Chapter - III

STUDY OF URBAN WOMEN IN PUNE CITY

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CHAPTER III: STUDY OF URBAN WOMEN IN PUNE CITY

1. Growth of Pune City:

For a very long time now, Pune has been known as, “the seat of the Peshwas” and as the “Oxford of the East”. Today, however, the city is in “the reckoning’ as a growing business destination and is in fact being looked upon as an “emerging metropolis”, according to a recent survey conducted by the Confederation of Indian Industry (CII) and Indicus Analytics. The survey brought to light some astounding facts and figures. Let us consider them.

Pune’s highest ranking was in the professional education category, where it secured the second place among 36 cities, ranking behind the Number 1 destination, Bangalore. The professional education category assessed cities in terms of MBA and engineering institutes recognized by the AICTE (All India Council for Technical Education), number of students, number of institutes and the number of students in professional education as a share of the population.

After professional education, Pune’s second highest ranking was in the tourism sector, where it secured the sixth place overall, reflecting on the good quality of restaurants and hotels in the city.
There are more malls and multiplexes in store for Pune in the next twelve to twenty four months. The latest study by real estate consultants Knights Frank on the city’s retail scenario indicates that about 30% households have been growing at an average rate of 22% and an additional 26% household are spending between Rs. 50,000 to Rs. 1 lakh on various goods and services. Identifying Mumbai, Delhi, Bangalore and Pune as among the top Indian cities where retail growth is rapidly growing, the study states that the large student population is driving much of this retail activity. While Pizza Hut, Barista and Café Coffee Day operate 5 outlets each in the city, grocery departmental store, Foodworld, plans to expand from the current 6 to 10 outlet over the next year. There are several mega departmental stores, which are expanding their presence in Pune. While Pyramid is planning a much larger mall, “Koncord” on Bund Garden road, many other departmental stores are planning an entry strategy into Pune. The district entertainment tax office received 41 applications for building cineplexes within day’s of being allowed to do so. The 4 screens Inox is already a trendy hangout. More recently we have E-Square, which houses a multiplex together with restaurants and stores. These complexes are altering the city’s landscape.
Real estate in the city is on a spiral and the biggies are flocking: Godrej properties, alone are investing Rs.100 cores in developing homes.

The quality of healthcare is getting better with the Aditya Birla foundation putting up a Rs. 250 crore, 400 -bed hospital at Chinchwad. The Infosys Foundation’s super-specialty building is coming up at Sassoon Hospital and the multi-core Deenanath Mangeshkar Hospital is up and running.

Pune registered a phenomenal 75% growth in IT enabled services, higher than Mumbai. The invasion of the geeks some 40,000 of them today, with the number expected to double this year has seen software turnover rise to Rs. 3000 crores. The city has the best research facilities and the country’s largest private university in the shape of Symbiosis and more foreign students than anywhere else in India. The University of Pune has been awarded a 5 star status by NAAC. Pune is turning into a “knowledge city” and also has the largest number of students from all over India.
The largest truck manufacturer, the biggest pump maker, one of the biggest two-wheeler companies and the world’s largest forging unit are all based in Pune.

The city secured the 10th rank in the communications category, followed by the 15th rank in the private finance, which sought to measure the number of bank accounts to the population and credit to deposits ratio in scheduled and commercial banks.

Pune’s weaknesses were identified in terms of its low ranking in private finance, communications penetration and vehicle ownership ratio.

Pune’s lowest ranking was in the road transport sector where it secured the 29th place. The ranking however reflected the vehicle ownership to population ratio and not the state of road infrastructure.

Conclusion: Pune used to be looked upon as the pensioner’s haven, but the above review enables us to understand the various aspects in which the city is rapidly developing. With spiraling growth in health, knowledge, IT, retail and the mechanical industry the city is poised for further growth and is definitely going to be a business destination to watch out for.
2. Gender Effect On Consumer Behaviour:

As Pune city grows in various areas it is increasingly become a target point for marketers in terms of a lucrative market for their products. Thus the people of Pune city gain importance in the eyes of marketers. This study focuses on Women of Pune City as consumers for the various products of manufacturers and Marketers. Here let us see whether consumer behaviour of men and women is different. Does gender affect consumer behavior? It has been well documented that males and females can differ in traits, attitudes and activities that can affect consumer behaviour.¹ There are a number of differences between the sexes in their consumer behaviour. In relation to advertising and consumer decision-making, females are more likely to engage in a detailed, thorough examination of a message and make extended decisions based on product attributes, whereas males are selective information processors, driven more by overall themes and simplifying heuristics.² Males tend to be more sensitive to personally relevant information (consistent with agentic goals), and women pay attention to both personally relevant information, and information relevant to others (consistent with communal goals).³ Whereas men are likely to use specific hemispheres of their brains for certain tasks (the right side of their brains for
visual and the left side for verbal), women use both hemispheres of their brain for most tasks. Finally men and women differ in the symbolic meaning that they attach to products and services. Women are more likely to have shared brand stereotypes for fashion goods, whereas men are more consistent in their images of automobiles. Men also tend to have more positive attitudes and higher levels of involvement towards high-tech products than women. Men are more likely to base these decisions on software, prior experience, and reputation, whereas price is more critical for women. Males are more likely to consult computer magazines and rely on prior knowledge, and females use the shopping experience as the primary means of collecting information.

A common stereotype is that females enjoy shopping more than males and see it as a pleasurable, stimulating activity and a way of obtaining social interaction. Men, on the other hand, view shopping in functional terms (as a way of acquiring goods) and regard it as a chore, especially if they hold traditional sex role stereotypes. These differences extend to holiday gift shopping too. Finally, men and women tend to exhibit different eating patterns. In particular, women are more likely to engage in compulsive eating—making up for deficiencies such as lack of social contact or depression by eating.
Thus a lot of research studies have proved that gender does affect consumer behaviour and marketers do change their marketing communications depending upon whether the targets are males or females. Here target would mean either consumer/buyer or decision maker. A research study showed that 41% of the primary decision makers for interior designs are females, thus Glidden introduced Dulux paints with more colourful and stylish packaging to attract this market. Computer companies are looking beyond their traditional male markets to appeal to the increasing number of female users. Women have even surpassed men in the purchase of athletic shoes.

