Consumer in Direct selling-A case study of Assam.

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I. INTRODUCTION

1.1.Customer is the one who pays to consume goods and services produced for his/her personal use.Consumer pay a vital role in economy. Consumer creates demand so producer produces. The consumer also form of the chain of distribution.Now a day because of the internet, consumer are shifting more and more toward becoming prosumers (en.m.wikipedia.org). Direct Selling is a marketing method defined as "face-to-face selling away from fixed retail location" (May 1979; Peterson & Wotruba 1996; Brodie et al 2002). Direct Selling typically includes home selling situations as door-to-door solicitations, appointments, referrals and product parties, as well as catalogues and the Internet to disseminate information (Alturas 2003). Direct selling or Network marketing is a very familiar shopping media throughout the world. It entered India in1995.In this marketing system retail shop or outlet is not required. People sell the products from their home only. Therefore, this business is very popular among the women. Network marketing is the industry perceived as being low investment and high return. It employs a large number of people by using verbal communication and little advertising. Network marketing is the most modern, powerful, scientific, systematic, and cost-effective way of distributing products and services. It is different from traditional marketing. Here when a distributor distributes a product among the customers, he/she earns a share of the profit. The advantage of this business is that when one sells the product to oneself one earns a fraction of profit. Distributorship expands through the process of others joining in the system. In Network Marketing shares of middlemen like the wholesaler, the retailer are not found. Now a days Network Marketing is known by different names such as Multilevel Marketing (MLM), Network Distribution, Direct Selling and Referral Business including Network Marketing. According to Business Dictionary, the definition of Network Marketing is "Direct selling method in which independent agents serve as a distributor of goods and services and are encouraged to build and manage their own sale force by recruiting and training other independent agents. In this method commission is earned on the agents own sales revenue, as well as on the sales revenue of the sales-force recruited by the agent and his/ her recruits (called downline). Also called Multilevel Marketing, Cellular Marketing or by other such names. Network marketing is a Multibillion-dollar worldwide industry that distributes practically any portable item, although restricted or banned is several countries due to its history as a vehicle for consumer fraud .Said to have been pioneered by the now -defunct California Vitamin Company in 1941, it is a method employed by large firms such as Amway, Melaleuca, Nikken, and Shaklee-Nagamudi".

Often we are sharing things that we love, with our friends and family that we might not even notice how often we engage in this behavior. Therefore, we pay attention to our co-workers who cannot stop talking about the movie or the restaurant they went to over the weekend and how you should go too and the neighbor who recommends his brand of a lawnmower or the friend you can ask a doctor or dentist. We are constantly utilizing our networks to share the things we love and to help us make decisions about purchasing good and services. In fact, these human tendencies are so strong that they codified as a marketing, strategy called "word-of-mouth" marketing (Misner and Morgan 2009, Constaintin, 2009). Today is the era of technology; people adopt online shopping, web-order, still Direct selling is considered the best form of marketing with this latest technology. People do not trust corporations, but they do trust their friends and peers (Direct selling news).Social sharing still leads to social commerce.Some more definition of Direct Selling is "The marketing of consumer goods and services directly to consumers in their homes or the homes of friends, at their workplace and similar places away from shops, through explanation or demonstration of the goods or services by a salesperson, for the consumer's use or consumption. A sales policy based on interpersonal and human relationships, chosen by individuals and corporations, producers and /or distributors, who take the initiative of a direct and physical contact with consumers in order to offer goods or services at their homes, place of employment and, in generally reserved for sales operations which the consumers visit on their own free will. In the past Person-to-person direct selling has known as door-to-door selling. If a marketing plan compensates its participants not only for their own sales, but also for the sales of their recruits, and combines this override compensation structure with the distribution of products at various levels, that marketing plan is known as Multi-level-Marketing Plan (or MLM as it often abbreviated). It is used interchangeably with multilevel marketing .The difference is one of emphasis- multi-level would seem to emphasize the

compensation method more, not just the distribution system". (Xardel, 1994). This business operating in over 100 countries, with a market size of \$180 billion. In Network marketing rank of India in Global market is 22nd. (Business standard, 2016). In 1995, India entered in Direct selling business.India's Foreign Investment Promotion Board (FIPB) approved Network Marketing Industry in India. The size of the Indian Direct selling community has been more than doubled between 2009-10 and 2012-13. The industry has seen an increase of almost 2.6 million distributors from about 3.2 million in 2009-10 to 5.8 in 2012-13. The industry offers self-employment opportunities to a large number of people, especially women. Direct selling gives women the flexibility to manage their time and balance their work and personal lives (work life- balance). The industry also offers women financial independence and the improved ability to take care of their families. The industry in FY13 provided self-employment to nearly 60 per cent(3.4 million) female distributors which increased 1.5 times from 2.2 million in FY10.(Ph.D. research bureau. Annual Survey of Indian Direct selling Industry2013-14).

