CHAPTER VIII
SOCIAL INFLUENCE AND INNOVATION ADOPTION

LITERATURE REVIEW

Reference Groups

The influence that shape the behaviour of the consumer depends to a greater extent on the environment he lives in. Behaviour of people, particularly consumption behaviour, is influenced by the other people who live in the society. The present chapter is an attempt at this direction and the topics covered include reference groups, word-of-mouth communication, opinion leadership and innovation adoption.

Consumer behaviour may seem to be a highly individualistic process but there is much to indicate that it is, in fact, a highly socially oriented process where group norms, reference groups, roles and status have a significant bearing on the purchaser's behaviour.

People are influenced by what others buy, especially those with whom they compare themselves or whom they use as a reference group. "Keeping up with the Joneses" is an old cliche that shows a family's readiness to maintain its status in a neighbourhood group.

Reference groups can influence the purchase of a product, the choice of a brand, or both. This influence can be positive or
negative and can work in terms of aspirations rather than current status. Reference-group influence can be especially strong in the case of product purchase decisions for which a person's individual experience provides little direct help.

The theory of reference group was put forward by Hyman in his study, "The psychology of Status", in 1942. Reference group refers to a group with which an individual identifies to the extent that he uses the group as a standard for self-evaluation, and adopts its values and goals as his personal behavioural norm. On the common sense level, the concept says in effect that man's behaviour is influenced in different ways and varying degrees by other people. This view is shared by Venkatesan, who has examined the effects of group norms on consumer behaviour. Bourne suggested that the consumption of certain types of brands of products may be influenced by a person's reference group.

Reference groups can be formal in nature, as found in church and social organizations, or informal, such as friendships. Such groups usually adopt certain objects as symbols which will become desired by group members. Stafford has identified three general dimensions of reference group behaviour: knowledge, affectivity, and sanctions, which are interrelated variables.

Individuals must be aware of the existence of a reference group and of its prevailing norms and values. Affectivity shows the degree of identification a person has for a particular group.
Sanctions are of two types: (i) Positive (rewards), and (ii) negative (punishment, active or passive). Where there is considerable personal involvement, the group norms will be particularly influential.

From marketers' point of view, it is necessary to assess the extent to which consumers identify with the behavioural patterns of certain groups of society. Venkatasen has found that few individuals could care to be complete conformists in their consumption patterns. They often like to have an acceptable range of alternatives within a given norm. Generally, people conform to the group norm by buying a product, but each individual purchases a different model, colour, brand, etc., with a view to maintain a feeling of independence. Marketers need to consider how much variety within their product ranges is necessary in order to satisfy consumers needs for self expression when buying mass-produced products.

Reference groups may be divided into: (1) those with which we often come face-to-face and (2) those generally large groups with which we have little direct contact. It may also be classified into membership groups, aspirant groups, and negative groups. In social psychology, it has long been recognized that an individual's membership groups has an important influence on the values and attitudes he holds. Recently, attention has also been given to the influence of the aspirant reference groups: the groups in which a person aspires to belong. In a given area, membership
groups and reference groups may not be one and the same. They are identical only when the person aspires to maintain membership in the group of which he is a part. Negative groups are those groups with which an individual does not wish to be identified with. It has been widely asserted that both membership and aspirant groups affect the attitudes held by the individual.

The reference groups affect consumer attitudes in at least two important ways: (i) reference groups affect aspiration levels of individuals; and (ii) they are influential in initiating certain kinds of reactions or behaviour in individuals. Therefore, the reference group norms may become guidelines which constrain an individual’s market behaviour.

1. Reference Group Functions

A reference group has four functions:

(i) It can set and enforce group standards of belief and conduct;

(ii) It may establish various levels of trustworthiness for people trying to communicate with the group;

(iii) It can filter communications from outsiders to the group and thus create selective exposure for group members; and

(iv) It provides social support for member attitudes and values.

Most social psychologists consider reference groups to be a person’s major source of values, norms, and perspectives. Group support for member attitudes and values is an important function of the group. Rewards of social approval for conformity to group
attitudes and values are given to individuals.

Research studies show that there are significant differences between groups in terms of the influence of reference groups on brand selection. Students, for instance, are generally more susceptible to reference group influence. Differences in needs or motivations among the groups result in different responses to reference-group influence. First, the lower age of students perhaps results in their having less familiarity with products and less product information and in their facing greater purchase risk than others.

Students have more frequent social contacts, more interaction within groups which impose more rules and norms, and more visible behaviour subject to group pressure than others. Third, hedonism may be stronger among students, so that they are more highly ego-involved in their purchases. Hence, different groups exhibit different reference influences.

Let us examine a few of the group factors that influence conformity. First conformity may be related to group cohesiveness. Witt's study of brand-choice behaviour found a positive relationship between group cohesiveness and brand choice conformity. Another study supports the proposition that consumer conformity is likely to vary, depending on the product category. Conversely, later studies found no such relationship. Conformity also appears to be related to group size. Experiments showed that increasing the number of confederates up to three increased the pressure
oward conformity on the naive subject, but beyond this number, the influence was found to be no greater. Proximity to group members can influence conformity. Studies have found that influences and influenced live close to each other.

The individual's relationship to the group is another factor that determines its influence on conformity. His or her integration (i.e., the level of acceptance by other group members) and his or her group role are factors that are positively related to the degree of group influence on the individuals \(^\text{18}\). However, social comparison processes are at work even in socially distant reference groups \(^\text{19}\).

Similarly, the group's characteristics, outlooks, and values is also important. For example, consumers are more likely to seek product information from other members and to choose the same products as do friends who have similar attitudes. This suggests that a new product can be diffused faster when the market possess similar value orientations about similar types of products, because the likelihood of interpersonal communication and influence is likely to be greater \(^\text{20}\).

The strength of reference group influence varies among different consumers, i.e., some individuals are more susceptible to reference-group influence than others. Both demographic and psychological factors are associated with a consumer's susceptibility to reference-group influence.
(i) **Personality:** Conformity has been found to vary by personality type and is positively correlated to personality traits such as low intelligence, extroversion, ethnocentrism, weak ego, poor leadership, authoritarianism, need for affiliation and feelings of personal inferiority or inadequacy 21.