The present research works focuses on consumer Behaviour of Women in Pune City.

3. **Effect Of Advertisements Carrying Sales Promotion Messages On Consumer Attitudes:**

Attitude represents what we like and what we dislike. Usually we do the things that we like to do and avoid doing things that are disliked. Holding a favourable attitude towards a product is almost always an essential prerequisite in order for consumers
to hold a favourable purchase or consumption intention related to the product. If consumers don’t like a product they will take their business elsewhere. However attitude towards the product represents only part of the attitude that influences consumer behaviour. Consumer behaviour is influenced by the consumer’s attitude towards the company or corporate image of the company, attitude towards other types of brand associations like logo, symbol, product endorsers, attitude towards retailers influence when they (the consumers) shop. Thus a consumer’s attitude towards an advertisement of a company for a product with or without a sales promotion scheme is a combination of the above attitudes. The effectiveness of an advertisement is determined by the attitude that the consumer has towards it.

**Attitude Formation:**

Attitudes are based on beliefs. Beliefs can be defined as ‘subjective judgments about the relationship between two or more things. Beliefs are based on knowledge. What you have learned about the product determines what you believe about the product. Understanding a product’s image in the eyes of the consumer means understanding the consumers’ beliefs about the product. Example a consumer sees an advertisement
carrying a sales promotion message of a new restaurant carrying a discounted price during its opening week. He finds it interesting and reads it more carefully. Based on the information given in the advertisement he becomes more interested. It looks as if it is a place that would provide an enjoyable dining experience without taking a major bite out of the wallet; at least it is affordable during the first week. The consumer makes mental notes to himself/herself to dine at the restaurant. In this example the consumer's attitude towards the restaurant is formed on the basis of a commercial which is not always the most reliable source of information. The consumer has not seen the restaurant, felt its ambience or spoken to anyone who has eaten there. His attitude about the restaurant is based on his beliefs about the restaurant's cuisine, atmosphere, prices and location leading him to believe that it is the type of place that he would like to visit.

Attitudes are not formed on beliefs alone. Attitudes are also influenced by our feelings towards the attitude object i.e. product advertisement etc. Feelings can be defined as an effective state (such as a current mood) or reaction (such as feelings experienced during product consumption or processing an advertisement). Feelings may be positive (feeling happy and satisfied) or negative (feelings of disappointment,
frustration, anger). They may be overwhelming (like a virtual death experience) or non existent (such as taking a vitamin pill).

Experiences induce feelings. Consumption experience induces feelings. Some experiences are liked for their ability to induce certain positive feelings while others are disliked because of their ability to induce negative feelings. Even for products whose consumption is relatively free from emotion (eg the plastic garbage bag), feelings in the form of frustration and regret may be experienced if the product fails to perform properly. (The garbage bag that bursts leaving a mess to be cleaned up) Consequently these feelings may influence the consumers post consumption evaluations. Consumers are more satisfied when consumption is accompanied by positive feelings and less satisfied when it is accompanied by negative feelings. This in turn leads to favourable or unfavorable attitude formation.

Feelings experienced when consumers process advertising messages also influence satisfaction and hence attitude. Some advertisements may amuse us. Other advertisements may annoy us, such as when they wear out their welcome because they have been repeated too often. Just as feelings experienced during consumption determine consumers’ post consumption
Attitudes towards the advertised products are more favourable after viewing an advertisement that evokes positive feelings. Conversely, advertisements that evoke negative feelings may cause consumers to hold less favourable product attitudes.

Thus attitudes are influenced by beliefs as well as feelings. Further attitudes are not carved out of stone. They are changeable. How easily attitudes change depends upon their resistance. Attitude resistance represents the degree to which an attitude is immune to change. Some attitudes are highly resistant to change. Others are more malleable. Attitude resistance depends upon how strong a foundation the attitude is built upon. If consumers have responded to an advertisement carrying sales promotion message, which has left them feeling cheated, changing this attitude towards the same company/product or other such messages may be more difficult than changing an attitude that was built based on someone else’s experience about the same message. Thus direct experience with the attitude object leads to an attitude that is more resistant to change than an indirect experience with an attitude object.
Thus attitudes are built on beliefs and feelings, which are based on experience. Further they are subject to change. Give below are certain experiences experienced by the respondents interviewed by the researcher resulting in them experiencing a change in attitude towards advertisements carrying sales promotion messages.

Out of the total respondents interviewed 36.3% of them had at least one previous bad experience when having responded to advertisements carrying sales promotion message, which led to them buying the product. Some of the negative experiences are as under:

1. One respondent was attracted to an exchange scheme of a T.V., which was giving a new T.V. in exchange for an old one at a specific price only during the Diwali period. The respondent exchanged her old T.V for the new one. But after the Diwali period the price of the new T.V. remained the same even after the withdrawal of the scheme. Thus she felt cheated, as she felt that she had given away her old T.V. for free. Ever since she is more cautious when responding to such messages.
2. One respondent responded to an advertisement selling an inverter at a discounted price. It was only after one month of purchase that she received a letter from the company stating that there would be an extra servicing charge on the inverter amounting to Rs 1,500/- p.a. Ever since she keeps looking for any hidden costs.

3. One respondent accepted a free credit card offer made to her by the company, only to realize that the company had billed her during the second year without offering her the option to give the card back.

4. One respondent had accepted a free D.mat account offered to her. After two years the woman was sent a letter stating that the D. mat account operating charges for the current year amounting to Rs 600/1250/ 3750 under three schemes were payable by her, failing which her account would be frozen.

5. One respondent bought the reliance WLL phone under the 'Dhirubhai Ambani Pioneer Offer' in which she would get a WLL phone on down payment of Rs 21,000/- This 24,000 included the phone and free calls of 400 minutes per month for the next 3 yrs. This lady felt majorly cheated when after mere six months of purchase
the same phone for which she had paid Rs 24,000/- was available to anyone who could afford to pay Rs 500/-.