Indian Direct selling Industry has highlighted the industry's growth, prospects, and important concerns both from direct seller entities and consumers perspective. Indian Direct Selling industry is peoplecentric industry and has a positive socio- economic impact in terms of self –employment, decent income opportunity, and growing skill development. Indian consumer's outlook changed after Liberalization because of the booming economy, rising income of the middle class and the upper middle class, need for labor saving devices and a promise of easier and happy life, highly competitive production and marketing are promoted consumerism.

The Direct selling concept is not a new one; it is a primary form of trade, selling directly goes to a customer. This form of marketing dominated all communities for many years. The traders, itinerant merchants, and caravans, these direct sellers extended their business from country to country by breaking the geographical barriers. The development and use of roads and water routes for commercial activity were pivotal points in the history of direct selling. Earlier the direct seller exchanged pottery, stone weapons, tools, agricultural products and raw materials. That time goods for goods the direct exchange economically called barter system was the principal means of trade. The history of direct selling is a big history.

Some of the features of this marketing system have been cited by Zig Zaglar and J.P.Hayer (2000).

1.2.In this business, the distributors /consultants directly go to the customer house. The business owner has no retail shop .The distributors also do not have any selling outlet they operate from their own residence. Full disclosure about the Company's strength, product development and good relationship among the distributors are found in Direct selling.

- 1. In Network marketing, a customer can turns into a distributor. In this way, he or she can earn the benefits of distributor price and can do networking, make his or her own group. In Direct selling business a simple, duplicable marketing system that people from all orientation can easily follow. To do this business a Multi-level-Marketing Compensation plan (M-L-M) teaches how to do networking, earn income, incentives, and rewards through this marketing system
- 2. In Network marketing system, distributors have direct contact with their customers, they do the demonstration of products to their customers, discuss the benefits and the use of the products for cost effectiveness. One-on-one demonstrations, and other personal contact arrangements as well as internet sale of the products . A textbook definition is "The direct personal presentation, demonstration, and sale of products and services to consumers, usually in their homes or at their jobs."(Xardel,94)
- 3. In Direct selling, the Companies do not do the product advertisement ,they believe that it is done by "word of mouth" advertisement. If people get benefit from the products they share their experience to their friends and relatives.
- 4. Consumers of this products and services of the companies are from the middle class and upper middle-class background. (Primary Data).Distributors do man to man contact, they go to customer's house, work place or customer himself or herself comes to distributor place to buy the products Thus, it can be said that this type of marketing system is unique in the sense that there is no retail shop, cooperation among the up line and down line ,strong backup of managerial and product training, updates latest technology, maintain good relation with the customer etc. To know the preference of buying products from Network marketing of the customer the paper is going to explain and explore the differences between traditional market and network market, e-shopping ,mall shopping ,online shopping, Tele shopping etc. Modern marketing systems have different types of market. Example of such market include shopping mall, Tele marketing, online shopping , home delivery and Network marketing .

Some characteristics of Direct selling on the perspective of customers satisfaction:

- Opportunity to try and test the products in a friendly environment
- Great depth of product information and explanation based on the direct seller
- Innovative or distinctive products not readily available in traditional retail stores

- Convenient and service oriented (e.g. home delivery)
- Quality assurance, no adulteration, weight remain same, no duplication, sold by Network distributors only.
- No middleman is found in Network marketing system.
- No open outlet is found in Network marketing
- Customer awareness about this business is one of the important features of Network marketing.

