CHAPTER – II
RATIONALE BEHIND STUDYING LIFESTYLE
AND ITS CHANGES

Lifestyle refers to a distinctive mode of living. To have a distinctive mode of living, distinctive goods and services are required. To buy distinctive goods and services, purchasing power is required. Purchasing power may emerge either from own income or from borrowings. Therefore, there is a vicious circle among lifestyle, factors influencing lifestyle, goods and services for lifestyle and purchasing power for purchasing goods and services. As such, an attempt has been made in this chapter to examine rationale behind studying lifestyle.

2.1 MEANING AND DIMENSIONS LIFE STYLE

Lifestyle refers to the disparate modes of living in a whole society or any of its segments, while psychographics embrace a wide range of content, including activity, interest, opinions, needs, values, attitudes and personality traits.\(^1\) Wells (1975) claimed that psychographic life style research can be defined as qualitative research intended to place consumers on psychological as distinguished from demographic dimensions. It is implied, that the psychographics combine a variety of psychological information about people, where as demographic information does not.\(^2\)

Several studies deal with the various demographic, social, Cultural and economic factors that influence the consumer behaviour. Significant studies that have been reported include studies on social class and income as indicators of consumer credit behaviour\(^3\), a comparison of social class and income as correlates of buying behaviour,\(^4\) social class and lifecycles as predictors of shopping behaviour\(^5\), the continuing significance of social
class to marketing, changes in life status and consumer preferences and satisfaction, the importance of life cycle concept in marketing research, correlation of cultural values with consumer behaviour, the effects of culture and socio-economic factors on the performance of global brand image strategies, effects of group influence on consumer brand preferences, influence of reference groups on product and brand purchase decisions, the influence of familial and peer-based reference groups on consumer purchase decisions.

A number of research studies have also been reported on the role of child in family decision-making, purchasing roles in the US family, the impact of husband-wife sex-role orientation on household decision behaviour, adolescent influence in family decision-making, expenditures and consumption of convenience products and services by working wives, and the strategies used by working and non-working wives to reduce time pressure.

E. Landon has studied the relationship between the purchase intentions of consumers, self-concept, and ideal self-concept. Sirgy has critically reviewed the role of self-concept in consumer behaviour.

The alternative measurement approaches, to consumer values have been discussed by Kahle, Beatty and Homer. The relationships between possessions and consumption behaviours, the cultural meanings of consumer goods, the relationship between material values and special possessions, the differences between public and private meanings of possessions, and the role of possessions and the extended self have also been investigated.
Cole and Balasubramanian\textsuperscript{28} have analysed the implications for public policy in relation to the age differences in consumer's search for information while Holbrook and Schindler\textsuperscript{29} have studied the role of age, sex and attitude towards the past for predicting the consumers aesthetic tastes for cultural products.

2.2 CHARACTERISTICS OF LIFE STYLE

Fieldman and Thielbar (1972) developed a lifestyle definition on the basis of group phenomenon\textsuperscript{30}. They pointed out four distinctive characteristics of life style.

1. Lifestyle is a group phenomenon. A Person's lifestyle is not a unique or individual pattern of behaviour. It is influenced by his participation in various social groups and by his relationship with significant others.

2. Lifestyle pervades many aspects of life. Knowing how an individual behaves in one area of his life may allow us to predict how he will act in other areas.

3. Lifestyle implies a central life interest. A distinct life style is evident when a single activity or interest pervades a person's other interests and unrelated activities.

4. Lifestyle differs according to sociologically relevant variables.

2.3 CONCEPT AND MEASUREMENT OF LIFESTYLE

In the study by Berkman and Gilson\textsuperscript{31}, the researchers first defined the term lifestyle, stressed the importance of the concept and the activities, interests and opinions (AIO) research methodology, and then applied the methodology to create heavy user profiles for beer, eye make-up and bank
credit cards. They concluded that the lifestyle concept occupied a strategic position in the area of research on consumer behaviour.

The study conducted by Bushman\textsuperscript{32}, suggested that there was a considerable power in systematically studying the comprehensiveness of lifestyles for segmenting markets for new products. The study sought to examine as to what was wrong with using demographics alone for market segmentation. Bushman used the term 'systematic' to convey a more comprehensive and methodical consideration of the multi-dimensional nature of lifestyles than what was implied by the activities -interests and opinions, methodology. The term 'systematic lifestyle analysis' was defined as "a multi-dimensional systems approach using quantified measures in an attempt to describe and understand market segments, their attitudes and their patterns of living, their personal values, personality traits and decision sets or environment related to the resolution of consumer desires." He felt that the customer environment had a number of facets and each of these could be methodically studied. The study advocated quantified analysis in preference to qualitative analysis.

