Chapter -I

INTRODUCTION
"Consumers set up a hierarchy of values, wants, and needs based on empirical data, opinions, word-of-mouth references, and previous experiences with products and service. They use that information to make purchasing decisions."

- Regis McKenna

The term “marketing” is a comprehensive one. It is recognized as a special management function. It starts with the consumer and ends with the consumer. It includes all resources and set of activities necessary to direct and facilitate the flow of goods and services from the producer to the consumer. The ultimate objective of business is to create consumer. The consumer is the kingpin around whom the entire business activities revolve. Marketing involves the interaction of several business activities, the aim of which is to fulfill the needs and desires of the consumers. This view of marketing has given birth to what is known as marketing concept. ‘Satisfaction of the consumer is the most important goal of any business enterprise. In an attempt to provide that satisfaction, one ought to look at every problem from the standpoint of the buyers. Their needs, wants, desires, preferences, beliefs, habits, foibles and egocentricities should be duly reflected in every marketing problem’. Philip Kotler has aptly described marketing concept as customer-orientation backed by integrated marketing, aimed at generating customer satisfaction as the key to satisfying organizational goals. Thus, marketing concept is more customer-oriented than the product.

Marketing, in the broadest sense, encompasses the entire system for bringing goods and services to actual and potential users. It includes understanding customer desires and designing, distributing, and informing potential customers of the means to satisfy these desires. Today, what for marketers and advertisers are worried about is how to develop a scalable model of influencing the consumers’ mind over a period of time and keep it going. Established marketers, (those who really understand markets) and advertising agencies can make a difference and develop a scalable channel or communication model to understand consumer.
The present research in marketing examines how a market operates from its influences of socio-economic factors and it may study how consumers respond to the marketing activities of suppliers. This, in turn, leads to better understanding of how to manage these activities to better serve suppliers or the community as a whole.

Thus, the study of buyer behaviour includes individual and group-perceptions, preferences, judgments, and psychographic choices. Hence, research in marketing management will focus on product and service design, sales response function modeling, marketing strategy, pricing, measuring the effectiveness of communications efforts, and incentive and control mechanisms for managing channel relationships. Marketing research methods seek to improve study design as well as data collection and analysis to further organizational objectives.

The focus of marketing-concept is consumer needs. The success of the marketing efforts largely depends upon the ability of the marketers in studying, analyzing and responding appropriately to buyers’ behaviour, present and prospective customers and to deal with them accordingly. The popular construct which have been useful in better understanding them are economic, demographic, psychological, social and cultural factors. The interplay of these influences affects consumers’ purchasing and consumption patterns products and services which are perceived as relevant to their needs and preferences.

Consumer behaviour research was motivated by two needs:

1. Finding out why consumers were buying or not buying
   - *Inferential consumer research*

2. Finding out what would sell and who was buying
   - *Descriptive consumer research*

Why consumers are buying or not buying (Inferential consumer research) depends upon economic variables, demographic analysis, psychological factors, social and cultural factors. Social and cultural factors envisage that individuals as social creatures are strongly influenced by the social and cultural environment in which they live. Needs are often activated due to the changes in one’s life, to ensure adaptability.
with the environment. An individual product may mean many things to many people. Unless the marketers do have basic understanding of how human beings process information and learn and undergo changes in attitudes and behaviour (Finding out what would sell and who was buying - Descriptive consumer research) they cannot pinpoint the market needs or make any influence on the consumers through their promotional strategies. All consumer behaviour is culturally and socially based, and can only be understood within the context of the social milieu of the consumer.

**Origin:**

Marketing professionals search for added insights to develop a technique for analyzing and predicting consumer choice. The socio-cultural influence on consumer choice is based on the concept of 'life-style' and has been as prominent and fruitfully used as in the field of marketing research. Socio-cultural influences, which evolve from a consumer's formal and informal relationships with other people, can exert significant impact on consumer behaviour. It has been also shown that life-style influences also reflect on both consumption patterns and the processing of different forms of marketing.

**Spelling and Definition of Life Style:**

The use of alternative spellings of the term lifestyles in the literature was used in three forms. Firstly it is seen as two words: life style. Secondly it is presented in hyphenated form: life-style. Thirdly it is presented as one word: lifestyle.

The *Oxford English Dictionary* uses the hyphenated form. The single word format is generally used in this thesis, but in the bibliography the formats used by the respective authors are adhered to. The use of the single word lifestyle reflects a belief that it has emerged as a fully-fledged concept worthy of its own word. Eventually, since English is a living language, the dictionary compilers will no doubt follow.

A further variation is style of life, which occurs in a number of works, particularly those translated into English from other languages. Similarly way of life is often used to mean the same as lifestyle. *Culture* and *subculture* are terms closely related to lifestyle, the differences being discussed later in this study. In the field of
Market research lifestyle is generally linked to psychographics, a survey and analytical approach which focuses on values, attitudes and group-perceptions in market.

**Definition of lifestyle:**

Lifestyle can be defined as "a way of life or style of living that reflects the attitudes and values of a person or group". In other words lifestyle is a pattern of living expressed as an interaction with one’s environment or situation. Thus lifestyle is a distinct mode of living - including how one spends time, money, places and puts emphasis on numerous aspects of their life. When lifestyle became popular a generation ago, a number of critics objected to it as voguish and superficial, since it appeared to elevate habits of consumption, dress, and recreation to categories in a system of social classification.

According to sociology, “lifestyle is the way a person (or a group) lives”. This includes patterns of social relations, consumption, entertainment, and dress. A lifestyle not only reflects an individual's attitude but also the values.

In business, “lifestyle provides a means of targeting consumers as advertisers and marketers endeavor to match consumer aspirations with products”.

The word "lifestyle" apparently first appeared in 1939. Alvin Toffler (born October 3, 1928) predicted an explosion of lifestyles ("subcults") as diversity increases in post-industrial societies. Pre-modern societies did not recognize the need for a sub-culture or lifestyle. Different ways of living were expressed as entirely different cultures, religions, ethnicities by majority groups. As such the minority culture was always seen as alien. Lifestyles, by comparison, accepted or partially accepted differences within the majority culture or group. This tolerance of differentiation within a majority culture seems to be associated with modernity and capitalism.