1:3.Comparison between Direct selling and other mode of selling:

(a)Traditional or conventional market –Retailing or Traditional Marketing is where the consumer is purchasing from the retail stores, department stores, drug stores etc. Retail marketing is using traditional channel of paid advertising such as TV, newspapers, and radio. In traditional market, people cannot judge the product; even they cannot touch the products. The sales person displays and packs the products. In Traditional marketing, when a consumer buys a product or service from a retailer the money are divided among 4 sectors of the supply chain. Manufacturer ->Distributor ->Wholesaler ->Retailer ->Consumer.

In Network Marketing and Direct Selling Independent Distributor, directly go to the consumer and earns the profit that used to go to the middlemen. Consequently, the profit chain is shorter, manufacturer -> distributor -> consumer.

(b)Telemarketing:

A service that generates interest creates opportunities, provides information, factors customer feedback, makes appointments and products ordered by telephone. In Telemarketing also consumer can not see the products before getting the products.

(c) Online-marketing :

In online purchasing consumer does not see the products but in Network Marketing people can see, touch through the demonstration of products. In general market products are easily exposed through advertisement, so inter customers awareness is found but in Direct selling customers are limited, so awareness transmission is very limited, customer based is very small because they are only limited in middle class and upper middle class people. General people do not know about this marketing system. 1:3.Advertising in Network Marketing vs. Traditional Marketing Today's consumers are very skeptical and experienced in information overload. The result that they ignore the expensive television advertising and print advertisement that marketing team creates. Instead, they ask for recommendation from people around, family, friends, relatives, co-workers, neighbors or others who had any experience with the product they need. It creates "invisible marketing". Networking marketing Companies have always recognized the power of the word-ofmouth recommendation that is in fact, more effective than an advertisement created by the product's seller. This type of recommendation is called word-of-mouth advertising or viral marketing and recently it gets a new more indicative term - BUZZ (Marketing buzz originally referred to oral communication). When you need to buy a product or service you either perform independent research on the product or just ask for the recommendations. It is very easy to acquire the information because people like to talk about themselves and their experiences in life. They like to share and recommend. People recommend everything - product and services they use and satisfy with. It can be car they drive, car services they use, phone and phone services. According to area manager of Amway India Enterprises of Northest India, "There is no defined set of rules of advertising, it varies from Company to Company. Now a days consumers are of very new generation type of consumers. They prefer personal recommendation more than advertisement." Some of the Direct selling Companies have restored to brand advertizing. The paper aims to find out the preference of the customer in purchasing and the satisfaction they get from the Network marketing business in Assam.

1:4 The objectives of present paper:

- To analyze the customer preference towards purchasing from Network marketing system.
- Information to assess the level of customer satisfaction of this type of marketing practice.

1:5 Methodology :

To study the customer preference to do purchasing from Network marketing, customer satisfaction, brand awareness, price comparison, loyalty of the consumer for the products offered by these Network marketing Companies; an exploratory study through questionnaire was carried out amongst the consumers to collect the primary data. Stratified sample method has been adopted for collecting data (not found in homogeneous group). The sample Companies customers are Amway India Enterprises, Oriflame India Pvt. Ltd., Tupperware India Pvt. Ltd. and Max India Insurance. Secondary data would be collected from the zonal offices of the sample Companies for analyzing the performance of these Network marketing Companies and from the Journals, magazines, books, newspapers, internet source and websites. Research was conducted in the state of Assam with a representative sample size of 650 customers of sample Direct selling Companies through a combination of qualitative and quantitative techniques. SPSS software was used for arriving at various statistical results.