According to this approach, lifestyle analysis involves a two-dimensional continuum. One, the specificity of lifestyle questions, and two, the comprehensiveness or scope of the inquiry. The specificity of the questions could be described at three points along the continuum: lifestyles as related to questions and specific product features of a brand, questions about product categories and general issues not related to products, like those dealing with politics, vacations, hobbies, social issues etc. Regardless of the level of specificity, Likert’s scales are usually used as the primary mode for ascertaining lifestyles.
The term 'comprehensiveness' was used to mean the completeness of the scope in the analysis of lifestyles and could be defined along four points on the continuum:

(a) Personal variables
(b) Situational variables
(c) Functional variables
(d) Global variables

Novak and Envoy compared two alternative segmentation schemes - the 'values and lifestyles' (VALS) and 'list of values' (LOV). The analysis was extended to evaluate the role of a set of standard demographic variables with respect to both the psychographic segmentation systems. The comparison between LOV and VALS was made with the help of the data for SRI International. A national probability sample of 2,591 adults was collected during September-October, 1987. Two regression models were considered. While Model I used VALS only, Model II used demographics plus LOV.

The study concluded that a regression model using both demographics and LOV was superior to a model including VALS only. The researchers were of the opinion that the superiority of the LOV model used in the partial replication appeared to be due largely to the demographic variables included in the model.

In his study, Holt has made an effort to establish that "the personality or values lifestyle analysis and object signification research have become less useful in the post 'modern era." He has developed
an alternative post structuralist approach for analysing lifestyles. This view emphasises that "meanings are significantly constituted by the ways in which people act in particular social contexts", that "meanings do not exist separate from history" and that the "meaning of any particular object or activity is inherently unstable and contingent since it is dependent on which meaningful linkages are made."

He conducted an "interpretative study to explore empirically whether post structuralist lifestyle analysis can capture more nuanced differences in consumption patterns than the personality or values and object significance approaches". Ethnographic interviewing was used to find out their recent consumption experiences.

The interview was conducted in June 1993 with three adults who were selected randomly from the telephone book in Centre Country in Pennsylvania. The data so collected were supplemented with "observations made during the interviews (e.g., home and landscaping, furniture and interior decor, collections and hobby materials)". The interview covered "consumption categories frequently associated with lifestyle -- food, clothing, home decor, and furnishings, music, television and movies, reading arts, sports and hobbies". For each category, a wide range of questions was used to extract a rich and comprehensive description of the informant's tastes and actions. A few questions solicited discussion of "how consumption varied across different situations". A couple of weeks after the interview, a 32 question VALS survey was also administered.

The research emphasised that there was a need to study "collective consumption patterns" rather than individuals. It recommended that methodologically, "to study lifestyles as social constructions requires
applying at least one of the following research designs: longitudinal study of the process through which lifestyles change overtime ..., historical studies that trace the cultural genealogy of particular lifestyles ..., or comparative studies that use contrasting cases to illuminate the particular social conditions constitutive of a particular lifestyle".

2.4 LIFESTYLE PATTERNS AND COMMERCIAL BANK CREDIT CARD USAGE

Plummer's research on lifestyle patterns and commercial bank credit card usage addressed itself to questions like whether commercial bank credit card users were more involved in community activities, whether male and female users were interested in new trends, what role the credit cards played in the users' lifestyle, and what were the aspirations of these credit card users. This study provided additional insights into the differences existing between the users and non-users of commercial bank charge cards along the lifestyle dimensions. A direct study of the lifestyles of users and non-users was made.

The data for the above study were collected from a nation-wide survey of activities, interests and opinions of 1000 female homemakers and 1,200 male heads of households.

Information on three aspects was collected in order to determine the differences between the product users and the non-users. First, each respondent was asked to indicate his level of agreement along the six-point scale for each of the 300 AIO statements. Second, each person was asked to specify his average usage of over 125 products. Finally, the demographics of the respondents were collected.
A portrait of the heavy user of a product was constructed via Pearson's product-moment correlation analysis. It related the level of agreement on each of the 300 AIO statements and the demographic characteristics with the product usage across the total sample of respondents. The AIO and demographic characteristics indicating a significant linear correlational relationship with product usage were used to construct the portrait. The emphasis was on 'clusters' of items rather than individual items. The 'clusters' were based on AIO R-factor analysis.