The term “Lifestyle” has been in use in consumer research, but its application to marketing has been rather recent. Alfred Alder (1870–1937) who labeled the
phrase “Style of life” over 65 years ago referred it to the goal a person shapes for him / herself and the ways he / she used to reach it. William Lazer introduced the concept of ‘lifestyle patterns’ and its relationship to marketing in 1963.

Thus, the concept of Lifestyle refers to the distinctive or characteristic ways of living adopted by certain communities or segments of communities. It relates to the general attitudes and behaviour towards the allocation of time, money and effort in pursuit of objectives, considered desirable by particular types of individuals. It is one of the nearest, most exciting and promising approaches in the selection of target markets and studying its socio-cultural influences on consumer choice through Lifestyle and Psychographic segmentation.

Lifestyle research was initially developed by the Leo Burnett Agency in Chicago and the University of Chicago during the 1960’s, and developed through the 70’s and 80’s. It turned into a popular tool in marketing management decision making. This type of psychographic research gives insight into attitudes and behaviour; and profiles people in terms of their patterns of work, leisure, daily living habits, interests, perceptions and opinions etc. It is concerned with those unique ingredients or qualities, which describe the style of some cultures or group, and distinguishes it from others. It embodies the pattern that develops and emerges from the dynamics of living in society; lifestyle research adds qualitative values to the demographic profiles derived from consumer surveys. Lifestyle attempts different ways of living styles in which products fit into a consumer’s normal pattern of living.

Consumer Culture:

One area which overlaps with lifestyle research and which is sometimes supportive to the lifestyle concept and sometimes critical, it is the newly emerging studies of consumer culture and consumption. Sociologists such as Featherstone (1987-90), McCracken (1988), Saunders (1988) and Warde (1990) focus on consumer behaviour as a central activity of contemporary social life. The interactions between individuals as consumers, advertisers, marketers and cultural producers are the key processes through which lifestyles are formed. Also influential in this context is the work of Simmel-1976; Mommaas-1990 who draws a distinction between the
culture of society as a whole and how it is produced, culture, or lifestyle as lived and perceived by individuals.

**Lifestyle – Concept:**

Lifestyle is a concept more contemporary, more comprehensive and more useful. It provides a rich view of the market and presents a more life-like portrait of the consumer. To day many products are "lifestyle products", which portray a style of life required by potential users. "Lifestyle patterns" are influenced by several internal and external factors like income, age, family size, social patterns, social attitude, changes, shifts in social views, legal changes, background, and education.

Hence, marketers try to strike relationship between lifestyle products and lifestyle groups before designing their marketing strategies to reach the target market. Lifestyle attempts to reflect the way in which products fit into a consumer's pattern of living; and it portrays the 'whole person' interacting with his or her environment. This is why; the concept of "consumer lifestyle" has been defined in a variety of ways.

Consumer lifestyle has been defined simply as "how one lives". The term lifestyle can be used to describe levels of aggregation of people or consumers. It has been used to describe individual as well as larger groups of people, as lifestyle concerns with every social, economic, cultural preferences and choices of the consumers.

Socio-psychological factors comprise a "consumer's lifestyle", which is the pattern in which 'a person lives and spends time and money'. It is a way of describing the psychological make-up or lifestyle of a consumer or segment of consumers. Lifestyle dimensions can come from analyzing several *activities* or *interests* and *opinion* items. This analysis used in formulation clusters or categories of the consumer population. Lifestyle and consumption process of a consumer is follows.
Therefore, the lifestyle concept has become the core of a special segment of research called 'psychographics'. This psychographic or lifestyle research usually takes, as its point of departure, extensive and ad-hoc A I O (Activities, Interests and Opinions) surveys, which then often lead to very colourful and useful lifestyle typologies, using the technique of cluster analysis.

The social aspect of lifestyle includes culture, social class, social performance, reference groups, opinion leaders, the family-lifestyle, time and expenditures i.e. Activities. The psychological aspect of lifestyle includes personality, attitudes i.e. Opinions, the level of class-consciousness, motivation, perceived risk, innovativeness and the importance of a purchase. Social and psychological factors overlap and complement each other; they are not independent or exclusive of one another. Lifestyle, as used in lifestyle segmentation-research, measures people’s activities in terms of their interest. These are

- How they spend their time engaging in activities? What interests the most and its relation to their immediate surroundings?
- Their opinions and views about themselves and the world around them (What a person thinks of self and the world?).
- Some basic characteristics such as their age, income, education, stage in life-cycle and where they live.
Together, these three areas are generally referred to as activities, interests and opinions or simply AIOs. Socio-cultural factors or Lifestyle dimensions of consumer can be analyzed from several activities, interests and opinion items. This Activities, Interests, and Opinions (AIO) analysis is a set of dimensions or factors, these factors are used in formulation of clusters or categories of the consumer population.

Activities, Interests, and Opinions are a measurable series of psychographic variables involving the interests and beliefs of consumers. All such AIO-inventories are depend on consumer profile. More recent measures include: attitudes, values, activities, interests, media-patterns, usage characteristics, demographics and geographics. All these elements are explained clearly below.

Geo-profiling:

Geo-profiling allows the researcher to determine who consumers are, where they are, and study their lifestyles based on their socio-economic and their cultural factors. This is also called psychographics or clustering. Insight gained from these profiles is used to locate other areas with similar profiles that are likely marketing targets. While the demographics of a group may be similar, they are quite different in terms of activities, interests and opinions. The concept of birds of a feather flock together is at work here; you identify geographies that have the largest concentration of this target ‘flock’.

The following are some examples of geographic variables often used in segmentation.