(ii) **Social character:** An important consumer typology related to social character of consumers is Riesman's concept of inner directed and other-directed individual 22, 23. The inner-directed individuals are those who turn to their own inner standards and values to guide their behaviour. Children in their early childhood, are taught by parents and other cultural institutions to accept and internalise these standards and values and to use them as a frame of reference for future behaviour. These standards and values are relatively durable and change little over time. Other directed individuals always seek direction and guidance of others.

(iii) **Demographics:** Another set of factors relating to reference-group susceptibility is the consumer's demographic attributes such as difference between males and females, married couples and singles, younger and older people etc.

1.2 Types of Reference Groups

The study of reference group influence on brand decisions
of students and housewives and relevance of three types of reference group influence, informational utilitarian and value expressive. According to the study, items with greater technological complexity are likely to be subject to informational influence. Consumers using informational reference group search for information from others, particularly opinion leaders. Utilitarian reference group implies conformity to group norms particularly when the behaviour concerned is visible to others and when others have significant sanctions involving rewards and punishments. The individual who attempts to enhance or support his self-concept by associating himself with positive reference group or dissociating himself from negative reference group is trying to get value expressive benefits from the group. While adopting value expressive reference groups, an individual adopts behaviour derived from the group as a way of establishing or maintaining the desired relationship to the group and the self image provided by this relationship.

Other studies show that reference group influence is situational, i.e., reference group influence in some cases is related to the type of product, the product’s social visibility, etc. Calder and Burnkrant found that the consumer situation has an important impact on the nature of reference group influence.

1.3. Reference Group and Conspicuousness of the Products

Bourne considered the conspicuousness of a product as the most general indicator of its susceptibility to reference group
behaviour which has two aspects:

(i) The product should be conspicuous in the literal sense of being perceived and identified by others; and

(ii) It should be conspicuous in having certain uniqueness.

When people buying luxuries, (especially consumer durable) reference group influence would be operating. Further, if it is a publicly consumed luxury, then reference group influence would operate in brand selection. If the product is a privately consumed luxury the brand selection is not important, i.e., the brand will not be conspicuous or socially important but the ownership of the product does convey a message about the owner. In the case of publicly consumed necessity the reference group will influence the brand selection because it will be seen by others. Nobody cares about the product because it is a necessity. Consumer behaviour relating to a privately consumed necessity is largely governed by product attributes rather than by influences of others. The product purchase and brand selection will be weak because everybody has them.

Reference Group Effects on Product Purchases

Reference group influence is much less on small, expensive products than on large, expensive purchases. Reference-groups have very little influence on the purchase of matches and tooth paste, but a great deal on the buying of major appliances and automobiles. To serve as a means of identification with a particular reference group, a product must be conspicuous enough so that it can be seen
and identified by others.

In addition, the product must make a person more "socially visible". It must serve to differentiate him from the masses and identify him as a member of a particular group. As a product ownership becomes widespread, its possession no longer serves to differentiate one person from another; the product loses "visibility".

2. WORD OF MOUTH COMMUNICATION AND OPINION LEADERSHIP

2.1. Word-of-mouth communication

It has been pointed out that Word-of-Mouth is the most important marketing element that exists 27. While the mass media is generally potent in generating product awareness, in many instances consumers more often rely on word-of-mouth 28.

Word-of-mouth communication is one of the dominant influences on purchasing behaviour for at least three reasons: Word-of-Mouth information is thought to be reliable and trustworthy.

In contrast to mass media communication, personal contact communication offers social support.

The information provided is often backed up by social pressure and surveillance on the part of the opinion leader giving it 29.

Several studies in diverse purchase situations document the influence of word-of-mouth. For instance, George Katona and Eva Mueller in their study 30 found that over 50 per cent of a large sample of durable good buyers consulted their friends and relatives.
for advice. They also found that over one-third of the buyers bought a brand or model which they had seen at someone else's house. Whyte in his study on the diffusion patterns of air-conditioners within neighbourhoods, found further evidence that visual influences can be important as verbal communications. Other empirical studies present evidence that personal influences are significant in the purchase of food and household products, in movie selection, and fashions; in choosing dental products, and services and physicians in framing practices and voting in the purchase of razor blades and automobiles; and in the purchase of new products. Arndt has reviewed several other studies.

Negative word-of-mouth, on the other hand, can have disastrous consequences. For instance, study by Arndt found that negative word-of-mouth retarded sales of a product more than twice as strong as positive word-of-mouth promoted sales of that product. Other studies have established that unfavourable information is stronger than positive information.

2. Interpersonal Communication Networks

The mass-media channels often serve the awareness function in a modern society in which their reach is very large. Attitude and behaviour change during the acceptance process are likely to require interpersonal communications to legitimise and effectively describe the use of the innovation in a persuasive and risk-reducing manner.
Impersonal communications, including product advertising, are best viewed as inputs into the variety of communications networks that exist within a social structure. These inputs may serve to stimulate interpersonal communications whenever they provide new or inconsistent information requiring a restructuring of attitudes or behaviour. Interpersonal communications are likely to be obtained through casual conversation, which is not in any one direction of flow, but shared by the participants.

3. OPINION LEADERSHIP

Reference individual is one to whom a person looks for guidance, comparison or approval. Detailed studies of reference individuals is connected with Katz and Lazarsfeld, who called them "influentials". One of the important findings of the study is that influentials are generally of the same social class as the people influenced. Another finding is that influentials are usually identified with some particular product field and are not influentials in general.

The term 'influentials' has gradually faded in the literature into another, 'opinion leaders', to describe those individuals who are models for opinion within their group, who are looked up to for information, and who pass it on. Rogers noted, however, that opinion leadership is not dichotomous: that people either are or are not leaders. Influence is a matter of degree and can be regarded as a continuous variable, rather than a dichotomy.
of "leaders" and "followers" 41,42.

Opinion leadership is the ability to influence informally individual attitudes or behaviour in a desired way. Sometimes individuals with influence in the social system are professionals who represent external change agencies 43.

According to Katz and Lazarsfeld an opinion leader can influence other consumers in making buying decisions about products. They believe that opinion leaders exists at all levels of society and function in a "two-step" flow of communications where the opinion leader gets the information from the media, and passes it along to the opinion followers in the leader's sphere of influence 44. Opinion leaders are generally presumed as intermediaries between marketers and the mass market that they wish to influence 45. This communication process is generally referred to as 'trickle-down' theory. A practical problem in putting the theory into action is that it is very difficult to locate opinion leaders, and the leader for one product category is often not a leader for another 46.