The basic demographic and usage data showed a widespread use of commercial bank charge cards across many demographic segments of the population. It was found that higher income, better educated, middle aged and professional segments were more prominent on the user index scale.

The lifestyle portraits of the users revealed an active, upper socio-economic, urban-suburban lifestyle with a number of interests outside the home. It was found that both male and female users reflected a convenience orientation towards credit cards and felt that it was a satisfactory cash substitute.

The study revealed that in contrast to non-users, the users of commercial bank charge cards exhibited a 'contemporary state of mind' and a rejection of conservative traditional concepts. This was specified as a major detriment to usage beyond specific demographic or class variables. It emphasised that the definition of a 'luxury purchase' should be viewed from within various lifestyles and roles rather than broadly categorised for all groups.
The research concluded that marketing and communications managers should seriously consider the traditional concept of money and a conservative orientation towards one's lifestyle, which might be the major barriers to usage of bankcards.

Stanley, Moschis and Danko made an effort to determine the relationship between the use of financial products and services and the demographic and socio-economic characteristics of 'affluent' consumers. The respondents were clustered upon the usage of three broad categories of affluent financial services: speculative and highbrow investments, investment decision delegation services and credit and credit-related services.

The study hypothesized six clusters consisting of heavy users of financial services, leveraged financial investors, borrowers for consumption, heavy credit users, investment dictators and light users. Two parameters were used for selection of respondents, a minimum household income of US$ 40,000 and a net worth of at least US $ 2,50,000. Data was gathered from 2,914 respondents and was analyzed using a set of multivariate and universal methods. Factor analysis was used to identify underlying constructs in the data and clusters were derived from the usage data using Veldman's hierarchical analysis. Through the factor analysis, seven factors were identified: speculator, entrepreneur, passive investor, below normal, retirement planner, highbrow and bridger.

The study revealed that not everyone living in an affluent appearing neighbourhood needed to be affluent. Therefore, consumers within affluent neighbourhoods differed in their sensitivity to promotional messages about financial services, that seven usage clusters existed within the affluent market, that a significant number of affluent population was likely to be
compensated on the basis of the performance or its business performance, and that the seven segments identified were 'differentially sensitive' to service-oriented messages. The study concluded that targeting affluent people should be based on wealth and not the pseudo symbols of wealth.

2.5. LIFESTYLE AND ITS CHANGES UNDER INDIAN CONTEXT

In India, a number of studies have been undertaken to identify the impact of various demographic factors like; income, occupation, age, and the like on consumer behavior. But a very few researches have made an effort to study the lifestyles of Indian consumers.

Deepa Kapoor studied the interrelationship between religiosity, caste-prejudice, conservatism and lifestyles in four faith groups: Hinduism, Islam, Sikhism, and Christianity. The researcher felt that an individual's stable and persistent beliefs and ideologies - social, economic, political and religious further influenced the fountainhead of the individual's repertoire-his style of life. The study measured the scores obtained by the subjects on the ten Adlerian lifestyles - the 'normal coping' lifestyle, the 'individualistic' lifestyle, the 'exploitative' lifestyle, the 'pampered-spoilt' lifestyle, the 'defiant-resistive' lifestyle, the 'domineering-authoritarian' lifestyle, the 'conforming' lifestyle, the 'escapist' lifestyle, the 'one-upmanship lifestyle and the 'evasive-ignoring' lifestyle.

Deepa took a sample of 160 men and women in the age group of 35 to 45 years. Each faith group consisted of 40 subjects - 20 males and 20 females. All the subjects were grouped in the government, private or public sector.
An overall factor analysis based on two normal samples and four clinical samples was conducted. This analysis extracted five main factors: the 'aggressive-domineering' lifestyle, the 'conforming' lifestyle, the 'defensive-withdrawal' lifestyle, the 'amoral-sociopath' lifestyle and the 'resistive-defiant' lifestyle.