42.6 % of the respondents interviewed had a positive experience with such schemes. Some of the positive experiences are as under:

- A sales promotion scheme of Peter England Shirts: three shirts for Rs 999/- was one that gave a lot of satisfaction to the customers. As post scheme the price of each shirt ranged between Rs 500/- and Rs 700/- each.

- A one year subscription of the magazine “Business Week” resulted in a free gift of a watch or bag. This was a satisfying offer, and the respondent is happy and always on the look out for such schemes.

- A very interesting scheme offering membership of a club on a monthly payment of Rs 1,795/- was also found most satisfying.

Thus the attitudes of the respondents who responded to sales promotion messages definitely changed, towards advertisement carrying sales promotion schemes, depending upon their previous experience on the
purchase of products through advertisements carrying sales promotion messages. Respondents who had a positive experience look out for such schemes and believe they have benefited. They are more positive in attitude towards such schemes. Respondents who have had a previous negative experience, advice caution when approaching such schemes. These respondents were definitely negative when asked how they would respond to future sales promotion messages. These respondents were of the view that a good amount of study of the scheme is required, especially if the product involved is expensive and the amount involved is large. They have also specifically asked the consumer to probe into anything that is offered free, for inevitably, in their experience, somewhere or the other, in some way or the other, the consumer has to pay for everything. According to them various angles of the scheme should be considered. Responding to sales promotion scheme and their experience from the scheme changed the attitude of these respondents towards such schemes for the negative, especially in terms of consumer satisfaction, brand loyalty and ethics of marketing.
Respondents who agree that advertisements carrying sale promotion messages lead to satisfied consumers. This statement is based on their previous positive experience with such message.

Respondents who disagree that advertisements carrying sale promotion messages lead to satisfied consumers. This statement is based on their previous negative experience with such message.

Respondents who had no opinion to offer on this issue.

(Graph 3.1 – Attitudes--Consumer Satisfaction)

The above is a graphic depiction of the percentage of respondents who agree disagree and have a neutral view on the statement that “Advertisements carrying sales promotion messages lead to satisfied consumers”.

Graph 3.2 depicts the percentage of respondents who agree, disagree, and have a neutral view on the statement that advertisements carrying sales promotion messages are ethical.

(Graph 3.3—Attitude—Brand Loyalty)

Graph 3.3 is a depiction of the percentage of respondents who agree, disagree, and have a neutral view on the statement that advertisements carrying sales promotion messages lead to brand loyal customers.
4. Effect of advertisements carrying sales promotion messages on decision making by women Consumes:

A decision, in general terms, means the selection of an option from two or more alternative choices. In other words, for a person to make a decision, a choice of alternatives must be available. When a person has a choice between making a purchase and not making a purchase, responding to a sales promotion message or not responding to a sales promotion message, choosing between brand X and brand Y, then he is in a position to make a decision. Experimental consumer research has revealed that providing consumers with a choice when there was originally none can be a very good business strategy, one that can substantially increase sales. This is exactly what advertisements carrying sales promotion messages do. They provide the consumer with a choice of buying a product at a discounted price during a particular period or at the full price after the expiry of the period of time. Thus advertisements carrying sales promotion messages are a marketing strategy designed to substantially increase sales and hence do affect purchase decisions.

Not all consumer decision-making situations require the same amount of search. Some situations require extensive problem
solving where as others require limited problem solving and still others can be classified as routinized response behaviour. In fact there are certain situations that do not require any search at all. Here let us see which situations require how much amount of search effort by consumers and how advertisements carrying sales promotion messages in fact affect the decision making process.

**Routine Problem Solving:**

When consumers buy a brand they have purchased before, it usually involves little or no information seeking and is performed quickly. Consumers are brand conscious and tend to buy in a habitual, automatic and unthinking way.

**Limited Problem Solving:**

When consumers buy a new brand in a familiar product category, it usually involves a moderate amount of information seeking and time in choosing.
Extensive Problem Solving:

When consumers buy in an unfamiliar product category, it usually involves the need to obtain substantial information and a longer time to choose. They must form a concept of the new product category and determine the criteria to be used in choosing a brand.

A consumer decision whether falling into the routine problem solving category, limited problem solving category or Extensive problem solving category has to consist of four basic types of activities in the process of purchasing. These four steps are: 1. Problem Recognition 2. Information search and evaluation. 3. Purchase Decision and 4. Post Purchase behaviour.

The assumptions underlying this and other decision-process approaches to consumer behaviour seem to be the following:

- Two or more alternatives exist, so that a choice must be made by the consumer.

- Consumer evaluative criteria facilitate the forecasting of each alternative’s consequences for the consumers goals or objectives.
- The consumer uses a decision or evaluative procedure to determine the chosen alternative.
- Information obtained from external sources and/or memory is used in the application of the decision rule or evaluative Procedure.¹⁷

However all purchase decisions are not made through a pre-purchase decision process. There are some purchase situations in which the consumer may not have any previous stored information, or the information is not retrievable or she may not make an external search. ¹⁸ Thus some purchases may be made through processes other than a pre-purchase decision process. They can occur out of necessity (such as allocation of income within certain categories of expenditure, food, housing, medical care); they can be interlocked with other purchases (like purchase of gasoline, repair services and insurance being interlocked with the purchase of an automobile) they can result from preferences acquired during childhood (such as food preferences and store choices); They can result from conformity to group norms or imitation of others (such as adoption of smoking behaviour among teens); they can be made on the basis of various surrogates (such as price, packaging, manufacturers' reputation, or free gift with the product); They
can even occur on a more superficial basis (such as selecting a brand on the basis of convenience of the shelf height).**