- Region: - by continent, country, State, or even neighborhood
- Size of metropolitan area: - segmented according to size of population
- Population density: - often classified as urban, suburban, or rural
- Climate: - according to weather patterns common to certain geographic regions

Demographics:

Demographics allow the researcher to understand the population in any geographic area based on age, income, gender, family, buying behavior and consumer preferences. Often the goal of demographic analysis is to identify the demographic
makeup of your target market, and find more market geographies with similar demographic characteristics. Some demographic segmentation variables include:

- Age
- Gender
- Family size
- Family lifecycle
- Generation: baby-boomers, Generation X, etc.
- Income
- Occupation
- Education
- Ethnicity
- Nationality
- Religion
- Social class

Many of these variables have standard categories for their values. For example, family lifecycle often is expressed as bachelor, married, married with no children or with children etc. Some of these categories have several stages based on age of the members.

Psychographic Segmentation:

Psychographic segmentation groups customers according to their lifestyle. Activities, interests, and opinions (AIO) surveys are one tool for measuring lifestyle. Some psychographic variables include:

- Activities
- Interests
- Opinions
- Attitudes
- Values

![Psychographics Segmentation Diagram](attachment:psychographics_diagram.png)

Figure 1.1
Demographic Vs. Psychographic Customer Data:

Businesses gather demographic and psychographic data in order to discover more about their customers. Demographic data describes specific characteristics of an individual such as age, level of education, occupation, income, marital status and address. Psychographic (lifestyle) data describes an individual’s activities, interests, opinions and beliefs. This data gives marketer’s insight into such things as how potential customers live, makes buying decisions or plan for the future.

To illustrate the magnitude of demographic and psychographic trends, consider the following psychographic trends that have directly impacted marketing strategies today.

AIO COMPONENTS AS FOLLOWS

Reynolds and Darden-1974 have defined AIO components as follows:

An activity is manifest action such as viewing a medium shopping in a store, or telling a neighbour about a new service. Although these acts are usually observable, the reason for the action is seldom subject to direct measurement.

An interest in some object, event or topic is the degree of excitement that accompanies both special and continuing attention to it.

An opinion is a spoken or written ‘answer’ that a person gives in response to stimulus in which some ‘questions’ are raised. It is used to describe interpretations, expectations and evaluations such as beliefs about the intentions of other people, anticipations concerning future events and appraisals of the rewarding or punishing consequences are alternative course of action.

Such AIOs (activities, interests and opinions) inventories, as they are called reveal vast amounts of information concerning consumer attitudes towards product categories, brands within product categories, user and non-user personality traits, and user and non-user lifestyle.
Lifestyle information is combined with the basic demographic information like age, sex, income and place of residence to give a rounded portrait of a person as a consumer. Each major dimension of lifestyle is presented and classified in detailed in this study.

LIFESTYLE DIMENSIONS:

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>INTEREST</th>
<th>OPINIONS</th>
<th>DEMOGRAPHICS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work</td>
<td>Family</td>
<td>Themselves</td>
<td>Age</td>
</tr>
<tr>
<td>Hobbies</td>
<td>Home</td>
<td>Social Issues</td>
<td>Education</td>
</tr>
<tr>
<td>Social Events</td>
<td>Job</td>
<td>Politics</td>
<td>Income</td>
</tr>
<tr>
<td>Vacations</td>
<td>Community</td>
<td>Business</td>
<td>Occupation</td>
</tr>
<tr>
<td>Environment</td>
<td>Recreation</td>
<td>Economics</td>
<td>Family size</td>
</tr>
<tr>
<td>Club membership</td>
<td>Fashion</td>
<td>Education</td>
<td>Dwelling</td>
</tr>
<tr>
<td>Community</td>
<td>Food</td>
<td>Products</td>
<td>Geographic</td>
</tr>
<tr>
<td>Shopping</td>
<td>Media</td>
<td>Future</td>
<td>City size</td>
</tr>
<tr>
<td>Sports</td>
<td>Achievements</td>
<td>Culture</td>
<td>Stage of lifestyle</td>
</tr>
</tbody>
</table>


A CLASSIFICATION OF LIFESTYLE CHARACTERISTICS

The analysis of lifestyle measures gives a complete picture of values and personality traits as reflected in a person's activities, interests and attitudes towards leisure, work and consumption. This is depicted in the following a figure. The values and traits also reflect the way people interest with others, in both their general behaviour and their choice of specific product classes and the brands with them.
A Classification of Lifestyle Characteristics:

<table>
<thead>
<tr>
<th>Values</th>
<th>Active</th>
<th>Oudoor Time</th>
<th>Person Alone</th>
<th>General Behavior</th>
</tr>
</thead>
<tbody>
<tr>
<td>As Reflected In</td>
<td></td>
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<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personality Traits</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>


Approaches and Lifestyle measures or Psychographics:

A psychographic research approach leads to psychographic marketing where messages are presented in a way that will most appeal to the audience. AIOs statements in life-style research can serve as a framework of distinguishing between two polar approaches, they are

- The situation specific approach which is managerial in nature and focuses on the prediction of product or media related behaviour, and
- The general approach which is more concerned with a broad understanding of consumer (even non-consumer) aspects of social behaviour.

PSYCHOGRAPHIC CONTINUUM FOR AIO STATEMENTS

The psychographic continuum is shown in the following figure 1.2 describing the series of similar items in which each is almost same as the ones next to it but the last is very different form the first.
The specific approach to AIO focuses on statements that are product specific and to identify benefits associated with the product or brand. Specific approach variables focus on highly specific items-involving single product class needs, problems benefits sought that are thought to be associated with fairly and narrowly defined classes of behaviour. In this research more information can be elicited on consumers’ opinions concerning individual product categories or products. This level of analysis can reveal considerable details about consumer’s perceptions of a product and specific reasons that they have for wanting to buy it or not to buy it.

The general approach studies use large batteries of items that are thought to be relevant for predicated individual differences across a wide variety of behaviour. General statements allow the consumers researcher to define overall patterns such as satisfaction with life, family orientation, price consciousness, self-indulgence, religious beliefs and so on. Thus, general approaches are intended to determine the overall patterns of living or basic constructs that effect a person’s activities and perceptual processes.