The study suggested that religiosity had a lasting influence on the development and maintenance of caste-prejudice and conservatism. It showed that the faith groups differed from each other on religiosity, caste-prejudice, conservatism and lifestyles. The researcher applied t-test to determine if significant differences existed on any of the chosen variables between males and females. It was found that, on the whole, women were more religiosity-oriented than men.

2.5.1 STUDIES BY MANUFACTURERS

The concept of lifestyle has gained popularity with the manufacturers and marketers in India too. A number of companies including Atlas\textsuperscript{38}, Kellogg's\textsuperscript{39}, Timex\textsuperscript{40}, Arvind Mills\textsuperscript{41} Kinetic Honda Ltd\textsuperscript{42} and petrol stations\textsuperscript{43}, have undertaken the task of building customer profiles for their products to enable them to position their products more effectively.

2.5.2 STUDY ON PERSONALITY ASSOCIATION FOR VARIOUS BRANDS OF JEANS

A study was conducted on the personality building Maneuvers of the manufacturers of major labels of jeans like Levi-Sirauss, Lee, Pepe, Lee Cooper, Dupont, and Flying Machine\textsuperscript{44}. A series of focus group interviews were conducted among the target audience of jeans makers. The study
revealed the images and personalities that consumers were associated with different brands.

Four groups of eight persons each belonging to the following segments were selected for the purpose of data collection: boys between 15 and 18 years; girls between 15 and 18 years; men between 21 and 35 years; and women between 21 and 35 years.

In addition, respondents belonging to families with a household monthly income of over Rs. 5,000, wearing jeans at least twice a week, and possessing at least one of the specified brands of jeans were the other criteria employed for selection of subjects. All respondents were chosen from Delhi after being screened by a specially-designed recruitment questionnaire. Each focus group discussion lasted for one and half-hours.

The study revealed that different brands associated with different personalities. For example, Levi's was associated with males/females in the age group of 15-40 years belonging to the upper crust, which were trendy, smart, and individualist and having a lavish lifestyle. The personifications included Brian Lara, Tom Cruise, Raveena Taiidon, and Akshay Kumar. Lee Cooper associated with males/females, who were assertive but not aggressive and in the age group of 20-35 years. They were found to be risk takers, sporty, tough and individualists. The personifications included Govinda, Chunky Pandey, Sunny Deol. and Rajni Kant. Jordache and Pcpe jeans were found to have an unclear brand personality. Lee was represented by males who were "macho, anti-establishment, outdoorsy," in the age group of 20-30 years, wild and aggressive, personifications were found to be unclear.
The findings indicated the existence of four major groups of buyers of jeans:
'Achievers', appearance conscious', fashion followers', and convenience seekers'.

The conclusions of the study reinforced the jeans makers' belief that customers bonded psychologically with their jeans. USPs like quality and price were insignificant when compared to emotional factors like confidence-enhancement and belonging. The study emphasised that only those jeans brands which managed their personifications constantly, modifying them to conform to the ever-changing aspirations of their target customers were likely to emerge winners.

However, the study used a small sample size and relied on the outcome of focus group discussions only.

2.5.3 STUDY ON CHANGE IN INDIAN CONSUMERS

Another study was conducted to provide an understanding of the changes in personality traits, family relationships, personal goals, and attitudes to advertising and favoured products among Indian consumers aged between 15 and 45.

Different criteria were used for selecting the participants. The criteria for men were monthly household income of over Rs.10,000; executive/professional/entrepreneur; travels on business; owns car /house /air-conditioner/washing machine; socialises or entertains frequently. Criteria for women included: monthly household income of over Rs.10,000; eats out; goes for holidays with family; owns washing machine/air-conditioner/microwave oven / vacuum-cleaner household income of over Rs.15,000; eats out; visit discotheque/club at least twice a month; studies in college.
Six focus group discussions were conducted, each group consisting of eight participants. Focus group discussions for men and women were conducted in Bombay and Delhi. The focus group discussion for boys was held in Bombay while that for girls was held in Delhi.