Katz and Lazarsfeld showed that opinion leaders are likely to be more exposed to the mass media than those whom they influence 47. The opinion leaders, in turn, exert influence on their followers through word of mouth. Within a group, the early adopters are usually opinion leaders, who are admired and imitated if their innovations are successful. Word of mouth influence normally comes from people who are in the same social class, as
influence tends to travel within classes. This is directly contrary to the "trickle-down" theory, which assumed that influence flows downward from people of a higher social class to those below.

In studying diffusion of innovations among farmers, Rogers developed a number of generalisations concern opinion leaders. This along with some of Stanley's comments, are as follows:

(i). Opinion leaders conform more closely to social system norms than the average number of a group.

(ii). An opinion leader in one subject area is quite often not an opinion leader in another. Each member of a group may have some opinion leadership in certain subject area.

(iii). Opinion leaders are more cosmopolitan than their followers. They are in contact with more sources outside their group than are opinion followers.

(iv). Opinion leaders use more impersonal, technically accurate and cosmopolitan sources of information than do their followers. They are more exposed to mass media than the people they lead.

(v). Opinion leaders have more social participation than their followers and are more accessible to followers.

(vi). Opinion leaders are not necessarily the power holders or the formal leaders in their communities.

(vii) Opinion leaders have higher social status than their followers.
Opinion leaders are more innovative than their followers.

Merton classified opinion leaders into two categories: monomorphic and polymorphic. The former is the expert in a limited field, whose influence does not diffuse into other spheres of decision. Polymorphic opinion leaders extend their influence in a variety of areas, some of which appear to be unrelated. Some individuals fill the role of monomorphic opinion leaders for some groups and polymorphic opinion leaders for others.

King and Summers using a broad definition of opinion leadership, found that about 70 per cent of their study population qualified as opinion leaders for at least one of six consumer product categories and concluded that high overlap in leadership across categories suggests the existence of a generalised opinion leaders.

2.4 Communication and Influence Flow

Personal influence is a function of communication process. Marketers had adopted different models of communication to explain consumer influence process.

As mentioned in Chapter VI, initially they assumed a one-step model of communication hoping that the consumer will notice the advertisement, be informed, persuaded or reminded by it and buy the product. Several mediating factors are actually involved between mass communication and customer decision. Realising the limitations of the one-step model of information flow, the two-step
odel of communication has been postulated. According to this model influence through information occurs in a two-step flow, moving first from mass media to opinion leaders who in turn through interpersonal network pass on the information as well as evaluation to their followers.

In a study of diffusion Arndt found general support for a number of predictions derived from the two-step flow hypothesis. Influence appears to flow from impersonal sources to opinion leaders. He also found that leaders are more active in the word-of-mouth communication process of both givers and receivers of information. The Arndt data supported the basic two-step flow model in that opinion leaders were found not only to relay information from impersonal sources, but also to transmit personal evaluations about the object of communication. Moreover, these evaluations are influential in the decision-making process of the receiver. "Those receiving favorable word-of-mouth communications were three times as likely to buy the new product as were those receiving unfavourable word-of-mouth." 53.

Rogers, however, noted six limitations of the two-step flow model.

1) It implies a passive audience and active information seeking opinion leaders who provide the main thrust in initiating the communication flow. Rather, opinion leaders may not be active seekers of information and may be passive in communicating to followers.
i) The two-step flow masks multi-stage communication processes or, in the other direction may underestimate the direct impact the media which may have on a very large audience.

ii) The two-step flow over emphasises the importance of the mass media for the opinion leader. "The specific channels utilised by opinion leaders depend on such considerations as the nature of the message, its origin, and the social location of the opinion leaders in the social structure".

iv) The opinion leaders may simply be early knowers of ideas. Other people in the interpersonal channels because they are unaware of the idea may not be capable of functioning as a source of information, thus increasing the relative importance of the mass media for early knowers.

(v) The two-step flow hypothesis ignored the time dimension involved in decision making. Subsequent diffusion studies have demonstrated that knowledge and persuasion acceptance stages exist for opinion leaders and followers and that for both groups the mass media are important at persuasion stage. "Thus it is not only the opinion leaders who use mass media channels as the original statement of the two-step flow model seems to imply".

(vi) The implied dichotomy of opinion leaders versus followers is misleading. First, opinion leadership is a continuous variable. Second, non-leaders are not necessarily followers.
More effective diffusion theory may be developed if we define the varieties of communications networks and their characteristics. If an interpersonal word-of-mouth communication can be started within a communication network, it may flow without the stimulus of the opinion leader through established channels, except in high-risk and inconsistency situations. In these cases there may be some persons who serve an opinion-leadership role. The important need is not to locate the opinion leader but to locate the networks of interpersonal communication.

Pareek and Singh have located different communications networks at different stages of the adoption of three agricultural innovations in India. Communications through these networks increased, in general, with the more advanced stages of the acceptance process.

Studies have shown that those higher in self-esteem are more likely to use interpersonal communication networks. Consumer adoption units are likely to make use of a variety of interpersonal communications networks, including occupational, personal, family, and professional networks for husband, wife, and children. These networks are likely to be different by social class, age, life cycle, and other traditionally demographic market-segmenting variables.

If a substantial number of interpersonal communications networks do not exist, the innovation may be diffused incompletely through the social structure and fail to complete a substantial
diffusion process. Researchers have suggested that once located, we should develop methods to monitor the flow of information in the interpersonal networks and determine ways to provide the consumer with information he desires, but is not currently available through these channels.

Once these networks are specified structurally, we can begin to study how information flows within them and determine if the concept of opinion leaders has any usefulness. The amount of independence and overlap of these networks may suggest valid criteria for market segmentation. Promotional programs could then be planned both in advance of the word-of-mouth-effects and later in reaction and concert to these effects.

Limitations of studies on Opinion Leadership

The studies on opinion leadership contain some major weaknesses: for example: (i) No study considered more than a few of the dimensions of opinion leadership, and many involved a single dimension. Thus, the relationships among various dimensions within a single population are unclear.

(ii) Varying methods for measuring opinion leadership were used, including self-designation, reputational and objective measures.

(iii) The various studies spanned a wide range of disparate populations: housewives, doctors, businessmen, teenagers and college students.