**Lifestyle Measures or Psychographics:**

Emanuel Demby originated the concept of Psychographics and named it during 1974. It is referred to be an operational technique to measure lifestyle. The term often used interchangeably with AIOs measures. Psychographics is a quantitative analysis of consumer’s life-style and activities with the purpose of...
relating those variables to buying behaviour. In this broadest sense, psychographics refers to any form of measurement or analysis of the consumer's mind which pinpoints how one thinks, feels and reacts while demographics gives descriptive information about consumer buying behavior and their product consumption, i.e. data relate what they buy, psychographics expand our awareness to provide casual understanding of why they buy. Psychographic studies received widespread prominence in America and Britain in advertising and marketing research centres. Since then many other marketing researchers in academic and the commercial world have developed it.

The goal of psychographics is to provide quantitative measures of consumer lifestyles in a way that will assist and manages in segmenting the market place, positioning products and developing the marketing mix strategies. Because of this highly applied purpose, marketing research will borrow from any source possible questions to be included in psychographic inventories. More specifically, psychographic encompass aspects are:

- The product benefits that consumers seek
- The image of brands, companies and media that they perceive
- The personality traits that they process
- The opinions and values that they hold
- The made of buying that they employ
- The unfulfilled psychological needs that they crave
- The leisure activities and interests that they pursue
- The sensitivity to add messages that they reveal
- The new product adoption rate that they maintain
- The degree of communication of product information that they convey
- The satisfactions from products and media that they desire
- The concepts of potential products that they relate
- The information about existing products that they specify

Psychographics may be viewed as the practical application of the behavioural and social sciences to marketing research. More specifically, psychographics seeks to
describe the human characteristics of consumers that may have bearing on their response to products, packaging, advertising and public relations efforts. Such variables may span a spectrum from self-concept and lifestyle to attitudes, interests and opinions, as well as perceptions of products attributes.

The figure 1.3 shows the relationship between self-concept and lifestyle of the consumer to better understand the factors influencing the buying choice of his/her purchase decision.

**Relationship of Self-concept and Lifestyle:**

![Figure 1.3 - Relationship of Self-Concept and Lifestyle](image)

*Source: Arnould, Linda Crane, Consumer Behaviour / building marketing strategies.*
The following figure 1.4 depicts the relationship between self-concept and brand image influences of the consumer behavior and their satisfaction.

The relationship between Self-concept and Brand image influence:

![Diagram showing the relationship between self-concept, brand image, behavior, and satisfaction.]

Figure 1.4 - The Relationship between Self-Concept and Brand Image Influence
Source: Arnould, Linda Crane, Consumer Behaviour / building marketing strategies

Psychographic of Consumer Behaviour:

This psychographic research starts with eliciting the values, attitudes, beliefs and motivations of the research group. The purpose of psychographics is to better understand and accurate prediction of consumer buying behaviour.

Psychographic methods have contributed to change the general knowledge on consumer-behaviour in at least three ways.

I. Psychographic profiles have shed new light some of the similar and recurring topics in consumer research;
II. Trend data now becoming available have shown how consumers are changing and how they are not.
III. General segmentation of the consumer-population have created new typologies by which consumer behaviour may be more efficiently described and better understood.

The brief descriptions of studies in each of these fields are:

I. Psychographic profiles:

Psychographic profiles have already contributed to understand the following:

i. Opinion Leadership (King and Sprokes 1973, Reynolds 1972)


iii. Private Brand Buying (Banger and Schott 1972)

iv. Social class (Tiger and Wells 1970)

v. Consumer activism (Hustad and Pessemaier 1973)

vi. Catalogue buying behaviour (Raynolds 1974)

vii. Differences between Canada and United States (Arnold and Tiger 1973)

viii. Concern for the environment (Kinner, Taylor and Sadenddin 1972, 1974).

II. Trend Data: The empirical lifestyle studies when repeated over time provides valuable information accumulated the trend data. This helps to know how consumers are changing in an era when marketers are prepared to study ‘the changing consumer’ and to make predictions about the effects of the changes upon markets for goods and services. Some of the studies highlighted the trend data are follows:

i. Department Store Patronage (A.C. Burns and M.C. Harrison 1979)


iii. Public’s use of television (Frank R.E and Greenberg M. G 1980)

iv. Six ways to age (Gollub, G.J. Ehrenberg and Collius 1975)

v. Benefit Segmentations (Haley R.J, 1984)

vi. Television Audience (Tigert D.J. 1971)

III. New Typologies: General segmentations have now started making a new beginning to produce the outlines of a new consumer typology marketers now think of new sets of activities, interests, needs and values and to develop products, services and media schedules specifically to meet them. Studies contributed in the fields are:

i. Newspaper Advertising Bureau study and Series of lifestyle studies conducted by here Burnett Company (Bernany Elang 1971, Cenlson John 1974 etc.)
ii. Profiles of Readers of organizers (Toper 1970, Togertet at 1971)

iii. Take-away foods (Tiger, Lathrope and Bleeg. 1971)

iv. Department Stores (Michaels 1973)

v. Air-Travel (Behaviour Science Corporation 1972)

vi. Bank Charge Cards (Plummer 1971).

The empirical studies on psychographics give an ample opportunity to conduct the studies on values and lifestyles of consumer to portray the buying behaviour and perception of purchase choice. This attempt is made by SRI International, a Management Consulting Firm in California. It is described below.

SRI's VALS PROGRAM

VALS is acronym renown for ‘values and lifestyles’. The most widely popularized approaches to lifestyle research for market segmentation is the values and lifestyles. This programme is the categorization of people according to their way of living, using groupings such as Belongers, Achievers, Emulators, I-am-me, Experiential, Socially conscious, Survivors, Sustainers and Integrators.

Simply, segmentation means breaking up of something into smaller pieces. Marketing gurus define segmentation to be the process of dividing a potential market into distinct subsets of consumers with distinct needs and characteristics and selecting one or more segments to target with a distinct marketing mix. The necessary conditions for successful segmentation are:

- a large population
- with sufficient money to spend
- sufficient diversity and to be capable of being partitioned

The Indian consumer market with its plethora of demographic, psychological and other strategic variables presents an ideal arena for segmentation to be an attractive, viable and a potentially profitable strategy. Segmentation studies are designed to discover the needs and wants of specific groups of consumers so that specialized goods and services can be developed and promoted to satisfy each group’s needs. They are also used to guide the redesign and repositioning of existing
products. Often the basis for a repositioning strategy has been the identification of a new market segment.