The study described the new Indian customer as "neither belonging to SEC Al nor a tight-fisted traditionalist nor the affluent sophisticated but to Generation-I: a new unpredictable, value conscious, anti-traditional kind of customer". The study described the man, woman, boy and girl as follows:

The Generation-1 man as "an inveterate experimenter who does not believe in sticking to tried-and-tested brands. His shopping list was crammed with products that allowed him to create a good impression", like Louis Phillipc shirts, Timex watches, LML Vespa, Brut, Brylcream, etc. The Generation-1 boy as "conservative, career-minded and serious about the future, he is clear about the twin goals of money and status, he rates peer approval as the most important input of his buying decisions and he hates hard sell". The Generation-1 woman as "liberated, hard working and pumped up with self-esteem, she values gadgets that help her save time. She buys products only if they make her better off than her mother; books and personal grooming are high on her agenda.... Being well dressed is a priority.... Many Generation-I women are overstressed, thanks to the complex pressures of juggling household chores, children's homework, and, often, a job. Few have the leisure to watch their favorite programmers on TV. She measures durability, easy maintenance, technology and a well known brand name against the price to determine the value of a product". The Generation-1 girl is "packed with family values but eager to make a mark in the world, she is the person who stacks new products on the shelves but distrusts advertising because of its
hype.... Though she buys products for herself, peer approval is a key to the brands that she will finally pick".

The findings of the above study suggested that customers could not be segmented in conventional terms. Only their buying behaviour linked different groups of customers. Brand loyalty was dead and the consumer would switch to the brand that provided the highest value to him and providing value for money was vital for a product to succeed. There were no product categories, and each product was tested empirically by the customer before a decision was made to purchase or reject it. The customer would not just choose from available products, if his demands were not met, he would either improvise or buy them from abroad.

The study suggested the following marketing implications of the findings: the product should be packed with as many benefits as possible and USP should best be forgotten. Further, time saving should be made a central product feature; and a good product should not be priced too low. Only credible advertising should be used, hardsell and exaggerated claims should be avoided; and the marketer should never offer discounts as they lower value. They should make an effort to provide more for the same price. The marketer should take the product to the customer instead of waiting for her to come to it; and use the retailing experience effectively because the customer likes shopping. It further stressed that to be successful, the product must be in consonance with the beliefs of the customers; it should be positioned as one which makes the customer feel that she's better off, and it should appeal to the consumer's sense of self-presentation and quality of life.
The study concluded that the change process was likely to be violent and explosive, in the near future, forcing the consumer to go through a continuous series of changes resulting in different clusters of consumer attitudes. This indicated a need to address each segment differently. Only by constantly mapping mind shifts a company could stay on the I-way.

2.5.4 STUDY ON OWNERSHIP AND PURCHASING PATTERNS OF INDIAN CONSUMERS

Another path breaking countrywide survey was conducted by Rao and Natarajan. A total of 2,81,768 (1,82,599 urban and 99,169 rural) households were surveyed. The study mapped the ownership and purchasing patterns of 2,81,768 varieties of consumer durables and 18,730 varieties of consumer non-durables.

The study classified the consumption behaviour by real disposable income corrected for regional imbalances and not by absolute income measured on one uniform scale across the country. According to the study, consumption and not income, differentiated consumer segments. The study classified the country's consuming households in 1993-94 into 5 categories on the basis of their ownership of durables and consumption of non-durables.

Depending on their income groups, these households were termed as, 'very rich' (approximately 6 million people), 'consuming class' (150 million people), 'climbers' (275 million people), 'aspirants' (275 million) and 'destitute' (210 million).

According to the study, the expansion had slowed down a little in the rural market, the number of households existing in the low income groups was rising, the rural share of the purchases of watches and black
and white TVs was higher, rural and urban shares of the purchases of many consumables was equal, urbanization was creating rural demand for urban products and lack of credit facilities and electrification were choking demand for some products.

The study revealed the following purchasing patterns: ownership of portable radios trebled between 1986 and 1994; penetration rates for most products remained flat despite higher ownership; the rural share of purchases of toiletries had risen sharply; purchase of Rs. 6000 plus products had grown by 25 per cent in one year; low-income households were buying more of low-priced variants; functional products were the least price-sensitive.

2.5.5 THE INDIAN READERSHIP SURVEY 1995

A significant media study was conducted by ORG. This study known as the Indian Readership Survey '95 covered both urban and rural India using a sample size of 0.165 million respondents. The study classified 23 metros (i.e., cities having population of 1 million) as mega metros, mini metros, and emerging metros. It covered 502 publications, viewer ship and listener ship of TV, radio and cinema with demographic profiles. It built profiles of the Indian consumer and studied the Indian market for 64 product categories, spread by state, demographic segments and exposure to various media. It covered their product profiles and collected data from 573 towns and 2,056 villages. The age group of over 12 years was selected.