This paper is going to analyze the customer preference in buying from Network marketing. A study has been made among the 650 customers of Health and wellness products, beauty products, Utensil, home care products and personal care products, Insurance products. These 650 customers have been taken as sample from different parts of Assam by stratified sample (not from homogeneous group) method. At present, in India there are 30 Direct Selling Companies doing business. Most of them have originated in Europe or the USA. However, only 19 such Direct Selling Companies are qualified to be the member of the Indian Direct Selling Association (IDSA).Out of these 19 member companies, 15 are operating in Assam and have regional office at Guwahati. Only 4 Companies have been selected on the basis of variety of products, such as Health and wellness, Beauty care And Cosmetics, Kitchenware, Insurance. Out of these 15 Health and wellness Companies 8 have been dealing with Nutrition and food supplement products, only 1 Company has taken as sample from each category accordingly to its highest number of distributors and yearly turnover, in Beauty care ,selection of one sample Company has done out of 4 Companies on the basis of performance, other two Companies are from the categories of Kitchenware, Tupperware is selected on the basis of higher number of distributor and turnover and Max Life Insurance from the service sector, because it is only one Insurance Company who is the member of Indian Direct selling Association that has been selected for the details studyIn Network Marketing business distributors himself or herself goes to the customer house and shares their product. If the distributors convince the customers about their products then the customers would purchase the products. In this way, distributors earn the share of profit. Here in this business if the customers join as a distributor then they also earn the profit from the product and they can expand their business through new joining in their group. When a customer turns into a distributor and sell their products, making their own group, this system is known as" pro-sumer". Producers make money while consumers spend money but over here customers turn into producers to make money while they spend.(Bill Quain,2000). This is the only business where customers turn into distributors and enjoy the benefit of earning profit through this business. According to the WFDSA, consumers benefit from direct selling because of the convenience and service it provides including personal demonstration and explanation of products, home delivery, and generous satisfaction guarantees.

1.6 Findings, A	nalysis and Results	s of the present study are:
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	1.6.1 Age wise variation of the sample customers:							
	18-28	28-38	38-48	48-58	58-68	Total		
	205 (31.530)	316 (48.6)	95 (14.6)	23 (3.53)	11 (1.69)	650		
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(Figures in between brackets are indicating percentage.)

Primary Source:

In this table, it has been shown age wise distribution of the sample customers. In the age group of 18-28years, 31.53% of consumers are found, 48.6% from the age group of 28-38 years, 14.6% are from the age group of 38-48 years ,3.53% from 48-58 years and 1.69% from 58-68 years of age group prefer to purchase from the direct sellers. From this table a conclusion can be made that people from the age group of 28-38 prefer to purchase more from direct sellers.

1.6.2. Sex of the sample customers of the Network marketing sys	tem:
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	male	female	
	350 (53.846)	300 (46.15)	
(Fi	gures in between brackets are	indicating percentag	ge.)

Primary Source:

This table shows that out of 650 customers, 53.846% are male customers and 46.15% female customers are found in Direct selling business.

1.6.3. Educational qualification of the consumer:								
Primary	High	Higher	Graduate	Post	Others	Total		
level	school	Secondary		Graduate				
	leaving	-						
22	7	91 (14)	493	36 (1	650		
(3.38)	(1.076)		(75.846)	5.5)	(0.15)			

1.6.3. Educational qualification of the consumer:

(Figures in between brackets are indicating percentage.)

Primary Source:

The primary data observe that among all levels of educational qualification from primary, High school Leaving, Higher Secondary, Graduate, Post Graduate and others, 75.846% are graduate. It indicates that maximum percentage of consumers of Direct selling are educated and they prefer to buy from Direct sellers.

1.6.4. Marital statu	s of the sample customers of Netw	vork marketing are:
	no	total

yes	no		total		
470 (72.30)	180	(27.69)	650		
(Figures in between breekets are indicating percentage)					

(Figures in between brackets are indicating percentage.) Primary Source:

Consumer are mostly married, 72.30% consumers are married shows on the above table.

1.6.5. Customers of Network marketing are employed or unemployed:

yes		no		total
321	(49.38)	329	(50.6)	650
	(Figures in	betwee	n brackets are indicating po	ercentage.)

Primary Source: The table no.6 shows that 49.38 customers are employed and 50.6% are not employed.

1.0.0.1 he monuny meene range of the consumers of Network Warketing.							
Below10000	10000-30000	Above30000	total				
280	262	108	650				
43%	40.30%	16.61%	100				
Primary Source:							

1.6.6.The monthly income range of the consumers of Network Marketing

This table shows that 43% customers' monthly income is below INR 10,000/,40.30% income range is INR 10,000-30,000/, and 16.61% income range is above INR 30,000. It has been shown that people of lower income group also prefer to purchase from Network marketing.

1.6.7. Where from cu	stomers know about	this marketing system:
1.0	bronnens mile in acour	this maneting system.

News	News Journal Magazine Corporate Personal Sales others					total	
paper	Journar	magazine	Advertisement	sharing	person	oulors	totui
20	2 0 (30)	54	33	439	101	1	650
(3.076)		(8.30)	(5.076)	(67.53)	(15.53)	(0.15)	

(Figures in between brackets are indicating percentage.)