Most of these leadership studies have used a self-
designating opinion-leadership scale to determine opinion leadership. The scale is similar in most studies, consisting of six or seven written items asking people if they are regarded as good sources of information regarding a specific product or innovation. It seems likely that this self-designating opinion-leadership scale is correlated highly with self-esteem.

2.5 Motives for Word-of-Mouth Communication

Explanations have been offered as to why opinion leaders engage in word-of-mouth communication about products. Product involvement is one reason. Either the consumers are fascinated by a new item and feel that they must tell someone about it or the new product creates attention that need to be reduced by talking about it or recommending it. Another reason is that the influencer can gratify certain emotional needs by gaining attention, showing connoisseurship, feeling like a pioneer, claiming status, or asserting superiority. Word-of-mouth communication to fulfill such motives known as self-involvement. Consumers also get involved in disseminating information and influence primarily for the purpose of giving something to the listener, a motive based on care and affection for the other. This is known as other involvement, sometimes message involvement, particularly the method of presentation of the advertisement itself, initiates a word-of-mouth communication process.

2.6 Reasons for Accepting Personal Influence

Information and influence are accepted by consumers from
opinion, leaders primarily on the basis of product related factors as well as individual and group characteristics. The product related factors include product complexity and the amount of risk involved. Perception of high risk and the complexity of the product make the consumer more susceptible to personal influence, when products are highly visible and conspicuous customers are more susceptible to personal influence. However, products that can be tried and compared against objective criteria make the buyer less susceptible to personal influence. Characteristics of the consumers also decide the extent of group influence. While the 'other directed' people seek interpersonal influence the 'inner directed' people do not seek external influence. Individuals who face new life experiences are often very receptive to information and influence.

Further, those who aspire membership in a certain group are receptive to personal influence and to emulate the behaviour of members of the aspirational group.

2.7. INNOVATION ADOPTION

The adoption of innovation connotes the process by which an innovation comes to be the most acceptable alternative available at a particular time. In other words, adoption is the process of acceptance or purchase of an innovation. It is the acceptance of an item or idea by a single individual. Diffusion refers to the process whereby an innovation is disseminated and accepted among individuals or other adopting units. Adoption occurs at a micro
level, whereas diffusion occurs at a macro level 61.

Rogers defined diffusion as the process by which innovation spreads through a particular society. Diffusion studies emphasise a process of social learning, in which individuals gain knowledge by observing the experience of existing consumers 62. Katz, Levin, and Hamilton 63 defined diffusion as: (i) acceptance; (ii) over time; (iii) of some specific item—an idea or practice; (iv) by individuals, group or other adopting units, linked to; (v) specific channels or communication; (vi) to a social structure; and (vii) to a given system of values or culture. They believed that the diffusion of innovations is one of the major mechanisms of social and technical change.

Diffusion studies undertaken by scholars have paid little attention to the process by which consumers evaluate an innovative product, even though several models relevant to the adoption-decision process have been suggested 64,65. Specific evaluation of the non-adopter is missing from the literature. This person probably goes through the early steps of the process in the same fashion as the adopter, yet decides not to adopt. Consideration of both adopters and non-adopters will further the understanding of the total process.

1.7.1. The Adoption Process

The adoption process is the mental and behavioural sequence and continued use of a product 66. In the study of innovations, it is helpful to visualise the adoption process as consisting of a
series of distinct but related stages. The adoption process, as first defined in the rural sociology literature in mid-1950's, consists of the following five stages: awareness, interest, evaluation, trial and adoption. The adoption process which Robertson proposed consists of six stages: awareness, comprehension, attitude, legitimation, trial and adoption.

At the awareness stage the potential adopter realises the existence of the product, but has very little information and no well-formed attitudes about it. At the comprehension stage the consumer acquires knowledge of the product and its functions. The consumer develops favourable or unfavourable behavioural predispositions towards the product at the attitude stage. Termination of the adoption process is likely at this stage if attitudes are not favourable towards the product. At the stage of legitimation, the consumer becomes convinced that the product should be adopted. At the stage of trial the consumer tests or tries the product to determine its utility. Finally, at the adoption stage, the consumer determines whether or not to use the product on a full-scale more or less permanently. Continued purchase and/or use of the item fulfills the adoption process.

At the awareness stage, the individual first becomes exposed to the innovation either through impersonal or personal communication but lacks complete information. He then may becomes interested in the innovation and seeks further information about it. In the succeeding evaluation stage, the potential adopter
appraises the innovation in the light of his present and anticipated needs and decides whether to try it on a small scale. After satisfactory trial, the customer may finally decide to continue the full use of the innovation. However, the innovation may be rejected or discontinued at any stage in the adoption process.

Adoption therefore, is to be considered as a consequence of events through which individual consumers pass over a period of time. Some consumers pass through these stages early in a product's life while others may be much later. In addition, the process describes consumers who are actively involved in thinking about the considering a product.

The significance of the adoption process to the marketer is two fold. First, not all consumers pass through the adoption process with the same speed—some move swiftly, while others proceed more slowly. Second, the marketer's communication forms vary in their effectiveness over the different stages in the adoption process.

7.2. Rate of Adoption and Characteristics of Innovation

It has been postulated that the rate of adoption of an innovation is largely a function of certain attributes or characteristics of the innovation. Several attributes of innovations have been identified by various researchers. Rogers postulated that certain basic consumer-perceived product characteristics could be used to predict the rate of adoption.
suggested that relative economic or social advantage, compatibility, complexity, divisibility and communicability are probably the most important attributes. Moreover, he emphasise that it is the potential adopter's cognizance of these characteristics that counts 71.

Relative advantage is the degree to which an innovation is perceived as better than the product that it supersedes. The degree of relative advantage may be measured in economic terms; but often social prestige factors, convenience, and satisfaction, are also important components. Communicability (observability) is the degree to which the results of an innovation may be diffused to other members of the group. Divisibility (trialability) is the degree to which an innovation may be trial on a limited basis. Compatibility is the extent to which an innovation is perceived to be consistent with the existing values, past experiences and needs of the potential adopters. The adoption of an incompatible innovation often requires the prior adoption of a new value system 72.

Complexity is the degree to which an innovation is relatively difficult to understand and use. Any new idea may be classified in a complexity-simplicity continuum. The more complex an innovation is in terms of operating it, the less rapid its acceptance will be 73.

In general, innovations that are perceived by receivers as having greater relative advantage, compatibility, trialability and
communicability, as well as less complexity will be adopted more rapidly than others 74.