It was found that 74 per cent of Indian households were nuclear and that the typical family-across urban and rural India consisted of 3.9 individuals, illiteracy was 15 per cent in metros and only 14 per cent of the population there was graduate, 12 per cent of the metro population fell in
the low income group and 13 per cent in the upper income group (earning Rs.5,000 or more per month), 71 per cent earned between 1,000 to 5,000; placing them in the core middle class and 3 per cent refused to reveal their income.

The population was classified on the basis of Socio Economic Classification (SEC) into A1, A2, B1, B2, C, D and E categories. It was found that TV dominated as far as reach in metropolitan cities was concerned. The only city where the reach of the press matched that of TV was Cochin; cinema magic worked in a few southern cities especially Vishakhapatnam (60 per cent) and Madurai (50 per cent), FM radio was still in its infancy, regional language papers topped in terms of readership even among the uppermost class, and reach of English language publications was poor. The study revealed that the reach of newspapers was 47 per cent of the population as compared to 32 per cent for magazines, and in spite of a proliferation of channels, Doordarshan's National Network was the most penetrative, regularly watched channel in all major cities. The study also described the newspapers in Bombay, Delhi, Calcutta, Madras and Bangalore in terms of largest numbers of readers.

The survey has resulted in the development of a data bank on the media habits and population demographics. It emphasised that with the media costs escalating day by day and the opening up of new frontiers, strategic information and constant updating and validation were a must.

2.5.6 Study on status symbols for Indian men

In a study on status symbols for the Indian male, a list of 30 status symbols was prepared. It included services and products that appeared to be all kinds of lifestyle indicators but ignored fantasy symbols.
The research surveyed 623 adult males in Delhi, Mumbai, Chennai and Calcutta, all with at least one car at their disposal (whether owned or not). In each metro, the 'target sample' of 150 males was balanced to ensure that there were two salaried men for each self-employed respondent. Each respondent was asked to pick 10 status symbols that he considered the most powerful of the lot, and rank them. Points were awarded in reverse order. Then for each symbol, national power scores were calculated by taking an average across all metros, weighted by the actual proportion of males who had cars in the four cities. Similarly, separate power scores were calculated for each metro and for each of the four demographic segments as well, since perceptions are known to vary by age and income. In order to get a precise idea of what people had in mind when they ranked symbols, the respondents were asked to name one status connotation brand for each symbol on their list. The data was used to arrive at 'prestige shares', denoting the percentage of mentions for assorted brands.

As compared to the survey done in 1994, this survey found that cars, which ranked number one earlier, were displaced by home location; the top ten status symbols in their order of ranking were home location; car, educational degree, farm house or beach house/orchard, cellphone, club V membership, holiday abroad, job/business, child's school/college, and credit card.

The next twenty status symbols included flying first class, apparel, five-star dining, second car, laptop computer, air-conditioner, health club, paintings/antiques, colour TV, Internet connection, cordless phone, CD/Hi-fi system, wrist watch, refrigerator, satellite TV, wife's job or business, liquor, washing machine, VCP/VCR, and male toiletry.
The study also found differences in the rankings of status symbols in the four metres. It identified four segments: the 'Getting There' segment consisting of males upto 40 years old and earning less than Rs.15,000 a month; the 'Yuppie' consisting of males upto 40 years old and earning Rs.15,000 or more a month; the 'Won't Be' consisting of males over 40 years old and earning less than Rs. 15,000 a month, the 'Already Arrived' consisting of males over 40 years and earning Rs. 15,000 or more a month. The study concluded that the objects of desire whose status power had increased were home location, educational degree, farm house/beach house, cell phone, holiday abroad, job/business, second car, laptop computer, paintings/antiques, Internet connection and wife's job. The status power of the following symbols was found to have decreased, viz., car, club membership, child's school or college, credit card, buying first class, apparel, dining at five-star hotels, air conditioner, health club, colour TV, cordless phone, CD/Hi-fi system, wrist watch, refrigerator, satellite TV, liquor, washing machine, VCP/VCR, and male toiletries.

The study was confined to products or services that could be classified as status symbols for males only. The age categorisation was too broad (less than 40 or more than 40) and so was the income per month (two categories were considered one below Rs.15,000 and second above Rs.15,000 per month). Besides, the prestige shares at the bottom of the table were not accurate because of fewer overall mention for weaker symbols.

