There are uncountable products and brands in a market and thus, adopt several strategies and methods to sustain in a long run.

Adoption of FMCG in the pharmacy is an attempt to transform the way marketing was traditionally managed. FMCG industry will continue to follow the growth path as it relies upon on an ever-escalating indigenous market for devouring. Moreover, demand for these consumer goods remains relatively constant, regardless of inflation or recession.

## **5.1 Impact of chemist on purchase of FMCG Goods on the existing Nepali market and choice of distribution channel of FMCG companies affecting consumer preferences.**

After analysing the findings based on interview and survey, it can be deduced that chemists influence extensively on the purchase of FMCG. Chemist channel have a huge impact on buying behaviour due to various reasons such as: perceived quality, trust, knowledgeable seller and sense of satisfaction.

Nevertheless, choice of distribution channel is also a key element that has to be considered for the sustainability of the company. There is an increasing importance of chemists as a sales channel for consumer goods companies. Sales through chemist channel can be forecasted to grow in a higher pace than that of traditional trade as majority of people tend to trust chemists to choose health care and personal care products. Teens are one of categories of potential consumers. They tend to purchase FMCGs such as pimple-free face wash, perfumes, deodorant, anti-dandruff shampoo, oil and so on. They usually show impulse buying behaviour in their peer group.

Chemists channel is gaining a huge popularity for the sales of FMCG due to increase in income, awareness, and more knowledgeable and demanding customers. Due to increased awareness, consumers prefer to buy a product from a trusted seller. Due to all these reasons, there is an increasing importance of chemists as a sales channel for FMCG companies. Companies have many other channels that they could sell their products through but chemist is considered to be a significant channel in this rapidly changing environment. We all are aware that pharmacists dispense medicines. However, they do a lot more than that. Local pharmacies offer several health facilities that many of us aren't aware of. Moreover, sellers tend to suggest consumers during their purchase. Therefore, they prefer buying products from a knowledgeable seller. So, chemist channel is preferred than a local retail store. Furthermore, people have a good perception towards chemists. The same product sold in a normal retail store and a pharmacy has two different values. The products that are sold in pharmacies are considered being of superior quality.



Hence, it can be concluded that chemist channel has nowadays become a very significant distribution channel for FMCG companies as they influence consumer buying behaviour remarkably. The influence that chemists make on consumer is not limited to one aspect but also socially and psychologically.

## **5.2 Implications for further research**

There is a wide prospect for further research. The market economy is constantly evolving. Nepali economy is gradually increasing and has a huge potential for further expansion. Fast Moving Consumers Goods are in-avoidable from consumer. FMCGs are consumed on a daily basis. Consumer buying behaviour is closely related with consumer psychology which can be a strong basis for further research.

A study can also be conducted to analyse a FMCG company strategies and their imminent forecast for fostering an extensive and progressive innovation system. An example could be a case of Real Juice. Real juice falls under one of the popular beverages in Nepali market. Few years back, the company hit the news headlines upon how worms were found in the juice. This news scandal led to decrease in the consumption of Real juice.

In addition, several intermediaries that actively take part in the process of delivering the product from manufacturers to the consumers can be studied in depth and understand how these vary from one another as it has been deduced that the choice of distribution channels affect the consumer preference. For an example; chemist channel are widely chosen distribution channel for many manufacturers so the important factors affecting the choice of channels of distribution can be studied in depth.

Furthermore, a detailed research can be conducted on a particular FMCG. Rather than taking all FMCGs into account; one FMCG such as toothpaste or shampoo, which is vital for consumers, can be studied in detail.