Why VALS?

VALS is a marketing and consulting tool that helps businesses worldwide develop and execute more effective strategies. The system identifies current and future opportunities by segmenting the consumer marketplace on the basis of the personality traits that drive consumer behaviour. VALS applies in all phases of the marketing process, from new-product development and entry-stage targeting to communications strategy and advertising.

The basic view of VALS is that people express their personalities through their behaviours. VALS specifically defines consumer segments on the basis of those personality traits that affect behaviour in the marketplace. VALS uses psychology to segment people according to their distinct personality traits. The personality traits are the motivation—the cause. Buying behaviour becomes the effect—the observable, external behaviour prompted by an internal driver.

Today, most marketers in India use segmentation models based on demographics, geo-demographics, secondary data benefits and usage. However, these models are still inadequate in their description & analysis of a person since they generate only isolated fragments.

This is where Values and Lifestyles segmentation plays such a pivotal role. Because lifestyle characteristics and values provide a rich view of the market and a more lifelike portrait of the consumer, they meet the demands of management practice for increasingly sophisticated and actionable marketing information. The basic premise here is - the more you know and understand about your customer the more effectively you can communicate and market to him / her.

The Inception and Evolution of VALS:

*History is not the only way to try to probe the roots of our culture's vision.*

SRI International combines value and lifestyle (termed VALS) information with available demographic data\(^15\). VALS is a psychographic segmentation approach
developed by Mitchell (1983) at Stanford Research Institute (SRI) International – a management consulting firm in California. It started from the theoretical base of Maslow's (1954) need hierarchy and the concept of social character (Riesman, Glazer and Denney, 1950). The VALS is generalized segmentation scheme of the American population to assign people both the values and lifestyle in them. VALS is a relatively new concept, pioneered by SRI International, a Management Consulting firm in California that conducted a nationwide survey of the US consumers based on values and lifestyles first in 1979. This model was later modified in 1989 and renamed VALS-II which segmented the American consumers into 8 consumer profiles.

Conceptually, VALS represents a linkage between the personality orientation of psychographics and the activities orientation of lifestyle research. Marketers used the VALS typology popularly to segment markets for their products, services and to target their promotional efforts. Some of the uses to which Values and Lifestyles segmentation has been put here. These are:

- To identify whom to target and find niche markets much more easily.
- To locate where concentrations of your target group lives.
- To gain insight into why the target group acts the way it does.
- To improve and introduce products that speaks to customers' values.
- To target marketing and advertising campaigns much more effectively and much more accurately.
- To position products much more accurately in the marketplace.

A basic tool of the VALS-I program is the VALS typology. This typology is divided into four major categories, with a total of nine lifestyles are presented bellow:

- **Need-Driven**
  - Survivor lifestyle
  - Sustainer lifestyle

- **Outer-Directed**
  - Belonger lifestyle
  - Emulator lifestyle
  - Achiever lifestyle
• **Inner-Directed**
  o -I-Am-Me lifestyle
  o -Experiential lifestyle
  o -Societally Conscious lifestyle

• **Combined Outer- and Inner-Directed**
  o -Integrated lifestyle

It should be understood from the start that these lifestyle categories are not fixed and immutable. Many people grow from one level to another as children, as adolescents, and as adults. Some very few may start at the bottom and reach the top within a lifetime, but far more common is movement of a level or two.

**THE ORIGINAL VALS TYPOLOGY**

![Figure 1.5](image)


The VALS typology is hierarchical. The prime development thrust is from Need-Driven through Outer- Directed and Inner-Directed phases to a joining of Outer- and Inner-Direction. These major transitions are seen as crucial way-posts in
the movement of an individual or a society from immaturity to full maturity. Three of
the four major developmental categories are subdivided into lifestyle phases
representing stages of advancement within the main category.

**New VALS System – VALS 2:**

After over a decade of research into consumer values and lifestyles, SRI
International developed an all new-system changing the VALS 1 because its segments
reflected a population dominated by people in their twenties and Tri-cities, as the
USA had been ten years earlier. Moreover, the marketers found it difficult to use the
segments to predict buying behaviour of target consumers because changes in several
demographic and economical shifts; the aging of the baby boom, the increasing
diversity of the population, the rise of the global economy and the decline in
consumers’ expectations for the future increasing diversity of products, distribution
and of media.

The new system is based on a questionnaire that reveals unchanging
psychological stances rather than shifting values and lifestyles. A new set of questions
were asked to specify their agreement or disagreement. The 43 questions were
conducted in 1990. SRI did the first survey to develop the segmentation system, and
the second to validate it and link it to buy and media behaviour.17

The psychographic groups in VALS2 are arranged in rectangle. They are
stacked vertically by their resources (minimal to abundant), and horizontally by their
self-oriented (principle, status or action health, eagerness to buy, intelligence and
energy level). Most resources tend to increase from youth through middle age, then
diminish with old age.
The American population was classified into three general consumer groups with three different ways of buying. *Principle-oriented* (consumers who are guided by their views of how the world is or should be) *status-oriented* (consumers guided by their choices by the actions and opinions of others) and *action-oriented* (consumers who are propelled by a desire for social or physical activity, variety and risk taking).
The major categories were subdivided into a total of eight distinct sub-groups or segments with two psychographic segments each, one with high and one with low resources. The two principle-oriented segments are Fulfilled and Believers. Fulfilleds are mature, responsible, well-educated professionals. Their leisure activities center on their home, but they are well informed about what goes on in the world, and they are open to new ideas and social change. They have high incomes, but they are practical, value oriented consumers. Believers have more modest incomes; they are conservative and predictable consumers who favour American products and established brands.