Primary Source:

In India Network marketing is new and such forms of markets do not do product advertisement directly on TV, magazine, newspaper etc. So the question arises how they know about this marketing system .The consumers of primary data source reply that 3.076% know from news paper,0.03% from Journal,8.30% from Magazine,5.076 from Corporate advertisement,67.53% from personal sharing,15.53 from sales person/direct seller,0.15% from others source.It is found that personal sharing or the "word of mouth" has a great impact on the circulation of Network marketing products.

1. 6.8.	What advantage influences con	nsumer to buy from Network	marketing:
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	5	6
Home delivery	demonstration	total
48 (7.38)	602 (92.61)	650

(Figures in between brackets are indicating percentage.) Primary Source:

The above table shows that 92.61% consumers of Network marketing prefer demonstration given by the Direct seller and only 7.38 % prefer to purchase from Direct seller because they like home delivery. 1.6.9. How long the consumer purchase products from Direct seller.(in year)

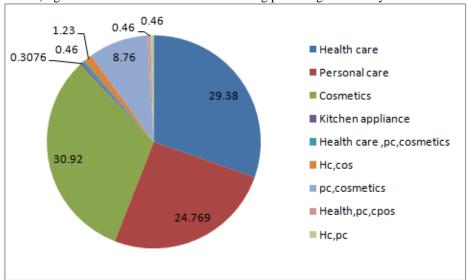
1 year	2year	3year	4year	5year	6year	7year	8year	9year	10years	total
118	349	137	27	16	1	0	1		1	650
(18.15)	(53.69)	(20)	(4.15)	(2.46)	(0.15)		(0.15)		(0.15)	!00%

(Figures in between brackets are indicating percentage.)

Primary Source:

This above chart shows that 53.69% of the consumer like to buy products from Direct seller from last two years (2014-15)1.6.10. The products liked by the customer to purchase from district seller:

Health care	Personal care	Cosmetics	Kitchen appliance	Health care ,pc,cosmetics	Hc,cos	,pc,cosmetics	Health,pc,cpos	Hc,pc
191	161	201	2	3	8	57	3	24
(29.3 8)	(24.76 9)	(30.92)	(.3076)	(.46)	(1.23)	(8.76)	(.46)	(3.69)



(Figures in between brackets are indicating percentage. Primary Source:

The products that the customers buy from Direct sellers are health care, personal care, cosmetics, kitchen appliances etc. which are shown on the table given above. It has been shown that 30.92% customers like to purchase cosmetics product from Direct selling. The above pie diagram shows that consumers like to buy more cosmetics products (green colour) comparing to health care, personal care, kitchen utensil etc.

1.6.11. Monthly expenditure of sample customers on Max Life Insurance in Assam.

The monthly expenditure of the sample customer of Max Life Insurance in Assam are shown on the table given below:

No of the customer 5 1 15 1 11 10 4 3 50 Yearly 12000 18000 30000 36000 48000 60000 84000	Monthly expenditure on insurance	Rs 1000	Rs 1500	Rs 2000	Rs 2500	Rs 3000	Rs 4000	Rs 5000	Rs 7000	total
5	No of the	5	1	15	1	11	10	4	3	50
	Yearly expenditure	12000	18000	30000	30000	36000	48000	60000	84000	

Primary Source:

The sample size of the customer of Max Life Insurance are 50,out of 50 sample customers 5 spend Rs 1000/ per month(yearly Rs12000/) on Insurance, 1 customer spends Rs 1500/(yearly Rs 18000/),15 customers spend Rs2000/,(yearly Rs 30,000/), 11 people spend Rs 3000/(Rs36,000/), Rs 4000 spend by 10 customer (yearly Rs48,000/),monthly Rs 5000/ spend by 4 people ,(yearly Rs 60,000/),and Rs 7000/ spend by 3customer,(yearly Rs 84,000/).These 50 sample customers are the existing 650 sample customers of the present study.1.6.12.Customer preferring to purchase from direct sellers:

	Total			
Quality	not available to open market	no adulteration/hygenic	organic	
621	11	17	1	650
(95.53)	(1.69)	(2.61)	(0.15)	650

(Figures in between brackets are indicating percentage.) Primary Source:

Out of 650 customers 95.53% prefer to purchase from Direct seller because of the quality of the products. 1.6.13. How do the customers of the Network marketing get the products :

		Total
Distributor deliver directly	himself/herselft collect from distributor	
643	7	650
(98.92)	(1.076)	650

(Figures in between brackets are indicating percentage.) Primary Source:

It is another finding from the respondent of sample companies in Assam are that 98.92% customers get the products directly from Direct sellers.Only 1.076% customers go to the distributors to collect their products.1.6.14. The bonding or relationship between customer and distributors of Direct sellers is very strong that 97.84% distributors do not change the existing distributor from whom they buy their products.1.6.15. Do you think that the products of the direct marketing are costlier than the similar products available in the open market?

yes	no	total
71	579	650
(10.92)	(89.076)	100

(Figures in between brackets are indicating percentage.) Primary Source:

It has been shown that 89.076% customers do not think that the price of the products of the Direct selling market is costlier than traditional market, only 10.92% believe that the products are costlier than the products of traditional market products.

1. 6.16. The customers who use a produ	ct exclusively regularly from Direct sellers:
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yes	no	total	
612	38	650	
(94.15)	(5.846)	100	

(Figures in between brackets are indicating percentage.) Primary Source:

It has been shown that 94.15 % sample customers of Direct selling are product loyal, because they exclusively regularly use the products.

1.6.17. Satisfaction of the customers regarding product supply

yes	no	Total
614	36	650
(94.46)	(5.538)	100

(Figures in between brackets are indicating percentage.)

Primary Source:

Another finding has been shown on the table given above that 94.46% distributors are very regular to supply the products to their customers.

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1	.0.	1	о.	

Oriflame	Amway	Other	total
224	64	362	650
(34.46)	(9.846)	(55.690	100

(Figures in between brackets are indicating percentage.) Primary Source:

In cosmetic purchase customers prefer Direct selling products and also the products from other Companies . 34.46% customers purchase from Oriflame India Pvt Limited, and 9.846% purchase from Amway India Enterprisers and rest 55.69% purchase from other Companies. 1.6.19. Sample customers prefer to purchase products of health and wellness from:

Oriflame	Amway	Other	Total
1	222	427	650
0.15	34.15	65.69	100

(Figures in between brackets are indicating percentage.) Primary Source: Customers prefer to purchase health care products from traditional market more than Direct selling market.

1.6.20. Sample customers prefer to purchase products of home care from.

0	riflame	Tupp	erware	Ar	nway	0	thes	Total	
1	0.15	3	0.46	8	1.23	638	98.15	650 /100	

Primary Source:

It is one of the interesting findings of Direct selling is that 98.15% customers prefer to purchase homecare products from traditional market ,very less of them purchase from Amway India Enterprises, Oriflame or Tupperware.

Rs 100-1000	Rs 1000-5000	Rs 5000-10000	Rs 10000-20000
282	262	89	16
(43.38)	(40.30)	(13.69)	(2.46)

(Figures in between brackets are indicating percentage.)

Primary Source:

It is a general myth that in Direct selling business the products are very costly, but from the field survey it has been shown that 43.38% customers are spending Rs 100-1000/ range, 40.30% customers are spending Rs 1000-5000/,13.69% customers' spending Rs5000 -10000/,only 2.46% customers are from Rs 10,000- 20,000/ spending to purchase direct selling products.. Network marketing is a very new marketing system in Assam. This business is completely different from the traditional market. Here, distributors do not have any retail outlet. They go to the customer's house or workplace or customer comes to their place. Here, customers purchase the products after seeing the demonstration given by the distributors, or they can apply the sample of the products, read the all product brochure (pamphlet/booklet) then they buy the products. Now a days customers specially educated customers prefer to buy from direct sellers, the low income range people also purchase from Direct sellers. The information about Network marketing business is transmitted among the customers through personal sharing by the distributors. To purchase the product of Network marketing maximum number of customers like the demonstration given by the distributors, customers prefer to purchase cosmetics to any others product sold in this type of market. Quality is the main reason to purchase from Direct seller, 94% customers agree that they use the products regularly, they are satisfied by the service of distributor, people spend yearly Rs 84000/- on Insurance product also.. These are the observations of the Network Marketing customers in Assam.

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