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## **Appendix 1:**

### **Questionnaire for participants of the survey**

The questionnaire consists of both open-ended and close-ended questions and it is as follows:

1. What is your gender?
  - a) Male
  - b) Female
  
2. What is your age?
  - a) Less than 17 (<17)
  - b) 18-26
  - c) 27-37
  - d) 38-50
  - e) More than 50 (>50)
  
3. Please select your annual household income (in NPR):
  - a) 100,000-200,000
  - b) 201,000-300,000
  - c) 301,000-500,000
  - d) 501,000 or more
  
4. What is the most frequently purchased Fast Moving Consumer Goods FMCG product in your family? (e.g. Household and personal care: cosmetics, soaps, shampoos, detergents, toothpaste, perfume; foods and beverages: staples/cereals, bakery products: biscuits, bread snack food, chocolates, tea, soft drinks)

5. How strongly do you agree that the new market of consumer-focused healthcare products is emerging to occupy the space between consumer goods and pharmaceuticals?
- a) Strongly agree
  - b) Agree
  - c) Neutral
  - d) Disagree
  - e) Strongly disagree
6. Would you every buy FMCG in pharmacy than buying it in a local store?
- a) Yes
  - b) No
  - c) Depends
  - d) I don't know
7. Please rate the following factors that influence the most in your purchase decision.
- a) Price
  - b) Quantity
  - c) Packaging
  - d) Place where the product is sold
8. Where would you prefer if you were to buy an anti-aging cream or health nutrition (Horlicks, boost, bournvita)?
- a) Pharmacies/ medical store
  - b) Retail store

c) Both

9. What are the reasons for you to buy a product from pharmacy/ chemist channel? Please rate.

- a) Perceived quality
- b) Trust factor
- c) Knowledgeable seller
- d) Sense of satisfaction

10. Why do you think chemists are nowadays actively selling FMCGs along with other pharmacy products in their store? Please rate.

- a) To create the demand
- b) Strategy of FMCG companies
- c) To create profit
- d) To attract more customers

11. As a consumer, why do you think that chemist channel is gaining so much popularity for the sale of FMCGs? Please rate.

- a) Consumers' outlook towards chemist store
- b) More knowledgeable consumers than before
- c) Trust and faith on chemist
- d) Psychological factor
- e) Considered as superior quality
- f) Availability of information for consumers

12. How significant is the availability of FMCG in nearby pharmacy store for you?

- a) Very significant
- b) Significant
- c) Neutral
- d) Insignificant



e) Very insignificant

13. If the same FMCG is found in both chemist store and a normal retail shop, would you recommend your friend or family to go to chemist store?

- a) Yes
- b) No
- c) Depends
- d) I don't know

## Appendix 2:

No. of respondents with respect to age, gender, and annual household income.

Age	Gender	Annual HH (Household) income	Respondents
<b>18-26</b>	Female	100,000-200,000	17
		201,000-300,000	11
		301,000-500,000	9
		501,000 or more.	6
	Female Total		43
	Male	100,000-200,000	18
		201,000-300,000	9
		301,000-500,000	7
501,000 or more.		17	
Male Total		51	
<b>18-26 Total (Male and Female)</b>			<b>94</b>
<b>27-37</b>	Female	100,000-200,000	3
		201,000-300,000	4
		301,000-500,000	2
		501,000 or more.	2
	Female Total		11
	Male	100,000-200,000	5
		201,000-300,000	4
		301,000-500,000	4
501,000 or more.		8	
Male Total		21	
<b>27-37 Total (Male and Female)</b>			<b>32</b>
<b>38-50</b>	Female	301,000-500,000	1
	Female Total		1
	Male	100,000-200,000	2
		201,000-300,000	2
		501,000 or more.	4
Male Total		8	
<b>38-50 Total (Male and Female)</b>			<b>9</b>
<b>Less than 17(&lt;17)</b>	Female	501,000 or more.	2
	Female Total		2
	Male	301,000-500,000	1
	Male Total		1
<b>Less than 17(&lt;17) Total (Male and Female)</b>			<b>3</b>
<b>More than 50 (&gt;50)</b>	Female	501,000 or more.	1
	Female Total		1
<b>More than 50 (&gt;50) Total (Male and Female)</b>			<b>1</b>
Total Number of Respondents			<b>139</b>

**Appendix 3:**

**Proof of carrying out an internship in FMCG Company**



**Unilever Nepal Limited**  
(Nepal Lever Limited)  
Heritage Plaza II, Kamaladi  
GPO Box 7765, Kathmandu  
Nepal.

T: +977-1-4169151  
+977-1-4169152  
F: +977-1-4169153

August 28, 2013

**To Whom It May Concern**

This is to certify that Ms. Roshani Gyawali from Turku University of Applied Sciences has successfully completed a project as an intern with the Unilever Nepal Limited (UNL) from May 07 2013 to July 31 2013.