When questioned about the impact of advertisements carrying sales promotion messages on the decision making process 64.5% of all women interviewed said that in any decision making process, if they came across a sales promotion scheme that gave them more value for money they would definitely go for it, even if it meant changing brands. In fact 58.2% of the women interviewed wait for the annual sales at places like Pantaloons, Kala Niketan etc or the yearly “Poonam Sarees” sales, so that they can make their purchases. Thus advertisements carrying sales promotion messages do affect the purchase decisions of the women in Pune City.
Respondents who look out for Advertisements Carrying Sales Promotion Messages for making Purchase Decision

Respondents who do not look out for Advertisements Carrying Sales Promotion Making messages for making Purchase Decisions

Respondents who were neutral on this issue

31%

65%

16.00%

26%

□ Respondents who consider Advertisements carrying Sales Promotion Messages while making Purchase Decisions

□ Respondents who do not consider advertisements carrying Sales Promotion Messages while making Purchase Decisions

□ Respondents who were neutral on this issue

(Graph 3.4—Purchase Decision)

(Graph 3.5—Purchase Decision)

(Graph 3.4 and 3.5 are a depiction of the percentage of respondents who look out for advertisements carrying sales messages.)
promotion messages and consider such messages while making purchase decisions).

Thus Advertisements carrying sales promotion messages provide consumers with a choice where none may exist. That of buying the product for a better value during the duration of the scheme, or for a lesser value after the expiry of the scheme. 64.5% of the respondents interviewed said that they consider advertisements carrying sales promotion messages while making the purchase decision where as 58.2% of the respondents said that they actually look out for Advertisements carrying Sales Promotion Messages. Thus advertisements carrying sales promotion messages effect the purchase decisions of urban women.
5. Effect of Advertisements carrying Sales Promotion Schemes on Lifestyles of Women in Pune City:

SOCIAL CLASS AND LIFESTYLE

1. Social Class: Definitions:

- Social class can be defined as “a relatively permanent and homogeneous group/strata in society which differ from one another in their status, wealth, education, possession, values, beliefs and attitudes etc”.20

- Social Class has also been defined as “Relatively permanent and homogeneous divisions in a society into which individuals or families sharing similar values, lifestyles, interests, wealth, status, education, economic positions and behaviour can be categorized.”21

- Social Class is defined as “The division of members of a society into a hierarchy of distinct status classes, so that members of each class have relatively the same status and members of all other classes have either more or less status.”22
An individual belongs to a social group based on his social standing. Social class of an individual in turn may be dictated by factors like educational achievements, occupation, income and wealth, besides ownership of assets. It has been researched by marketers that members of a particular social class behave in a consistently similar manner as far as their preferences, purchases, consumption and exposure to media are concerned. Likewise different social classes exhibit characteristically different behaviour pattern in relation to the above. So a social class consists of a group of people who have approximately an equal position in society. The positions may be achieved or ascribed. And it is possible to move upward from a lower social class membership to a higher social class. It is important to stress that social classes are not formal groups with a strong identity but rather loose collections of individuals with similar life experiences.
Little agreement exists among sociologists on how many distinct class divisions are necessary to adequately describe the class structure. Most early studies divided the organization of specific communities into five or six class social structures. However other researchers have found nine, four, three and even two class schemas suitable for their purposes. The choice of how many separate classes to use depends upon the amount of detail that the researcher believes is necessary to explain adequately the attitudes and behaviour under study.

Although most behavioural scientists tend to agree that social class is a valid and useful concept, no general agreement exists on how to measure it. To a great extent researchers are uncertain about the underlying dimensions of social class structure. To attempt to resolve this dilemma, researchers have used a wide range of measurement techniques that they believe give a "fair" approximation of social class. Systematic approaches for measuring social class fall into the following broad categories: Subjective measures, reputational measures and objective measures of social class.
Subjective Measures:

In the subjective approach to measuring social class, individuals are asked to estimate their own social class positions. Typical of this approach is the following question:

Which one of the following categories best describes your social class:

1. Upper Upper
2. Middle Upper
3. Lower Upper
4. Upper Middle
5. Middle Middle
6. Lower Middle
7. Upper Lower
8. Middle Lower
9. Lower Lower

The resulting classification of social class membership is based on the participants self-perceptions or self image. Social class is treated as a “Personal” phenomenon, one that reflects an individual’s sense of belonging or identification with others.
This feeling of social group membership is often referred to as “Class Consciousness”.

Reputational Measures:

The reputational approach for measuring social class requires selected community informants to make initial judgments concerning the social class membership of others within the community. The final task of assigning community members to social class positions, however, belongs to the trained researcher.

Sociologists have used the reputational approach to obtain a better understanding of the specific class structures of communities under study. Consumer researchers, however, are concerned with the measurement of social class to understand markets and consumption behaviour better, not social structure. In keeping with this more focused goal, the reputational approach has proved impractical.
Objective measures:

In contrast to the subjective and reputational methods, which require people to envision their own class standing or that of other community members, objective measures consist of selected democratic or socioeconomic variables concerning the individual(s) under study. These variables are measured to questionnaires that ask the respondents several factual questions about themselves, their families, or their places of residence. When selecting objective measures of social class, most researchers favour one or more of the following variables: occupation, amount of income and education. To these socioeconomic factors, they sometimes add geo-demographic clustering data in the form of zip-code and residence-neighborhood information. These socioeconomic indicators are especially important as a means of locating concentration of consumers with specific social-class membership.

Objective measures of social class fall into two basic categories: Single variable indexes and composite-variable indexes.
Single-variable indexes:

A single-variable index uses just one socioeconomic variable to evaluate social-class membership. Some of the variables that are used for this purpose are discussed next.

- **Occupation**: Occupation is widely accepted and probably the best documented measure of social class, because it implies occupational status. The importance of occupation as a social class indicator is dramatized by the frequency with which people ask others that they meet for the first time, "What do you do for a living?" The response to this question serves as a guide in "sizing up" (i.e. evaluating and forming opinions of) others.

- **Education**: The level of a person’s formal education is another commonly accepted appropriation of social class standing. Generally speaking, the more education a person has, the more likely it is that the person is well paid (i.e. has a higher income) and has an admired or respected position (i.e. high occupational status).