The two status-oriented segments are Achievers and Strivers. Achievers are successful, word-oriented people who get their satisfaction from their jobs and families. They are politically conservative and respect authority and the status quo. The favour established products and services that show off their success to their peers. Strivers have similar values but fewer resources – economic, social and psychological. Style is extremely important to them as they strive to emulate the people they wish they were.

The two action-oriented consumers are Experiencers and Makers. They ‘like affect their environment in tangible way’s, and are the youngest of all the segments, with a median age of 25. They have a lot of energy, which they pour into physical exercise and social activities. They spend heavily on clothing, fast food, music and other youthful favorites – with particular emphasis on the new. In contrast, Makers are practical people who value self-sufficiency. They are focused on the familiar family, work and physical recreation and have little interest in the broader world.

Stragglers have the lowest incomes and too few resources to be included in any consumers self-orientations. They are with a median age of 61 and located below the rectangle. Within their limited means, they tend to be brand-loyal consumers. Acualisers have the highest incomes and high self-esteem and abundant resources because of their wide range of interests and openness to change, their consumer choices are directed towards ‘the finer things in life’.
STATEMENT OF THE PROBLEM:

Consumers are influenced by a wide range of factors and not just those relating to the obvious features of the product. Some of these may represent a direct influence while others seem to be less tangible factors from which patterns, of buying habits and their behaviour may also be inferred. Such a diverse influence on the consumers may not be predicted by the marketers. Many researchers therefore conducted an examination of such aspects from five decades and it will become most essential to study such consumer groups and their behaviour under a particular lifestyle pattern.

Consumer decision making varies with the type of buying decision. Most frequently purchase of low cost products are bought under conditions of low consumer involvement and expensive and highly self-expressive products involves more deliberation and participation of consumers.

Marketers often raise questions relating to the consumer unfulfilled needs and wants, about who are the consumer of their product, why do these consumers buy their brand and not that of the other contenders, how, after having bought the products, do they feel satisfied or dissatisfied and how such feelings are reflected in their behaviour as consumers.

Perfect prediction may not be possible to gauge current and prospective consumer's attitudes, which could help to predict their behaviour that can significantly lower risks of marketing failure. Accumulating valid and reliable information to discover important reasons as to why they act as they do not and to keep 'close to customer', are the prime tasks of the marketers. This marketing strategists are gaining prominence in today's complex and globalized market environment with the view of 'Socio-cultural and economic aspects of the consumer'.

Thus, the present researcher has made attempt to provide a thorough knowledge of such consumers and an understanding of their behaviour which is absolutely essential for consumer marketers to continue and to remain in the market place.
REVIEW OF LITERATURE

Life-style research was initially developed by the Leo Burnett Agency in Chicago and the University of Chicago during the 1960's, and developed through the 70's and 80's. It turned into a popular tool in marketing management decision making.

The research on socio-cultural influences on consumer choice mainly centered on studies concerning to the theoretical concepts, developing consumer life-styles segments, and also their relationship with product assortments. Some of the important earlier studies conducted abroad and in India are presented in the following subsections.

At first glimpse, this experiential method of segmenting a potential market may come across as remarkably similar to the Life Style segmentation first introduced by William Lazer (1963), furthered by Wells and Tigert's (1971) studies of AIO (Activities, Interests, and Opinions), and culminating in Mitchell's (1983) Values and Life-style research.

Wells & Tiger (1971)\textsuperscript{18} made AIO study to generate a broader base of lifestyle types which may be applied to more than one product market. In this study they formulated 300 statements using factor analysis it has reduced to 22 lifestyle dimensions.

Darden and Reynolds (1971)\textsuperscript{19} study explains the shopping attitudes and behaviour of housewives. Four major shopping types were identified as economic shopper, apathetic shopper and ethical shopper. The study also highlighted the reasons why these different shoppers have quite different buying preferences and habits.

Ziff (1971)\textsuperscript{20} surveyed 2000 housewives with 214 attitude statements to produce a classification of the group for use only as-realists, Authority seekers, sceptics and hypochondriacs. The results revealed that hypochondriacs were high in usage, the sceptics were low, and the realists and authority seekers in-between.
Attitudes related to Product related values which in turn could offer guidance that is of direct use and relevance to advertising and marketing approaches for the target market segment.

Plummer (1971)\textsuperscript{21} used lifestyle research in this study to provide new insights into ways of marketing and advertising bank charge cards. The article also provides additional insights into the differences existing between users and nonusers of commercial bank charge cards along lifestyle dimensions. The study also suggests some new dimensions which the marketers should seriously consider.

Reynold and Darden (1972)\textsuperscript{22} defined the components of AIO and used in interchangeably with psychographics which provides quantitative measures of consumer life-styles.

Psychographic Segmentation it is the term which was first coined by Emanuel Demby (1974)\textsuperscript{23} provided three level definition of psychographics in his study. He defined the concept of life-style as a technique that adds the richness of the social and behavioural sciences to demographics.

Plummer, (1974)\textsuperscript{24} study outlines four basic areas where psychographics research have been useful to the marketers and advertisers. The four basic areas are namely 1) conceptualization, 2) quantified comparisons, 3) segmentation and strategy and 4) new product. Examples of how psychographic research was useful or potentially useful in each are also discussed.

Wells (1974)\textsuperscript{25} study explains how the psychographics information can be used buy marketers to appeal directly and efficiently to those groups that are the most likely to fined their brand appealing. The study suggests that marketer can also use this information to create new brands to fit patterns their brands cannot satisfy.

Villain (1975)\textsuperscript{26} reports an empirical study designed to provide advertisers with information concerning the personality and lifestyle characteristics of television programme audience. The results indicate that audiences are relatively heterogeneous.
in terms of psychographic characteristics. These variables appear to be of limited value for describing audience composing or predicting viewing behaviour.

Darden and Perreault (1976)\textsuperscript{27} investigated the consumer and lifestyle characteristics of people who shop predominantly in their local trade area (in-shoppers) versus those who make frequent shopping trips afield (out-shoppers) for 13 different kinds of commodity. They identified the respondents into five different shopper types; In-shoppers, Big-ticket out-shoppers, Furniture out-shoppers, Appearance out-shoppers and Home entertainment out-shoppers. The study also distinguished the shoppers into five lifestyle characteristics; fashion consciousness, self-confidence, innovativeness, financial optimism and diet-and-home.