She was assigned with a project of market research in Sales function titled "Role of Chemist Channel in Target Group's Life and their Influence in Purchase Decision"

We have found her to be smart, with good communication skills and committed team player.

We wish her all the very best in future endeavors.

Regards,

*Ashafa*

**Ambar Bahadur Thapa**  
**Corporate Affairs, HR Manager**  
**& Company Secretary**



Factory:  
Basamadi VDC-5  
PO Box 11, Hetauda  
Dist. Makwanpur, Nepal.  
T: +977-57-521632  
F: +977-57-521393

## Appendix 4:

The list of medical outlets in Kathmandu valley. [Nepal Chemists and Druggist Association (NCDA)].

S.no.	Name Of Medical Outlets	Proprietor	Tel No.	Address
1	RANU MEDICAL	AMBIKA RAI	2121054	TIKHIDEWAL
2	BISHAL PHARMACY	DEEPENDRA NAGARKOTI		TIKHADEOL
3	THASIKHEL MEDICAL HALL	DIPAK SHRESTHA	2123376	THASIKHEL
4	DHURBATARA MEDICAL HALL	ANJU ADHIKARI	2124378	THASHIKHEL
5	LAXMI PHARMACY	DINESH MAHARJAN	5545721	SUNDHARA
6	DEG PHARMA	SANJIT MAN JOSHI		SUNDHARA
7	SHAKTI PHARMA	RAJESH JOSHI		SUNDHARA
8	NEPAL JANESEWA FORM	RAJEEC DHOJ JOSHI		SUNDHARA
9	PADMA MEDICAL	PADMA		SUNDHARA
10	SHANGIWANI AUSHADHIPASAL	AASHA LAL MAHARJAN		SUNDAHR
11	AANANDAKALA RAI	AANANDAKALA RAI		SUNAKOTI
12	ANU POLY CLINIC	JOHN CHHETRI		SATDOBATO
13	PHARMACY PASAL	INDIRA SUBEDI		SATDOBATO
14	BUDDHA HEALTH CARE CENTRE	UTTAM KLARMACHARYA	5553465	SATDOBATO
15	HOSPITAL PHARMACY	SHYAM NEUPANE	5545855	SATDOBATO
16	PRAKASH MEDICAL	PRAKASH MISHRA		SATDOBATO
17	GRISHMA PHARMACY	JEEVAN KC	5523715	SATDOBATO