- **Income**: Individual or family income is another socioeconomic variable frequently uses to approximate social
class standing. Researchers who favour income as a measure of social class use either amount or source of income.

Composite-Variable Indexes:

Composite indexes systematically combine a number of socioeconomic factors to form one overall measure of social-class standing. Such indexes are of interest to consumer researchers because they may better reflect the complexity of social class than single variable indexes.

Some of the more important composite indexes are the Index of Status Characteristics and the Socioeconomic Status Score

Index of Status Characteristics:

A classic composite measure of social class is Warner’s Index of Status Characteristics (ISC). The ISC is a weighted measure of the following socioeconomic variables: occupation, source of income (not amount of income), house type and dwelling area (quality of neighborhood).
Socio-economic Status Score:

The United States Bureau of the Census developed the Socioeconomic Status Score (SES), which combines three basic socioeconomic variables: occupation, family income, and educational attainment. 26

In the present research work the respondents belonging to the same social classes have shown a similarity in their attitudes towards advertisements carrying sales promotion messages. In this study the researcher has interviewed women from the middle strata of society. The researcher has used the subjective measure of measuring the social class.

Social Mobility:

Social mobility refers to the movement of an individual or household from one social class to another. In some cases, individuals can rise to a higher level of status. This \textit{upward mobility} is usually achieved by educational or occupational achievement. For example a lower or middle class individual can take advantage of educational opportunities, particularly a college education, to facilitate entry into higher status occupations. Similarly excelling in a particular
occupation can lead to rewards and higher status. For example a mechanic who starts his own shop and is successful will move on to a higher level of social standing. In India the size of the Middle class has been exploding due to increases in international trade, which makes affordable goods more available; global communications, which show consumers what they have been missing; dual-career families, who have greater income; and the need for professionals (managers, accountants, bankers) which growing economies demand. Further the entry of multinational firms has further increased the demand for professionals.

Even though in traditional India a person’s educational and occupational opportunities and therefore his social class are primarily determined by inheritance, this inherited structure is not so rigidly followed in Urban India; and the socioeconomic upward mobility does exist.

Even when upward mobility is achieved, an individual’s behaviour can still be heavily influenced by the former class level because the behaviour associated with the social class in which we grew up were strongly learned. This has been called the “Beverly Hillbillies” Phenomenon.
Downward Mobility: is moving to a lower class. Rising inflation, decreasing interest rates, privatization policy of the government, decreasing job opportunities are the main factors responsible for this phenomenon.

Downward mobility creates disappointments and disillusionment. There is a constant struggle to provide for the family, fight off depression, and maintain a sense of honour. Sometimes acquisitions and consumption can serve the purpose of protecting one’s self worth. For example, one might buy a new truck or other item to feel good about one’s self worth. Alternatively downward mobility can lead to a loss of possessions, such as a prized car or home, or a decrease in consumption because people spend less on less important items.

1. Life style (Meaning and Definitions)

- “Lifestyles are consumers’ modes of living as reflected in their attitudes, interests and opinions.”

- Lifestyle refers to a pattern of consumption reflecting a person’s choice of how he or she spends time and money.
In an economic sense, one’s lifestyle represents the way one has elected to allocate income, both in terms of relative allocation to different products and services, and to specific alternatives within these categories.\(^{32}\)

- Lifestyles are manifestations or actual patterns of behaviour. In particular, they are represented by a consumer’s activities, interests and opinions. What one does in one’s spare time is often a good indicator of one’s lifestyle.\(^{33}\)

**Methods of measuring lifestyles:**
Various researchers and marketers have devised various methods of measuring lifestyles. Some of them are as under:

**AIO Inventories:** The most common method of measuring life styles is to develop an inventory of activities, interests and opinions (an AIO inventory). Marketers have developed two types of AIO Inventories.

1 Generalised AIO Inventory: This is one that can be applied across product categories and identifies broad
segments such as homemakers, sports enthusiasts, fashion conscious consumers etc.

2 Product Specific AIO Inventory: Is specific to a product category for example a life style inventory to describe Internet users, club user, purchasers of new personal care products or more generally users of high tech products.

An example of product specific AIO inventory is one developed by a manufacturer to identify those most likely to buy new personal care products. A group of lifestyle characteristics that were relevant to the purchase of personal care appliances was determined from focus group interviews with recent purchasers of these items. A sample of women were then asked to rate themselves on these characteristics. Women were then divided into those who were among the first to purchase new personal care appliances versus those who purchased later.

A local example of a product specific AIO inventory is the one developed by the promoters of “Le Royal Residency Club” in order to identify the customers who were most likely to respond to their sales promotion scheme promoting
membership for their club. They identified the following characteristics of the target audience:

1) Middle income group people who have their own homes and their own cars.

2) Educated employed like teachers, doctors lawyers

3) Upwardly mobile young couples, both working, looking for a better lifestyle for their children.

4) Well to do older couples looking for an affordable better lifestyle.

Based on the above characteristics various slogans were released targeting the various segments into responding to the sales promotion scheme. The scheme was a thundering success as it resulted in an increase in membership by almost 650 members in only 15 days.
Value and Lifestyle Surveys:

Another approach to measuring lifestyles is to conduct consumer surveys to identify consumer activities interests and opinions, and then to develop lifestyle categories on this basis.

Research Findings Relating to effect on Lifestyle:

People hailing from the same socio-economic class (SEC) may follow different lifestyles. For example someone who wishes to ‘belong’ will wear conservative clothes, will spend considerable time with family and friends, will participate in social activities. In contrast, an ‘achiever’ has an active personal life and is likely to participate in competitive sport with an aim at winning. On the other hand you may have people from different socio economic classes with similar lifestyle characteristics. For example a food company may identify a dieter segment of population, which spreads across a number of socio economic classes. Because of this, marketers must device methods to measure lifestyle, and a number of them have been devised. Methods like the Generalized AIO Inventories, Product Specific AIO Inventories and Value and Lifestyle Surveys (VALS)
However one thing very important regarding lifestyles is that, lifestyles are always changing. Consumption patterns that were viewed favourably during one life phase may be laughed at or sneered at a few years later. Furthermore, new lifestyle trends develop every day. For example, any AIO Inventory developed today would probably identify a health conscious segment, an environment conscious segment and also an ethical and socially conscious segment.