Blackwell and Talarzyk (1977)\textsuperscript{28} study concerned with healthcare services included both general and specific statements. The findings demonstrate how both general and specific AIOs can be used to profile consumers and relate their lifestyles to behaviour.

Bearden, Teel and Durand (1978)\textsuperscript{29} study examined demographic, psychographic and media consumption differences between customers and non-customers of four types of retail outlet. Unique and statistically significant differences were found between customers and non-customers. Five psychographic dimensions identified were traditionalist outgoing / individualist, quality service, socially conscious and outer-directed.

Hughes (1978)\textsuperscript{30} attempted an interesting analysis of the camera market by looking at how three groups were related, all camera purchasers, those who bought more expensive cameras and those who specifically bought Nikon cameras. They were asked to rate themselves against a series of characteristics and these various characteristics discriminate between the different groups. Thus, compared to purchasers of more expensive cameras, Nikon camera purchasers tended to see themselves as more broad-minded, discriminating, efficient and intelligent, but less reserved, conformist and persuadable.
Venkatesh (1980)\textsuperscript{31} study explores the implication of the changing role of woman for consumer research. Three groups of women-feminists, moderates and traditionalists were identified in the study. Differences and similarities among the groups were observed in selected lifestyle and demographic characteristics. The study focuses on some sociological aspects of changing roles of women and formally incorporates them into consumer behaviour measures.

Boole A. S. (1981)\textsuperscript{32} study divided the customers of the Goodyear Tyre company into its segments according to psychographic information i.e. Prestige buyer, Comfortable conservative, Value shopper, Pretender, Trusting patron and Bargain hunter. Goodyear has found that segment's profile remains the same.

Lastovicka (1982)\textsuperscript{33} noted over 100 life-style traits that had been used in different studies.

Cosmas (1982)\textsuperscript{34} used a postal questionnaire containing 250 AIO items and applied Q-factor analysis to compute lifestyle and product topologies. The lifestyle clusters generated were 1) Traditionalists 2) Frustrated 3) Life-expansionists 4) Mobiles 5) Sophisticates 6) Actives and 7) Immediate Gratifiers. The product clusters were 1) Personal care 2) Shelf-stocker 3) Cooking and backing 4) Self-indulgent 5) Social 6) Children's and 7) Personal appearance.

Stephen (1982)\textsuperscript{35} made an analysis to determine the relationship between consumer's lifestyle and their total product-assortment decision. The results showed that lifestyles were significantly better in explaining the total product-assortment decisions than socio-economic demographics.

Gutman and Mills (1982)\textsuperscript{36} examined overall relationships between lifestyle, self-concept, demographics, shopping orientation and fashion sense of 6300 Los Angele's women, revealed key segments which spanned the fashion spectrum; leaders, followers, independents, Neutrals, Uninvolved, Negatives and Rejecters. The analysis of these fashion segments showed their self-concepts to be meaningfully related to their fashion orientations. The results suggested a significant opportunity for fashion oriented department stores to region some of this business provided that adequate attention is paid to the needs of this group.
Mitchell (1983)\textsuperscript{37} study developed (VALS) the most widely popularized approaches to life-style for market segmentation. The essence of the VALS programme is a classification scheme that assigns people to one of nine VALS segments. Mitchell using the VALS system attempted to describe how the nine psychographic types differ across five major European industrialized countries and the USA. The study of cross-cultural values was made to provide a better understanding of the consumers.

Kahle (1986)\textsuperscript{38} observed the use of VALS in 250 marketing firms which in clubbed G.M. Ford, Nissan, Honda, Mercedes’ Benz, AT&T, New York Times, Penthouse, Atlantic Richfield, Boeing commercial Airplane Co. etc.

A. Lunn (1986)\textsuperscript{39} is study based on the census data and is popularly known as ACORN-A classification of Residential Neighborhoods. It examined categories such as occupation, household size and composition – together with some unexpected ones, such as mode of travel to work and household facilities. Using cluster analysis it derived 36 categories of neighborhood types. These were subsequently further reduced to a simpler set of 11 types. These 11 types were used to map the location where certain types of people were likely to link in the UK.

Lesser and Hyghes (1986)\textsuperscript{40} used a psychographic inventory reflecting general lifestyle activities and consumer shopping orientations across different geographic markets. Seven shopper types were discovered, Inactive shoppers, Active shoppers, Service shoppers, Traditional shoppers, Dedicated Fringe shoppers, Price shoppers and Transitional shoppers. The study indicated that considerable degree of similarity in types and pointed psychographic segments developed in one geographic market may be generalisable to other geographic markets.

Dychtwald and Gable (1990)\textsuperscript{41} study points out that marketers must recognize the changes in their customer base and change their strategies to fit the new situations. To meet these demands, the study suggests the need for the marketers to know how consumers are likely to live their lives as they enter the 1990’s and beyond.
Roussean (1990) tested a product-specific model of VALS among samples of white and black households in South Africa identified four lifestyles groups to provide a psychographic segmentation for furniture buyers. This model was built upon dimensions acquired from Maslow’s need hierarchy. The model portrayed five hypothetical consumer types; namely Home-centered, Outer-directed, Trend-setters, Inner-directed and Cultured.

Alka Gupta and Amrik Sing (1990) relates to a study of psychographic characteristics of consumers operating in four interdependent cultures in Jammu and Kashmir namely Punjabis, Dogras, Kashmiris and Hindi speaking. The study concluded that purchase decisions are influenced by psychographic profiles of consumers. It states that efficacy of advertising depends on its match with target markets. The study has established the relationship between psychographics and advertising effectiveness through targeting decisions, advertisement willing decisions and media decisions.