18	DEEP JYOTI AAUSHADHALAYA	DEEPAK		SATDOBATO
19	NABIN PHARMA	GN SHARMA		SATDOBATO
20	DIVYALAXMI PHARMACY	DIVYA SUNWAR		SATDOBATO
21	DIWASH MEDICAL HALL	GAJANDRA YADHAV		SATDOBATO
22	SONU PHARMA AND CLINIC	CHANDRA SHRESTHA	9841248693	SATDOBATO
23	ISHA PHARMA	MUKUNDA KARKI		SATDOBATO
24	GENERAL MEDICAL HALL	DEEPAK SHAH		SATDOBATO
25	AMARSHINGH MEDICAL	LAXMI THAPA	2123099	SATDOBATO
26	KISHOR MEDICAL CENTER	KISHOR SHRESTHA	5539840	SATDOBATO
27	PROJEN MEDICINE CENTER	ISWORNATH SHRESTHA		SATDOBATO
28	ANU CLINIC	BANDANA SHRESTHA		SATDOBATO
29	SUBASH MEDICAL AND MAHAT	-		SATDOBATO
30	ROJESJ MEDICAL	SUMAN SHRESTHA		SATDO BATO
31	P.P PHARMACY	DIPAKRAJ TIWARI		SANEPA
32	RUPAM PHARMA	GEUAN NEUPANE	2114019	SANEPA
33	RAJ LAXMI MEDICAL HALL	PRAVESH THAKUR	529027	SANEPA
34	SUGITA PHARMACY	RAM HARI KC		SANEPA
35	SARU PHARMACY	BHUWAN RISAL		SANEPA
36	SANEPA PHARMA	MUKUNDA KHANAL		SANEPA
37	SATHI MEDICAL	MEGU BISTA	5528315	SANEPA
38	SAWAN MEDICAL HALL	MANIRATNA SHAKYA	5542408	SANEPA
39	PHARMACY MEDICAL SHOP	ALKA HOSPITAL		PULCHOWK
40	ALKA PHARMACY	SHYAM LAMA	535146	PULCHOWK
41	PABITRA PHARMA	PRASANNA SHRESTHA	5525142	PULCHOWK
42	PATAN MEDICAL STORE	ASHOK BAJRACHARYA		PULCHOWK
43	BAIDANTA AYURBED	BIJENDRA JOSHI		PULCHOWK
44	MANDAL HOMOEPATHIC CLINIC	RADHA BISTA	5530091	PULCHOWK
45	B.L PHARMA	BIJAYA LAXMI SHAKYA	525481	PRAYAG POKHARI
46	B L PHARMA	VIJAYALAXMI SHAKYA	525481	PRAYAG POKHARI
47	SUBHA PHARMACY	RABINDRA SHAKYA	9841513099	PRAYAG POKHARI
48	MALA PHARMACY	MAHESHWOR SHRESTHA		PATAN DHOKA
49	JIVAN TARA PHARMA	JIVAN MAHARJAN	5553419	PATAN DHOKA