As has already been researched and stated above that people from different social classes may have the same lifestyle and people from the same social class may have a different lifestyle. Also lifestyles are constantly changing and there is social mobility both upwards and downwards. Thus lifestyle and social class are both dynamic variables and a person may shift from one to another depending upon a change in various factors like income, education, occupation, activities, interests and opinions. Further, there is a general tendency among human beings to aspire for growth and thus move towards a better lifestyle and upward social mobility.

All respondents of this research study were unanimous in their opinion that they definitely wanted to have all the comforts that city life provides if they could afford them. (Some would
even compromise a little on necessities in order to have the comforts of life. And these comforts could be got by using all the latest available products and that they would definitely like to have products like washing machines, microwave ovens, mixers and grinders, etc if affordable; as they make life easier. The women interviewed were also of the opinion that the higher strata of society take all such equipments and products for granted. Having a well furnished home full of all such equipments was a status symbol and the lifestyle definitely changes if you have all such products that make life easier and this gives more time to the woman either for herself or other matters, and this definitely changes the lifestyle of the woman. All human beings aspire for more and the respondents interviewed by the researcher were no exception.

The question asked, “would you buy a durable household item offered in a sales promotion scheme, like a T.V. on a discounted price (only up to a certain date)?”, received a mixed response from the respondents. 75% of the women respondents said they would definitely look into the scheme as they did desire to have a second T.V. in the house. 20% of the respondents said they would ignore the scheme as they thought two T.V’s a waste and 5% of the women said that they had already bought
under the said scheme, and would definitely respond again in a similar fashion.

70% of the respondents said that response to such messages had changed their lifestyle. 47.3% of the respondents said that such messages had led to them purchasing on credit and hence led to a raise in their Lifestyles. According to them these schemes have had an effect on their lifestyles. Specially the low finance available for cars, which has enabled them to have a car of their own. Also schemes like the new monthly Installment schemes promoted by Clubs like Le Royal Residency Club and Corinthian Club, which has enabled them to get club membership at an early age which would have otherwise been impossible to achieve. These schemes have enabled quite a few families to get membership of a Club, or a car in the family, which was previously beyond their reach.

In conclusion it can be said that the response to sales promotion scheme is very large from women of Pune city, and such schemes do affect the lifestyles of women.
Graph 3.6 is a depiction of the percentage of respondents who agree disagree and have a neutral view on the statement that “Advertisements carrying sales promotion messages affect the lifestyle of the consumers”).

(Graph 3.7—Lifestyles—Credit Purchases)

(Graph 3.7 is a depiction of the percentage of respondents who agree disagree and have a neutral view on the statement that
Advertisements carrying sales promotion messages have led them to undertake credit purchases.)

70% of the respondents agreed that Advertisements Carrying Sales Promotion Messages affect their lifestyles. Further 47.3% of the respondents agreed that such messages led them to credit purchases, which in turn led to a change in their lifestyles. Thus the lifestyles of urban women are affected due to advertisements carrying sales promotion messages.

6. Ethical Standard* in Advertising and Deceptive Advertising:

First let us understand exactly what is meant by Deceptive advertising. A useful definition that helps us understand how deception in advertising may be evaluated is as follows:

If an advertisement (or advertising campaign) leaves the consumer with an impression(s) and/or belief(s) different from what could normally be expected if the consumer had reasonable knowledge, and that impression(s) and or
belief(s) is factually untrue or potentially misleading, then deception is said to exist.\(^3\)

On the basis of the above definition three types of deceptive advertising may exist. First the outright lie occurs when a claim is made that is completely false, even from the objective viewpoint. That it is impossible for the consumer to achieve the claimed benefit. Second, the advertiser may be guilty of claim-fact discrepancy, in which a claimed benefit of the advertised product must be qualified in some way for it to be correctly understood and evaluated (but this is not done in the advertisement). For example when continental airlines advertised low fares in Europe in 1993, the advertisement was misleading because the fares applied only to a limited number of seats, thereby creating a false impression in the minds of the consumers.\(^5\) So many of the mobile telephone advertisements that talk of free roaming give the impression that the roaming service is free. However the advertisement is misleading as only the start of the service is free and there after all roaming charges are applicable. Third, the advertiser may deceive on a basis of claim-fact interaction. That is the advertisements claim interacts with the accumulated belief and attitudes held by consumers in such a way that they are misled or deceived by
it. For example, Miss Sakshi Tanvar, ‘Parvati’ of “Saas Bhi Kabhi Bahu thi” who plays a very morally upright character, in the television serial; when she endorses a product the consumers may perceive it to be the truth even though in real life this may not be the case. This was the specific reason for her being chosen by Le Royal Residency Club to endorse their new membership scheme.

Thus deception may occur in a number of ways. Today is the era of increased competition and no organization can afford to collect a negative image, and bad goodwill. Thus, social and ethical responsibilities of business have become burning issues of the modern day competitive world. Many companies are trying to do the right thing by incorporating ethical standards. However, corporate ethics are very difficult to define and discuss because they are related to individual philosophies and values. Nevertheless, there must be an ethical base for making marketing decisions. The problem faced here is determining the ethical base. While there are a number of theories that are relevant to marketing and consumer behaviour, we can examine two basic approaches in use to deciding the morality of a particular decision or action.
One approach uses relative standards (also known as situation ethics or speculative philosophy) in which the correctness of an action depends upon the specific circumstances involved. In this view ethics are subjective, situational, culturally determined and autonomous; they are developed by people on the basis of human experience. There are two forms of situational ethics: Utilitarianism, which looks at the consequences of an act to decide whether it is morally right, and Intuitionism, which uses an individual’s conscience to decide whether an act is ethical. The first approach that is Utilitarianism, strives to achieve the most good for the most number of people and the second approach that is Intuitionism strives to satisfy the individual’s own feelings about what is right and wrong. The problem with these two approaches is that there may be little agreement amongst people as to what is the morally correct thing to do. Also decisions may appear to be arbitrary due to different situations. Moreover there is uncertainty about the moral correctness of the decision because of changing values over time.