Fliegel and Kivlin 75 expanded this list to include characteristics such as financial cost, social cost, return on investment, risk associated with product and efficiency of the product in terms of (i) time saving and (ii) avoidance of discomfort. Every marketing innovation will not be actually superior to existing forms or brands or not seemingly so in the mind of the consumer due to the lack of objective measuring criteria 76.

3. Adopting Units

The adopting unit, in the context of an innovation, is the individual or group that participates in the acceptance decision-making process leading to potential adoption of an innovation. Individual is the frequently assumed adoption unit. For any products, however, the family is the major adopting unit. In certain product fields, such as food, the family may be the adopting unit. While for products such as clothing, the individual may be the adopting unit. The complexity of the adoption process increases with the increase in the number of people in the adopting unit. Multi-member units other than the family which have received attention of researchers include cities, state legislatures and complex organisations. Katz, Lewin and Hamilton 77 have broadly classified units of adoption into three categories: the individual, the informal group and the formal organization.
Rogers and Stansfield have specified several characteristics relating to innovativeness in agricultural context. The relevant attributes related to innovativeness include more education, higher income, higher level of living, more mass media exposure, and more active participation in group activities. Age has also been identified as a good discriminator of innovative behaviour. Boone identified more or less the same characteristics mentioned by Rogers and Stansfield. King has identified the fashion innovators among women as older, having more education and income and more involved in social visiting than later adopters. Robertson found the innovators more venturesome, more socially integrated, socially mobile, financially privileged, and less cosmopolitan than non-innovators.

In general, innovators appear to be well-educated, to be self-confident and to have ready access to information both nationally and locally. They are willing to change their habits of consumption and are likely to switch brands more readily than later adopters. But it appears there are no general innovators for all products and services. Different individuals seem to be effective in particular areas of innovation. 'High mobility' is another distinctive feature of early adopters. These individuals tend to move around a lot; they are experimental and welcome new ideas. They tend to upgrade their house and its equipment. Vance referred to the 'exploitation' by advertisers of these
upgrading urge of people. Advertisers, it is held, have a vested interest in 'upward' mobility.

Majority of empirical studies in the area have found that early adopters of innovations have more education and higher status occupation than non-adopters 79,80,81,82,83,84,85

Later studies have found that adopters are younger than non-adopters of the following innovations: Bank cards, Mazdas, 86 consumer information services 87 and self service gasoline. On the other hand, Rogers, and Shoemaker 88 listed more studies that found older consumers more likely to be adopters than studies with the opposite findings.

Some of the contradiction can be attributed to the nature of the product; complex innovations that involves a large financial risk are more likely to be adopted by consumers who have larger incomes.

EMPIRICAL ANALYSIS

Social Influence on Durable Purchase

During the survey respondents were asked to specify the reasons as well as the influencing people behind the purchase of consumer durables. The questions were structured in such a way that the responses would indicate the people who really influenced the purchase. Respondents were asked to react to certain statements indicating whether they were true or false. The groups considered were reference group and family members. The results of the
responses are tabulated in table 3.1.

Data (Table 3.1) reveal that groups outside the family were the significant social groups influencing the purchase decisions with regard to consumer durables. In 82.3 per cent of the cases, social groups were responsible for the purchase of the product. Only in 17.7 per cent of the cases family members influence the purchases. The social groups influencing the purchase included relatives, family friends as well as other small social groups evidently the groups in question are reference groups.

Consultation with Personal Source of Influence

Another question was intended to find out whether customers seriously consult any personal source of influence. In 97 per cent of the cases the customers consulted personal sources while purchasing durables (Table 3.2). Only three per cent denied any consultation with personal sources. The data indicate high level of social influence in the purchase of consumer durables.

Consultation with Personal Sources-social Class Analysis

Analysis of the extent of consultation by respondents in different social classes indicate that there is slight difference in the extent of consultation among different social classes (Table 3.3) While the upper class and the lower middle class reported 100 per cent consultation, among upper middle class consumers only 93
Table 8.1

REFERENCE GROUP AND FAMILY INFLUENCE ON PURCHASE OF

CONSUMER DURABLES

<table>
<thead>
<tr>
<th>Sources</th>
<th>Percentage</th>
<th>Index</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. Social Influence</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Most people consider it very essential</td>
<td>14.7</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Most people in our social group have it</td>
<td>13.3</td>
<td>.86</td>
<td>4</td>
</tr>
<tr>
<td>People buy it when they see others have bought it</td>
<td>12.7</td>
<td>.80</td>
<td>6</td>
</tr>
<tr>
<td>Most people in our social group feel that it is bad not to have it</td>
<td>14.1</td>
<td>.94</td>
<td>3</td>
</tr>
<tr>
<td>Most of our family friends have it</td>
<td>14.4</td>
<td>.97</td>
<td>2</td>
</tr>
<tr>
<td>Most of our relatives have it</td>
<td>13.1</td>
<td>.84</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>82.3</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>B. Family Influence</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The male head of the household was more keen to purchase it than other</td>
<td>4.9</td>
<td>0</td>
<td>-</td>
</tr>
<tr>
<td>family members</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The female head of the household was more keen to purchase it than</td>
<td>8.9</td>
<td>.20</td>
<td>7</td>
</tr>
<tr>
<td>other family members</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grown up children in the family were more keen to purchase it than</td>
<td>5.8</td>
<td>.10</td>
<td>8</td>
</tr>
<tr>
<td>other family members</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>17.7</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Table 8.2

CONSULTATION WITH PERSONAL SOURCES BEFORE DURABLES PURCHASE - GENERAL

<table>
<thead>
<tr>
<th>PARTICULARS</th>
<th>No. of Respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consult with personal sources</td>
<td>292</td>
<td>97</td>
</tr>
<tr>
<td>No consultation with personal sources</td>
<td>8</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>300</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Survey Data)
<table>
<thead>
<tr>
<th>Particulars</th>
<th>Social Class</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Consult with personal sources of</td>
<td></td>
<td>F</td>
<td>X</td>
<td>F</td>
<td>X</td>
</tr>
<tr>
<td>influence</td>
<td></td>
<td>79</td>
<td>100</td>
<td>71</td>
<td>93</td>
</tr>
<tr>
<td>No of consultation with</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>personal sources of influence</td>
<td></td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>7</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>79</td>
<td>100</td>
<td>76</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Survey Data)  
\( n = 300 \)
per cent reported that they had any consultation. Among the lower classes, consultation was reported by 96 per cent of the respondents.