The focus of the above studies has been on different aspects of lifestyles and lifestyle analysis for specific products and brands. While numerous researches were found relating to studies on lifestyles abroad,
the topic appeared to be under research in India. It was felt that a more comprehensive study in this field was required here.

Accordingly, an effort has been made in the present study to find out whether different lifestyle groups existed amongst the middle class population in India and whether any significant differences existed amongst these groups so as to warrant different marketing and media communication strategies. It is hoped that the conclusions emerging from the study would be useful to Indian marketers and advertisers.

2.6 LIFE STYLE OF WOMEN

In the present world, women enter all fields on par with men. They even excel men in areas like education, medicine, engineering, computer and politics. The lifestyle of women has completely changed. They go for higher studies and get high level jobs. They want to be independent. They are much interested in independent selection of their dresses, jewels and spend a huge amount for maintaining their physical form. Women of today are very much interested in getting married to men with permanent job fetching high salary.

Many foreign authors have expressed varied ideas and views on the lifestyle of women.

Reynolds, Crask and Wells (1977) made an attempt to examine the lifestyle differences between women who prefer the 'traditional - feminine orientation and women who prefer a modern orientation'. They found women who have opted for the modern feminine orientation differ from traditional women in a number of ways.
Bryant (1977) describes women as either "traditional" or "expanding out look" (modern) depending on their attitudes toward topics such as careers and career opportunities. Traditional women think mothers should stay at home and that boys and girls today have the same opportunities. "Expanding out look" women believe that marriage and career can be combined and that for girls opportunities are very unequal to those offered to boys.

Reynolds, Crask and Wells (1977), in another study, found differences in attitudes, patterns of media exposure and the use of cosmetic products between working and non-working women with in each group of traditional and modern women.\textsuperscript{50}

Anderson (1972) found that liberated women made more food shopping trips than either non-liberated or undecided woman.\textsuperscript{38} But he also found non-liberated women to be less concerned about convenience and speed of shopping. When the study sample was classified into working/non-working women, working women were found to make fewer shopping trips and to be more brand loyal than their non-working counterparts.\textsuperscript{51}

Douglas (1975) found that both working and non-working women shopped more than once a week, but working women were less likely to patronize neighbourhood super-markets. Husbands of working women more likely to do major grocery shopping while husbands of non-working wives were more likely to purchase just a few items.

The effect of life styles on choice behaviour also has been studied. Fry and Silver (1970) analyzed product and brand choice behaviour and found that product choice does not vary greatly among women of different
social classes. However, Carman (1974) reported that women who rated the importance of maternal role lower than the average were more brand loyal. He suggested that this finding was a consequence of store loyalty since this same group of women also showed higher store loyalty.

Satow and Johnson (1977) classified women as either full-time housewives or working women and then sub-classified working women as either "satisfaction seekers" (career oriented) or "income seekers" (working out of necessity). It is not surprising that they found the full-time home maker to be the most traditional in outlook and most involved in the roles of mother and home-maker. This group was most likely to use a list when shopping for groceries and to economize in the supermarket. The "satisfaction seeker" is the most active, liberal and modern. These women indulged in more impulse buying and ate most of the times away from home. The "income seeker" is most concerned about nutrition, but reported the highest usage of convenience foods.

Roberts and Wortzel (1979) used in their study life-style variables as predictors of food shopping behaviour.

Richards and Sturman (1977) conducted an experimental study on the application of life-style market segmentation techniques to branded apparel which involves a combination of satisfying physical needs, fashion and style criteria. The results dictated five actionable segments; in this market, namely (a) conservative (b) Brand-conscious (c) Home/price oriented (d) Fashionable and (d) Out-going.

Life style analysis technique was even extended to the field of retailing business. Associated Merchandising Corporation (USA) has pioneered a series of three to four segmentation studies among major
department store customers (both male and female). These studies have proven of value to managers in overall store planning both to meet the needs of their current customers and to attract new ones.\textsuperscript{54}

With the growing involvement of many companies throughout world in globalising their markets, increasing interest has been focused on examining customer attitudes and behaviour patterns in different countries. A key question for management in this context is to determine whether customers will respond similarly to marketing strategies in each country and thus to assess how far the same segmentation or marketing strategies can be used throughout the world.