A second approach uses absolute standards (also known as moral idealism or moral revelation) in which the correctness of an action depends upon permanent, rigid, universal rules
or moral ideas, which are to be, applied whatever the circumstances. The bible provides the basis for the Judeo-Christian values by which most people in the United States resolve moral dilemmas in using absolute standards. This is the approach recommended by most moral philosophers today. It is upon such universal's that a business's, marketer's and consumer's ethical philosophy must be built.

Desiring absolute standards of ethics and having them are two different things. It would be ideal to have Absolute standards of ethics in advertising. But would this lead to success in business? The problem arises because advertising does, not only, not carry the judicial truth but it also does not carry the commercial truth, and a lot of deception is undertaken by the advertisers. This is more so in advertisements that carry sales promotion messages. Most of these messages carry one or the other of the above-mentioned types of deception. This leads to the analysis of the publicized zero interest loans that are offered for purchase of a range of products, ranging from consumer durable products like washing machines and microwave ovens to cars and motorcycles and flats too. Here below are brought out all the hidden costs in such sales promotion schemes:
7. The 100% Truth Behind Your Zero-Interest Loan.

Goods ranging from TV sets to cars are now offered against “zero-interest” loans. But, in fact, any moneylender who doesn’t charge for a loan would soon be out of business. The “0%” interest is more than made up for in other, not-so-obvious, ways. How does it work?

**No discounts.** A product bought with borrowed money will cost more, since, in such transactions, most shops won’t offer you discounts. It’s the lender who gets the discount. That helps make up for the “zero interest.”

**Processing fee.** You may not be taken aback by a Rs 500 processing fee for a fridge. But that’s an additional cost—and it’s far from zero!

**Dealer buy-down fee.** When personnel from the Consumer Education and Research Society (CERS), Ahmedabad, wanted to buy a TV set with a “0%” loan they were asked to pay a special Rs.250 “dealer buy-down fee.” While such a fee may not always be charged, it’s another example of how customers make up for the “zero interest”.

**Delivery charges.** You may be asked to pay for moving your purchase home—but with ready cash.
The experts compute. CERS (Consumer Education and Research Society) calculated that they were actually paying almost 10 percent interest for that TV set. And Intelligent Investor magazine reckoned likewise for a Ford Ikon car bought with a Rs. 2.4 lakh 0% loan (40% of its Rs. 6 lakh price). The “hidden interest” on the loan amount was “a cool 22 percent.”

New rule. The Reserve Bank of India now requires lending institutions to inform customers about the actual costs of “0%” loans. So ask the lending institution’s representative—normally present in the shop—to clarify this, and you’ll know the true price of borrowing.39

Another very common form of deception of consumers is the post card scheme in which consumers receive a post card promising cash prizes free vacations or expensive cars. Usually with the announcement: “Congratulations, you are a guaranteed winner”40 Once consumers contact the company they are subjected to intense selling efforts and pressured to buy worthless or unneeded items. A number of such schemes are annexed with this research.

Advertisements carrying sales promotion messages usually talk of giving something more to the consumer. In most of
these one or the other type of deception mentioned above exists. Furthermore, such advertisements also encourage deviant buyer behaviour.

8. Deviant buyer behaviour:

Consumer behaviour is said to be deviant behaviour when it is either unexpected or not sanctioned by members of the society. Such behaviour may be problematic to the consumer and/or to the society in which the consumer operates. Deviant consumer behaviour occurs with the act of how, whether and how often consumers purchase or acquire the product. There are various types of deviant buyer behaviour. But the type that is further instigated by Advertisements carrying sales promotion messages is “Compulsive Buying”. Compulsive buying is a problem faced by individuals in which they buy compulsively. When buying becomes compulsive, the goal shifts from obtaining utility from the purchased item to achieving gratification from the purchasing process itself. Compulsive buying is chronic, repetitive purchasing that becomes a primary response to negative events or feelings. It becomes very difficult to stop and ultimately results in harmful consequences to the
individual and/ or others. Compulsive buying is undesirable because it has severe consequences such as amassing huge amounts of debt that are difficult to retire and feelings of remorse, lowered self esteem, and weakened interpersonal relationships. "Shopaholics", are addicted to purchasing and use it as a fix to offset emotional deprivation. And when they are confronted over their habits, they will often switch to another type of chronic destructive habit such as overeating, workaholism, or overexercising.

Studies show that 10% of the American population can be classified as "Hard core shoppers" who shop for shopping sake rather than to fulfill real needs. One factor facilitating the process is the easy availability of credit cards. It is probably no coincidence that there has been a rapid growth in bankcards issued during the rise in the problem of compulsive consumption. One consumer was even able to obtain 1199 different credit cards to win a bet with a friend. The result of easy credit can be staggering debt. The typical client of one of America's largest non profit credit counseling services is 35 yrs old, has 4 kids, makes $1,680/- a month and owes a total of $16,045 in credit card debts.
Compulsive buying is more than an annoying habit. Its financial, emotional and interpersonal consequences can be devastating. Some compulsive buyers spend roughly 50% of their income on purchases. To finance their buying habits, compulsive buyers rely extensively on credit cards and have significantly more cards than the general population. They also are more likely to carry balances within $100/- of their credit limit. Because their credit card debt is so great, they tend to pay the minimum monthly balance. They are also more likely to write cheques for purchases, even though they know that they do not have enough money to pay for them. Compulsive buyers are more likely to borrow money from others to make it from paycheck to paycheck. Compulsive buyers wreck devastating emotional and interpersonal consequences, and children, spouse and friends can be hurt by their spending habits.⁴⁶
According to the study carried out by the researcher:

17.4 % of the respondents have said that "Advertisements Carrying Sales Promotion Messages affect their peace of mind.