1.4. **Personal vs. Commercial Sources of Information**

In order to determine the extent of personal influence with regard to different product categories, respondents were asked to specify the most important source of information with regard to different products. Product category-wise analysis of the data reveals that the degree of personal influence varies with different categories of products. Table 8.4 shows that personal source of information is relatively less relevant in the case of furniture and cleaning devices. Only 49 per cent of the respondents indicated that personal source of information was the most important source. However, in the case of other product categories, the importance of personal sources of information is definitely high. Personal sources of information are relatively more in the case of entertainment items (70 per cent). The primary of word-of-mouth communication in the respect to the purchase of consumer durables is quite evident from the study.

1.5. **Significance of Personal Source for Various Product Groups-Social class-wise**

The importance of the personal source of information and influence varies among the different social classes. Table 8.5 reveals that while personal sources are more significant among the upper class customers, it gradually diminishes among the upper
Table 8.4

MOST IMPORTANT SOURCES OF INFORMATION (Personal & Commercial) -

PRODUCT CATEGORY - WISE

(Figures in Percentage)

<table>
<thead>
<tr>
<th>Sources</th>
<th>Product category</th>
<th>Kitchen Appliances</th>
<th>Entertainment items</th>
<th>Automobiles</th>
<th>Furniture and Cleaning Devices</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal</td>
<td>Furniture</td>
<td>69</td>
<td>70</td>
<td>67</td>
<td>49</td>
</tr>
<tr>
<td></td>
<td>Kitchen Appliances</td>
<td>31</td>
<td>30</td>
<td>33</td>
<td>51</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Survey Data) n=300
Table 8.5

MOST IMPORTANT SOURCES OF INFORMATION FOR

DIFFERENT PRODUCT CATEGORIES (Personal & Commercial) - Social Class wise

(in percentages)

<table>
<thead>
<tr>
<th>Source</th>
<th>Personal</th>
<th></th>
<th></th>
<th>Commercial</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>U</td>
<td>UM</td>
<td>LM</td>
<td>L</td>
<td>U</td>
<td>UM</td>
</tr>
<tr>
<td>Men Appliances</td>
<td>60</td>
<td>66</td>
<td>68</td>
<td>62</td>
<td>40</td>
<td>34</td>
</tr>
<tr>
<td>Entertainment Items</td>
<td>60</td>
<td>67</td>
<td>83</td>
<td>59</td>
<td>40</td>
<td>33</td>
</tr>
<tr>
<td>Vehicles</td>
<td>82</td>
<td>60</td>
<td>54</td>
<td>42</td>
<td>18</td>
<td>40</td>
</tr>
<tr>
<td>Furniture</td>
<td>52</td>
<td>52</td>
<td>44</td>
<td>62</td>
<td>48</td>
<td>48</td>
</tr>
<tr>
<td>Cleaning of Vehicles</td>
<td>63.5</td>
<td>61.3</td>
<td>57.5</td>
<td>56.3</td>
<td>36.5</td>
<td>38.7</td>
</tr>
</tbody>
</table>

Source: Survey Data) n = 300 (u = 79, UM = 76; LM = 61; L = 84)
middle, the lower middle and lower classes. The percentage of respondents preferring personal sources are 63.5 among upper class, 58.3 among upper middle class, 57.5 among lower middle class and 56.3 among lower class. Personal source of information and influence is least significant among the lower classes.

Among the upper class customers personal sources are more significant in the case of vehicles and least significant in the case of furniture and cleaning equipments (Table 8.5) Among the upper middle classes, the influence of personal source is least in the case of furniture and cleaning equipments (52%) and highest in the case of Entertainment items (67%). The lower middle class consumers depend on personal sources more in relation to kitchen appliances (63%) and least in relation to furniture & cleaning equipments (44%). For the lower class consumers, personal sources are least significant in the case of vehicles (42%).

Important Personal Sources of Influence

Table 8.6 attempts a detailed analysis of the particular social groups which provide information and influence in the purchase of consumer durables, the four reference groups considered are friends, neighbours, relatives and colleagues. Among these the most significant group consists of friends, since 23.1% of the families indicated the preference for friends. Relatives take the second position in the hierarchy of reference groups with 14.1 percent of the households indicating this. Neighbours as a group have reportedly the least important source of information and
Table 8.6

IMPORTANT SOURCES OF INFLUENCE FOR CONSUMER DURABLES

(in percentages)

<table>
<thead>
<tr>
<th>Sources of Information</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PERSONAL</strong></td>
<td></td>
</tr>
<tr>
<td>) Friends</td>
<td>23.1</td>
</tr>
<tr>
<td>) Neighbours</td>
<td>10.8</td>
</tr>
<tr>
<td>) Relatives</td>
<td>14.1</td>
</tr>
<tr>
<td>) Colleagues</td>
<td>11.4</td>
</tr>
<tr>
<td>Total</td>
<td>59.4</td>
</tr>
<tr>
<td><strong>STOREKEEPER &amp; SALES PERSON</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>22.7</td>
</tr>
<tr>
<td><strong>ADVERTISEMENTS</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>17.9</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
</tr>
</tbody>
</table>
Reference Group Influence for Different Product Categories

The analysis of the influence of various groups in respect of various product categories reveals that friends are the most important source of influence with respect to all the product categories (Table 8.7). The second most important source of influence is relatives (Table 8.7). Colleagues are relatively less important.

Influentials for Different Products.

Product-wise analysis also indicates that friends are the most important source of influence with respect to most of the products (Table 8.8). Except vacuum cleaner and foam bed, for all other products, friends are the most significant reference groups. For foam bed it is the relatives who are the trusted sources. Among personal sources, Colleagues are the most trusted sources of influence with respect of vacuum cleaner.