50	WASHDHUKWO	NIXON TAMRAKAR	538361	PATAN
51	JESMI PHARMA	JITENDRA SHRESTHA	547655	PATAN
52	R.B. AYURBEDIC PASAL	NIRAJ KRISHNA SHRESTHA		PATAN
53	SIDDHI MEDICAL	RABINDRA JOSHI	5533481	PATAN
54	DHIRAN PRASAD RAJBHANDARI	DHIRAN PRASAD RAJBHANDARI	5551282	PATAN
55	GYANI PHARMA	PABITRA RAJ BAIDHYA	5526448	NEUTA
56	DK PHARMACY	PRAKASH PANT	553480	NAKHU
57	RANJU PHARMACY	BINITA DHUNGANA	5592173	NAKHU
58	LG PHARMA	SURENDRA KC		NAKHU
59	SANDESH MAHARJAN	SANDESH MAHARJAN		NAKHU
60	SHAMBHU PHARMACY	RAM SING		NAKHU
61	RAVI SHAH	RAVI SHAH		NAKHU
62	LIDHANS PHARMA	SAJIB SHRESTHA	5537404	NAGABAHAL
63	WAS DAS	SARAD AMATYA		MANGAL BAZAR
64	SUMAN MAHARJAN	SUMAN MAHARJAN		MANGAL BAZAR
65	SHREE RAM PHARMA	PUSHPA SHRESTHA	5538586	MANGAL BAZAR
66	BIRENDRA MAN SHRESTHA	BIRENDRA MAN SHRESTHA	527226	MANGAL BAZAR
67	HARILAL SHRESTHA	HARILAL SHRESTHA		MANGAL BAZAR
68	NAREN SHRESTHA	NAREN SHRESTHA	526168	MANGAL BAZAR
69	RAJU PHARMECY	RAJU SHRESTHA		MAHALAXMISTHAN
70	PAWAN MEDICAL	PAWAN SHAH	5536189	MAHALAXMISTHAN
71	DMD PHARMA & CLINIC	RABIN MAHARJAN	5542731	LUKHUSE
72	ROYAL PHARMACY	VASKAR YADAV		LALITPUR GUSINGAL
73	LOOJAN PHARMA	LOOJAN PHARMA		LALITPUR
74	SUPRA PHARMA	SUPRA SHAHI		LAGANKHEL
75	GLOBEL PHARMACY	RAM MAHARJAN	5548837	LAGANKHEL
76	LAXMI PHARMACY	RAMLAL MAHARJAN		LAGANKHEL
77	KN SHRESTHA	KN SHRESTHA		LAGANKHEL
78	LAGANKHEL POLY CLINIC	DEVKUMAR THAPA	5524721	LAGANKHEL
79	TAMU MEDICAL HALL	SARITA GURUNG	5548834	LAGANKHEL
80	KAMAL PHARMA	KAMAL KARKI		LAGANKHEL
81	KAMAL MEDICAL HALL	RAM PRASAD SHAKYA	5542550	LAGANKHEL
82	RAJAN PHARMA	RAJAN MULMI	5538642	LAGANKHEL
83	BANGALAMUKHI MEDICAL CENTER	GYANU SHRESTHA		LAGANKHEL
84	RAMAN MEDICAL HALL	ANITA SUBEDI	554091	LAGANKHEL
85	MALASHREE MEDICAL	RAMCHANDRA DAHAL	5553677	LAGANKHEL
86	GORKHA MEDICAL CENTER	GAYATRI SHING		LAGANKHEL
87	SHREE BANGALAMUKHI MEDICAL	ROHAN SHRESTHA		LAGANKHEL
88	SWARGADWARI AAURBED PHARMA	RAM CHANDRA PARAJULI	5555652	LAGANKHEL
89	KHEM PHARMA	PUSHPA SHAKYA		LAGANKHEL
90	MOHAN MADICAL HALL	MOHAN SHRESTHA		LAGANKHEL
91	KUPONDOL MEDICAL	GHNILRAM AMATYA	5524019	KUPONDOL
92	NEW PHARMACY	LAXMAN LAMICHHANE		KUPONDOL
93	LAXMI PHARMACY	DINESH KUMAR CHAUDHARY		KUPONDOL
94	DOTEL PHARMACY	BAIKUNTHA PRD. DOTEL	2110650	KUPONDOL
95	BIRANDRA PHARMA	BIRENDRA MAN AMATYA	520520	KUPANDOLE
96	CHAINPUR MEDISIN CENTER	MAMATA SHAKYA	5542367	KUPANDOL
97	RAJ PHARMACY	KIRAN SHRESTHA		KUPANDOL
98	HOME OPATHIC MEDICAL	BISHNU BHAKTTAAWA	9803024899	KUPANDOL
99	SATSANG MEDICCO KUPANT	PREM KUMAR SHRESTHA	542370	KUPANDOL
100	BINAYAK PHARMA	RAMESH SHRESTHA	523677	KUPANDOL
101	SURYA PHARMACY AND CLINIC	MOHAN PRASAD BHUSAL	9841499452	KUPANDOL
102	OM AJAGA MEDICAL	ASHOK SHAH	5551561	KUPANDOL
103	TARA MEDICAL HALL	TARA SHRESTHA		KUMARI PATI
104	LAXMI MAHARJAN	LAXMI MAHARJAN		JWAGAL