(Graph 3.8—Family Harmony--Peace of Mind)
12.1% of the respondents said that advertisements carrying sales promotion messages created a tension in them to purchase.

47.3% of the respondents have said that such messages have led to undertake credit purchases.
28% of the respondents have said that such messages have led them to liabilities.

(Graph 3.11—Family Harmony—Liabilities)

11.1% of the respondents have said that it has led to tension in the families.

(Graph 3.12—Family Harmony—Tension in the family)
Advertisements carrying sales promotion messages cause a tension in the mind of the individual to purchase leading to credit purchases and liabilities which lead to tension in the family and thus effect the peace and harmony of the family. According to the present research study 17.4% of the respondents agreed that “Advertisements Carrying Sales Promotion Messages” disturb their peace of mind; 12.1% of the respondents agree that “Advertisements Carrying Sales Promotion Messages” cause them tension; 47.3% of the respondents agree that “Advertisements Carrying Sales Promotion Messages” have led them to credit purchases; 28% of the respondents agree that “Advertisements Carrying Sales Promotion Messages” have led them to liabilities and 11.1% of the respondents agree that “Advertisements Carrying Sales Promotion Messages” have led to tension in their family. Thus “Advertisements carrying sales promotion messages” sometimes, have an effect on the family Harmony of Urban women.
3. **Urban Women of Pune and Perspective of Consumer Satisfaction:**

Consumer satisfaction refers to the consumer’s state of being adequately rewarded in a buying situation for the sacrifice he has made. Adequacy of satisfaction is a result of matching actual past purchase and consumption experience with the expected reward from the brand in terms of its anticipated potential to satisfy the consumer’s motives. The concept of satisfaction has been summarized by Hunt in the following statements: Satisfaction is a kind of stepping away from an experience and evaluating it. One could have a pleasurable experience that caused dissatisfaction because even though pleasurable, it wasn’t as pleasurable as it was supposed or expected to be. So satisfaction/dissatisfaction is not an emotion, it is the evaluation of an emotion.

Consumers form certain expectations prior to the purchase. These expectations may be about:

i. The nature and performance of the product and service (that is, the anticipated benefits to be derived directly from the item)

ii. The costs and efforts to be expended before obtaining the direct product or service benefits and
iii. The social benefits or costs accruing to the consumer as a result of the purchase (that is, the anticipated impact of the purchase on significant others). Advertising is often an important factor influencing these expectations. Consumers may have a variety of product performance expectations, including what the consumer hopes performance will be in terms of an ideal level, what would be fair and equitable given the consumer's expenditure of time and money in obtaining and using the product, and what the consumers expects to actually occur.

Once consumers' purchase and use the product, they may then become either satisfied or dissatisfied. Research has uncovered several determinants, which appear to influence satisfaction, including demographic variables, personality variables, expectations and other factors. For example, older consumers tend to have lower expectations and tend to be more satisfied. Higher education tends to be associated with lower satisfaction. Men tend to be more satisfied than women. The more confidence one has in purchase decision making and the more competence in a given product area, the greater one's satisfaction tends to be. There is also greater satisfaction when relevant others are perceived to be more satisfied. Higher levels of product satisfaction are also indicated by persons with
more favourable attitudes towards the consumer domain, that is the market place, business firms, and consumerism.\textsuperscript{51}

The interaction between expectations and actual product performance produces either satisfaction or dissatisfaction. However, there does not appear to be merely a direct relationship between the level of expectation and the level of satisfaction. Instead a modifying variable known as “disconfirmation of expectations” is thought to be a significant mediator of this situation. When a consumer does not get what is expected the situation is one of disconfirmation. Such disconfirmation can be of two varieties: a positive disconfirmation occurs when what is received is better than expected, and a negative disconfirmation occurs when things turn out worse than anticipated. Thus any situation in which a consumer’s judgment is proven wrong is a disconfirmation.\textsuperscript{52} Confirmation occurs when the expectations of performance are met. Consumers’ expectations, as well as whether those expectations are met, are strong determinants of satisfaction.

The result of satisfaction to the consumer from the purchase of a product or service is that more favourable post purchase attitudes, higher purchase intentions and brand loyalty are likely to be exhibited. That is the same behaviour is likely to be
exhibited in a similar purchasing situation. Thus as long as positive reinforcement takes place, the consumer will tend to continue to purchase the same brand. On the other hand, if consumers are dissatisfied, they are likely to exhibit less favourable post purchase attitudes, lower or non existent purchase intentions, brand switching, complaining behaviour, and negative word of mouth Communication.33

Advertisements carrying sales promotion messages create an expectation in the minds of the consumers. After buying the product an evaluation takes place by the consumers. If the benefits received by opting for the scheme are as per the expectations created by such an advertisement then consumer satisfaction is said to take place. However if the benefits perceived to be receivable by the consumer when opting for such a scheme are not received then consumer dissatisfaction takes place.
In the present research study

54.2% of the respondents disagree with the statement that Advertisements Carrying Sales Promotion Messages are ethical

(Graph 3.13—Consumer Satisfaction—ethics)

36.3% of the respondents disagree that Advertisements Carrying Sales Promotion Messages lead to satisfied Consumers.

(Graph 3.14—Consumer Satisfaction)
Advertisements carrying sales promotion messages create an expectation in the minds of the consumers. After buying the product an evaluation takes place by the consumers. If the benefits received by opting for the scheme are as per the expectations created by such an advertisement then consumer satisfaction is said to take place. However if the benefits perceived to be receivable by the consumer when opting for such a scheme are not received then consumer dissatisfaction takes place. 54.2% of the respondents of this study were of the opinion that Advertisements carrying sales promotion messages were unethical as such they do not fulfill the expectations of the consumers and hence create dissatisfaction. Further 36.3% of the respondents of this study feel that ‘Advertisements Carrying Sales Promotion Messages” lead to dissatisfied consumers. Thus “Advertisements carrying sales promotion messages” are sometimes unethical and as such do lead to dissatisfied consumers.
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