The product features and other aspects which consumers discuss with personal sources provide considerable insight into the nature of reference group influence (Table 8.9). The most important aspect of durables consumers discuss with friends relate to the details of various models of the product available (27%). Friends are also the major source of information and influence with regard to details of brands and stores (22%). Performance of the product is the most important attribute consumers discuss with
### Table 8.7

**REFERENCE GROUP INFLUENCE ON - PRODUCT CATEGORIES**

(in percentage)

<table>
<thead>
<tr>
<th>Product Category</th>
<th>Personal Sources</th>
<th>Commercial Sources</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Friends</td>
<td>Neighbors</td>
<td>Relatives</td>
</tr>
<tr>
<td>When Appliances</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>23</td>
<td>12</td>
<td>17</td>
</tr>
<tr>
<td>Furniture</td>
<td>25</td>
<td>10</td>
<td>16</td>
</tr>
<tr>
<td>约</td>
<td>29</td>
<td>11</td>
<td>12</td>
</tr>
<tr>
<td>Cleaning Supplies</td>
<td>18</td>
<td>10</td>
<td>12</td>
</tr>
</tbody>
</table>

305
### Table 8.8

**REFERENCE GROUP SOURCES OF INFLUENCE - Product - wise**

<table>
<thead>
<tr>
<th>Sources</th>
<th>Personal Sources</th>
<th>Commercial Sources</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Friends</td>
<td>Neighbours</td>
<td>Relatives</td>
</tr>
<tr>
<td>Refrigerator</td>
<td>27</td>
<td>9</td>
<td>20</td>
</tr>
<tr>
<td>Electric Cooker</td>
<td>19</td>
<td>17</td>
<td>12</td>
</tr>
<tr>
<td>Television</td>
<td>23</td>
<td>10</td>
<td>18</td>
</tr>
<tr>
<td>Refrigerator</td>
<td>25</td>
<td>12</td>
<td>17</td>
</tr>
<tr>
<td>'WCP</td>
<td>23</td>
<td>6</td>
<td>19</td>
</tr>
<tr>
<td>Bicycle</td>
<td>27</td>
<td>13</td>
<td>12</td>
</tr>
<tr>
<td>Recorder</td>
<td>24</td>
<td>11</td>
<td>15</td>
</tr>
<tr>
<td>Bicycle/Scooter</td>
<td>31</td>
<td>9</td>
<td>15</td>
</tr>
<tr>
<td>VCR</td>
<td>24</td>
<td>11</td>
<td>6</td>
</tr>
<tr>
<td>Motorcycle</td>
<td>31</td>
<td>13</td>
<td>14</td>
</tr>
<tr>
<td>Vacuum Cleaner</td>
<td>23</td>
<td>11</td>
<td>4</td>
</tr>
<tr>
<td>Bed</td>
<td>8</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Sofa</td>
<td>19</td>
<td>10</td>
<td>23</td>
</tr>
<tr>
<td>Dining Furniture</td>
<td>20</td>
<td>14</td>
<td>18</td>
</tr>
</tbody>
</table>
Table 8.9

ASPECTS OF CONSUMER DURABLES DISCUSSED WITH

PERSONAL SOURCES (Weighted)

(in percentage)

<table>
<thead>
<tr>
<th>Discuss with</th>
<th>Aspects</th>
<th>Details of Brands</th>
<th>Details of Models</th>
<th>Price</th>
<th>Performance</th>
<th>Quality</th>
<th>Store</th>
</tr>
</thead>
<tbody>
<tr>
<td>Friends</td>
<td></td>
<td>20</td>
<td>27</td>
<td>13</td>
<td>8</td>
<td>10</td>
<td>22</td>
</tr>
<tr>
<td>Neighbours</td>
<td></td>
<td>19</td>
<td>7</td>
<td>20</td>
<td>33</td>
<td>8</td>
<td>13</td>
</tr>
<tr>
<td>Colleagues</td>
<td></td>
<td>23</td>
<td>32</td>
<td>20</td>
<td>5</td>
<td>8</td>
<td>12</td>
</tr>
<tr>
<td>Relatives</td>
<td></td>
<td>14</td>
<td>8</td>
<td>34</td>
<td>8</td>
<td>26</td>
<td>10</td>
</tr>
</tbody>
</table>

307
neighbours (33%). Price and details of brands are also discussed with them. Colleagues are the most significant source of information and influence with regard to details of brands and models. Relatives are consulted more than others on price and quality (34% and 26% respectively).

The data further reveal that while colleagues are the most depended sources for consultation on details of brands and models, relatives are the most trusted source for price discussions. With regard to performance of the product neighbours are consulted most and with regard to quality relatives are more dependable sources. Friends are consulted most on the selection of stores.

10. Opinion Leadership

Self-designating opinion leadership scale has been used in the study to identify opinion leaders among the respondents. Top 25 percent of the respondents based on the score has been considered as opinion leaders.

10.1. Opinion Leadership and Age

The respondents below 30 have more opinion leadership than among any other group (Table 8.10). However, among consumers in the age group of 30-39 there are hardly any opinion leaders. The second highest percentage of opinion leaders is among people who are in the age group of 50 or above.

10.2. Opinion Leadership and Level of Education:

Among people with high level of education, 63 percent have
Table 8.10

**OPINION LEADERS AND AGE**

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percentage Concentration of opinion leaders</th>
<th>Base</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 29</td>
<td>47*</td>
<td>44</td>
</tr>
<tr>
<td>30 - 39</td>
<td>3</td>
<td>84</td>
</tr>
<tr>
<td>40 - 49</td>
<td>16</td>
<td>107</td>
</tr>
<tr>
<td>&gt; 50</td>
<td>18</td>
<td>55</td>
</tr>
</tbody>
</table>

Note: Survey Data

*Read: 47 per cent of the 44 respondents who were 29 years or younger were opinion leaders.*
been rated as opinion leaders (Table 8.11). Among respondents with medium level of education 20 percent have been rated as opinion leaders. Among respondents with low level of education only four percent get high score in opinion leadership. Obviously, there is a high relationship between level of education and opinion leadership.

3. Opinion Leadership and Level of Income

The data do not conclusively validates the hypothesis that there is a strong relationship between opinion leadership and income. More of the opinion leaders are indeed consumers with annual income above Rs. 3.5 lakhs (36 percent) (Table 8.12). On the contrary, opinion leadership is low among people with annual income below Rs. 25,000 (seven percent). However, the least number of opinion leaders are among people with annual income between Rs. 2.5 lakhs and Rs. 3.5 lakhs, while 22 percent of the respondents in the income group of Rs. 25,00 to Rs. 2.5 lakhs have relatively low score on opinion leadership.

4. Opinion Leadership and Level of Occupation

There is high correlation between opinion leadership and level of occupation. While 37 percent of the professionals get high score on opinion leadership, only three percent of the unskilled workers were opinion leaders. (Table 8.13). In between, the number of opinion leaders declined with the occupational level.