D.Urban (1976) conducted a study to compare the patterns of lifestyle of women in the three countries (USA, UK, and France). It revealed some striking similarities in the underlying components of lifestyle in all the three countries, although the relative importance and the specific character of these components differs from one country to another country in many respects.\textsuperscript{55} The study used five major lifestyle dimensions namely (a) Home Factor (b) Social Factor (c) Frustration Factor (d) Innovation Factor and (e) Intellectual Factor/Role Factor for segmenting women in three countries. D.Urban concluded that "the basis pattern and underlying dimension of women's life styles in all three countries are very similar".

Douglas (1976) made a comparative study of working wives in US and France and examined the differences in attitudes and purchasing behaviour of working versus non-working wives in grocery and fashion products. The US liberated group appeared to be more involved in home keeping, used less of convenience foods and shopped more frequently in
local stores. In France, contrarily, the liberated working wives tend to be
heavy users of most types of convenience products and shop at modern
impersonal super markets. So the study concluded that the two groups did
not, however, have similar patterns in the two countries.

AT & T did number of attempts to segment its nation wide market
for its telephone and allied services. From 1969-1974, the company used
only demographic variables like life cycle, employment status, family
income, education etc. for segmentation. By the mid 1970s, AT & T
developed its initial battery of attitudinal - psychographic statements to
profile stomers with Touch Tone Telephone Service. The study indicated
that attitudinal - psychographic profiles are primarily useful for preparing
advertisement and promotional content, and that demographic
segmentation is principally useful for marketing media decisions. 56

VALs is an acronym for values and life style, a typology of the
American consumer created by Arnold Mitchell of SRI, International
(Mitchell, 1978). The theoretical roots of the typology lie largely in
Maslow's need hierarchy (1954) and in the concept of social character
(Riesman, Glazer and Danney, 1950). Both in Spring of 1980 and Fall of
1981, a survey was conducted using the VALS typology. It classified the
population into four general consumer groups and then subdivided these
categories into a total of nine distinctive sub-groups or segments. The
major segment of the typology is called the outer directed. The term outer
directed is derived from the concept of social character (Riesman, Glazer
and Danney 1950). For the people in this group, psychological needs are
best fulfilled by looking to the expectations of others and by adhering to
the norms of the society at large. Outer direction manifests itself in three
lifestyle types: Belongers, Emulators and Achievers. Contrasting some what with the outer directed are the inner directed for whom personal needs and priorities often take precedence over the expectation of others. It comprises I-am-me, experiential and societal conscious, each representing different stage of maturity. A very small segment is referred to as the integrated. analogous in some way to Maslow's self-actualizing people, they are individuals who have combined the best of outer - and inner - direction into unique and diverse lifestyle. The last segment is referred to as the need driven and represents the poor. They are constrained psychologically by economic circumstances. As they must spend much of their time struggling for survival, they have little time for paying attention to psychological needs like love and esteem. The segment has two types: survivors and sustainers.

Lifestyle analysis has been applied successfully in a variety of retail settings. It has also proved useful in segmenting consumers into various retail shopper categories. Darden (1976) compared recreational shoppers (consumers who enjoy shopping and consider it a leisure - time activity) with economic shoppers (consumers who are different to or even dislike shopping and view it from a strictly time or money - savings perspective). The results indicate that recreational shoppers tend to be more impulse shoppers, have greater exposure to retain - oriented mass media, enjoy outdoor activities, and prefer departmental stores as compared with economic shoppers.
2.7 CONCLUSION

Lifestyle is a group phenomenon and it pervades in various social groups. It differs according to sociologically relevant variables. The lifestyle portraits of the users reveal an active, upper socio-economic, urban-suburban lifestyle with a number of interests outside the home. In contrast to non-users, the users of commercial bank charge cards exhibited a "contemporary state of mind" and a rejection of conservative traditional concepts. Religiosity has a lasting influence on the development and maintenance of caste prejudice and conservatism. Women are more religiosity oriented than men, customers could not be segmented in conventional terms. Only their buying behaviour linked different groups of customers. Hence, there is a need to address each segment differently. Marketers should concentrate on one geographical region at a time. Flooding rural markets with expensive products may prove short sighted. As such factors influencing lifestyle were examined in the subsequent chapter.
REFERENCES


36. Deepa Kapoor, "Religiosity, Caste-Prejudice, Conservatism and Lifestyles in Four Faith Groups: A Psychometric Study", Project Report, 1985, Delhi University; Department of Psychology.