105	UJWAL PHARMACY	RAJU SHRESTHA		JHANSIKHEL
106	AKHANDA MEDICAL	HIKMAT BAHADUR	531718	JAWLAKHEL
107	V.S PHARMA	VIJAY SHRESTHA	5530408	JAWLAKHEL
108	SHANTI PHARMA	INDRA BAHADUR MAHARJAN	520929	JAWLAKHEL
109	ALPHA POLICLINIC	UMESH YADAV	535894	JAWLAKHEL
110	UPATAYAKA PHARMACY	MUKUNDA KHAREL	5552886	JAWLAKHEL
111	NIKKI MEDICAL HALL	RAMESHWOR PDR SHAH	553008	JAWLAKHEL
112	LAMA PHARMACY CLINIC	SUSHIL LAMA	5529687	JAWLAKHEL
113	H. NEEDS PHARMACY	RAKESH TANDUKAR	5555161	JAWLAKHEL
114	RAMESH SHRESTHA	RAMESH SHRESTHA		IMADOL
115	RAPAL MEDICAL	RAM NARESH MAHATO	6215735	IMADOL
116	SHIV OM PHARMACY	KRISHNA PRATAP	9841216029	IMADOL
117	TRISHAKTI MEDICAL	BADRI MAHARJNA	528658	HATTIBAN
118	OM PHARMACY	HIMAL GHIMIRE	5555034	HATTIBAN
119	EASE MEDICAL HALL	KRISHNA MAHARJAN	5552630	GWARKO
120	GIRIBAN MEDICAL HALL	JYOTI SHAKYA		GWARKO
121	KISHWOR LAXMI MEDICAL HALL	BINOD CHAUDHARY		GWARKO
122	LALITPUR MEDICAL CENTER	NARESH MAHARJAN	5201462	GWARKO
123	KALYANI MEDICAL PASAL	KALYANI KOIRALA	5200698	GWARKO
124	KARUNA PHARMACY	SOM RAJ BAJRACHARYA		GABAHALL
125	NAVA RATNA PHARMA	MADAN BAJRACHARYA	5533838	GABAHALL
126	BHAKTA MEDICAL	BHAKTA MAHARJAN		GA BAHAL
127	NANDA FARMACY	NANDA BAJRACHARYA		GA BAHAL
128	RAM PHARMACY	MADAN SHRESTHA		GA BAHAL
129	SHYAM MEDICAL HALL	NARAYENDRA BDR SHRESTHA		GA BAHAL
130	SHRESTHA PHARMACY CLINIC	PRATIKSHA SHRESTHA		GA BAHAL
131	PUJA PHARMA	PREM RAJ BAJRACHARYA	5544835	GA BAHAL
132	SHREE PURNA CHANDI AYURVEDIC WASHA PASHA	PREM GOPAL SHRESTHA	9841209461	GA BAHAL
133	SHIVA OM PHARMA	SHIVA BUDHATHOKI		EKANTAKUNA
134	NABIN MEDICAL HALL	MINA TIMILSINA	2210690	EKANTAKUNA
135	UPESH MEDICAL	UPESH MEDICAL	2210705	EKANTAKUNA
136	BETHASDA PHARMACY	NARAYANI SADA	9841274179	EKANTAKUNA
137	HASI MEDICAL HOLE	BHIM K.C.	529898	DHOBIGHAT
138	RITIKA CLINIC PHARMA	RITIKA THAPA	2111206	DHOBIGHAT
139	OM SANJIVANI DIAGNOSIS CENTER	D.P. NEUPANE	2180047	DHOBIGHAT
140	NIKO PHARMACY & CLINIC	LALIT THAPA	5547667	DHOBIGHAT
141	HEART CLINIC & PHARMACY	JIWAN RAI	5530126	DHOBIGHAT
142	LOTUS MEDICAL	BHUBANESHWARI RANA	5572925	DHAPAKHEL
143	DEEP JYOTI MEDICAL	NELU SINGH		DHAPAKHEL
144	MUNAL MEDICAL	MANIRAJ SANJEL	5551933	CHYASAL
145	SHREE MANAKAMANA MEDICAL HALL	SURENDRA SHRESTHA	16910288	CHHYABAHAL
146	KARMA PHARMACY	KARMA AWALE		BHOLDHOKA
147	BALAMI PHARMA	RAM KRISHANA BALAMI		BHOLDHOKA
148	SUVEKCHHYA	CLINIC		BHAISEPATTI
149	NIRDOSH MEDICAL	GYANU GURUNG		BANGLAMUKHI
150	SAHARA PHARMACY	SHRADHA PANTHI		BALKUMARI
151	BALKUMARI MEDICAL CENTRE	RASHMI MAHARJAN	5540262	BALKUMARI
152	GANESH POLY CLINIC	ANIL RANJIT		BAL KUMARI
153	UIMAS PHARMA	MANOJA AMATYA	2304380	BAGDOL