1. Innovativeness

The self designating innovativeness scale has been used to
Table 8.11

OPINION LEADERS' LEVEL OF EDUCATION

<table>
<thead>
<tr>
<th>Educational Level</th>
<th>Percentage Concentration of opinion leaders</th>
<th>Base</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>63*</td>
<td>92</td>
</tr>
<tr>
<td>Medium</td>
<td>20</td>
<td>55</td>
</tr>
<tr>
<td>Low</td>
<td>4</td>
<td>153</td>
</tr>
</tbody>
</table>

*Read: 63 per cent of the 92 respondents with high level of education were opinion leaders.

Table 8.12

OPINION LEADERS LEVEL OF INCOME (Fairly Income) (Rs. in lakhs)

<table>
<thead>
<tr>
<th>Level of Opinion</th>
<th>Percentage Concentration of opinion leaders</th>
<th>Base</th>
</tr>
</thead>
<tbody>
<tr>
<td>&gt; 3.5</td>
<td>36*</td>
<td>72</td>
</tr>
<tr>
<td>2.5 - 3.5</td>
<td>5</td>
<td>89</td>
</tr>
<tr>
<td>0.25 - 2.5</td>
<td>22</td>
<td>67</td>
</tr>
<tr>
<td>&lt; 0.25</td>
<td>7</td>
<td>92</td>
</tr>
</tbody>
</table>

*Read: 36 per cent of the 72 respondents with annual income of above Rs. 5 lakhs or above were opinion leaders.
Table 8.13

OPINION LEADERS AND OCCUPATION

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Percentage Concentration of opinion leaders</th>
<th>Base</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professionals</td>
<td>37*</td>
<td>112</td>
</tr>
<tr>
<td>Non-Gazetted Officers, etc.</td>
<td>33</td>
<td>70</td>
</tr>
<tr>
<td>Skilled workers</td>
<td>17</td>
<td>46</td>
</tr>
<tr>
<td>Semi-Skilled workers</td>
<td>6</td>
<td>36</td>
</tr>
<tr>
<td>Unskilled workers</td>
<td>3</td>
<td>36</td>
</tr>
</tbody>
</table>

*Read: 37 per cent of the 112 respondents with professionals were opinion leaders.
identify the innovators. Consumers were ranked according to their total score in the innovativeness scale. The top 25 per cent of the respondents have been considered as more innovative (Table 8.14). In marketing literature a much lesser percentage of consumers are regarded as innovators. However, the limited sample size of the present study and the need for category-wise analysis necessitated that the relatively more innovative consumers to be considered as innovators.

1. Innovators and Age

Data reveal that more innovators are in the age group of less than 29. Thirty percent of the 44 respondents who were 29 years or younger were innovators. The percentage of innovators gets reduced as age increases. Among respondents in the age group of 30-39 innovators are 28 per cent. Among people above the age of 50, only 18 percent are innovators. The study indicates that there is an inverse relationship between age and innovativeness.

1.2. Innovators and Level of Education

The data indicate that among people with low level of education there are only few innovators (eight percent) (Table 8.15). However, more innovators are among people with medium level of education (57 per cent). In contrast, only 35 per cent of the respondents with high level of education are innovators.

1.3. Innovators and Level of Income

The innovativeness is low among consumers with annual income less than Rs. 25,000 (Table 8.18). However, it increases
Table 8.14

INNOVATORS AND AGE

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percentage Concentration of innovators</th>
<th>Base</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 29</td>
<td>30*</td>
<td>44</td>
</tr>
<tr>
<td>30 - 39</td>
<td>28</td>
<td>94</td>
</tr>
<tr>
<td>40 - 49</td>
<td>24</td>
<td>107</td>
</tr>
<tr>
<td>&gt; 50</td>
<td>18</td>
<td>55</td>
</tr>
</tbody>
</table>

*: Survey Data

*: Read: 30 per cent of the 44 respondents who were 29 years or younger were innovators.

Table 8.15

INNOVATOR'S LEVEL OF EDUCATION

<table>
<thead>
<tr>
<th>Educational Level</th>
<th>Percentage Concentration of innovators</th>
<th>Base</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>35*</td>
<td>92</td>
</tr>
<tr>
<td>Medium</td>
<td>57</td>
<td>55</td>
</tr>
<tr>
<td>Low</td>
<td>8</td>
<td>153</td>
</tr>
</tbody>
</table>

*: Survey Data

*: Read: 35 per cent of the 92 respondents with high level of education were innovators.
Table 8.16
INNOVATOR'S LEVEL OF INCOME (Fairly Income)

<table>
<thead>
<tr>
<th>Level of Income</th>
<th>Percentage Concentration of innovators</th>
<th>Base</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 0.25</td>
<td>18*</td>
<td>92</td>
</tr>
<tr>
<td>0.25 - 2.5</td>
<td>22</td>
<td>87</td>
</tr>
<tr>
<td>2.5 - 3.5</td>
<td>30</td>
<td>69</td>
</tr>
<tr>
<td>&gt; 3.5</td>
<td>30</td>
<td>72</td>
</tr>
</tbody>
</table>

*: Survey Data

*: Read: 18 per cent of the 92 respondents with annual income Rs. 25,000 or lower were innovators.
with level of income, though not in proportion to the increase in income. Therefore, the primary data validates the postulate that there is a correlation between income and innovativeness.

1.4 Innovativeness and Level of Occupation

While quite a significant per cent (40 per cent) of the professionals receive high score of innovativeness, the semi-skilled and unskilled workers reveal low level of innovativeness (nine per cent each) (Table 8.17). Data indicates the positive relationship between occupation and innovativeness.
### Table 8.17

**INNOVATORS AND OCCUPATION**

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Percentage Concentration of innovators</th>
<th>Base</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professionals</td>
<td>40*</td>
<td>112</td>
</tr>
<tr>
<td>Non-Gazetted Officers</td>
<td>20</td>
<td>70</td>
</tr>
<tr>
<td>Skilled workers</td>
<td>22</td>
<td>46</td>
</tr>
<tr>
<td>Semi-Skilled workers</td>
<td>9</td>
<td>36</td>
</tr>
<tr>
<td>Unskilled workers</td>
<td>9</td>
<td>36</td>
</tr>
</tbody>
</table>

*Read: 40 per cent of the 112 respondents with professional level of occupation were innovators.*
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