Madhu T. Aru Srivastava and Shelly Singh (1990) study highlights a new way of working style at home offices resulting many conveniences and identifies positive attitudes elicited from eminent professional who include designers, garment buying agents, information services provider, art gallery owners, scriptures and education liaison executives. It emphasizing a new work profile with the application of latest technological appliances replacing the traditional structures with those of own design giving much needed flexibility.

S. L. Rao and I. Natrajan (1996) conducted a path-breaking countrywide survey through Delhi based National Council for Applied Economic Research (NCAER), on the distribution of Indian households by different levels of income categories. The data provides useful insights for identifying market segments and making demand estimates for consumer goods. The study made in-depth analysis of various dimensions of market, new consumer profiles, new rural market, new assets owners and new super rich.

Nachhatla Singh (1996) made a study on ‘the Indian Manager’s lifestyle’, to enquire into what kind of a total lifestyle in general does a manager need to lead and
fit into the demands which his organizational role makes on him for innovation. He observed managerial styles as conceptual fluency, novelty of ideas, the ability to redefine problems fields, divergent thinking, intellectual flexibility, achievements, reward etc. Their organizations or structures constitute the style itself. The study suggests that the generality of the lifestyle would depend on both situational and personal characteristics of the Managers.

A. Narayan and B. Narayan (1996)\(^47\) examined how advertising can influence the consumer psychographic dimensions of knowledge, perception, attitude, personality and lifestyle. The findings are supported by the Indian experiences on analyzing the ads which induce favorable action by the prospective buyers towards the products.

Sunitha Hanspal (1998)\(^48\) research has been undertaken to distinguish seven prominent lifestyles existing amongst the middle-class in Delhi i.e. Stay-at-home traditionalists, progressive-providents, social climbers, security-seekers, conservatives, privileged and the independents, the nature of services demanded by each of these lifestyles, and their implications for the service marketer in terms of market analysis and demand forecasting, market segmentation, brand loyalty, word-of-mouth communication, service environment, price differentiation, choice of media, media scheduling, advertising design and creativity and service delivery are studied.

Mega Raj (1998)\(^49\) research has been undertaken to evaluate various types of advertisements viz., Press, Television, Radio, outdoor and POP (Point of Purchase). A positive relation between advertisements and consumer decision making, i.e. the influence of these advertisements was established.

Sunil Alagh (2000)\(^50\) in his study emphasized an important development in the consumer market will be the emergence of the newer, younger generation. This new segment will be more open to trying new products, but will also be more demanding and fickle in terms of brand loyalty. The study forces certain sweeping changes and draws the attention of every marketer to understand these changes and repositions their business accordingly.
Sinha P. M. (2000) in a study explored that brands will now be defined less by their attributes and more by the attitudes and lifestyles of the associated target customer group. It pointed that concepts such as share of mind, share of youth trend, share of stomach and share of lifestyle will replace simplistic demographic mapping. There will be a shift from brand performance to the whole experience surrounding the brands.

Rajesh Kumar (2003) in his empirical study with reference to the selected goods in Kurnool District on consumer behaviour in relation to Fast Moving Consumer Goods (FMCG) for various behavioural patterns of the consumer relating to internal and external consumer factors and their interaction to the decision making process.

G. Krishna Mohan (2003) in his doctoral work marketing practices of corporate hospitals in Andhra Pradesh he explored how marketing practices could better serve corporate hospitals to achieve their objectives and its social responsibilities.

C.V. Ranjani (2005) in her empirical study on consumer behavior in twin cities of Hyderabad and Secunderabad relating to food and groceries retailing perspectives and presented contemporary trends in retailing globally and also analyzed the present retailing trends of India relating to food and grocery.

G. Vijay Kumar (2008) in his doctoral work “Role of comparative advertisements on consumer decision process” he established a positive role of comparative advertisement by evaluating intensity, impact, features and benefits of competitive advantage.

D. Prabhakar (2008) in his doctoral work “brand loyalty in Fast Moving Consumer Goods (FMCG)” He established varying levels of brand loyalties in various FMCG’s and need of brand loyalties for competitive advantage.
NEED FOR THE STUDY

Socio cultural influences on consumer choices is now becoming increasingly important to the marketers in today’s complex and competitive environment to develop appropriate marketing strategies in order to keep ‘closer to customers’.

The changing demographic, social, cultural factors and the increasing diversification of the marketers to provide multiple products is bound to reflect on the consumers try to purchase such products which portray the style of life sought by them. In view of such changes in consumer behaviour, lifestyle analysis enables to explore new dimensions of how consumers process information, learn and undergo change in attitudes and behaviour. These insights provide immense scope for the marketers to design future marketing programs more effectively to the people they most wanted to reach.

In this context, it is decided to conduct a study on the consumer life-styles and their influence on consumer choice for a few selected products. Therefore, this study attempts to construct meaningful profiles of consumers’ lifestyles and identify distinct variables which shape the patterns of life-style groups using AIO descriptions across a wide variety of behaviour. A few selected personal-care and house-hold products are chosen to elicit major choice-determinants and product-related behaviour believed to play an influential role and related them in the context of consumer life-style.
OBJECTIVES OF THE STUDY

The primary objective of this study is to develop consumer lifestyle profiles based on the A I O array of items and assess the influences of the lifestyle variables with those of the product variables in the consumer purchase behaviour.

1. To study socio-cultural influences on consumer lifestyle products.

2. To identify and evaluate the Socio-cultural influences on consumer decision making.

3. To identify consumer lifestyle variables in developing lifestyle profiles.

4. To analyze the relationship between lifestyle variables and product variables to assess their influences on consumer choice.

5. To provide necessary conclusions on the empirical analysis and inferences in the study and offer some suggestions for the consumer marketers.

SCOPE OF THE STUDY

The field of consumer behaviour studies how individuals select, buy, use, and dispose of goods, services and ideas, or experiences to satisfy their needs and desires. Understanding the consumer and knowing customers is not very simple. They may say one thing but do otherwise. They may respond to influences that change their minds at the last minute. Companies have to understand how and why their customers buy. Therefore this study deals with analysing consumer markets and buyer behaviour towards Lifestyle products in Tri-cities (i.e., Vijayawada, Guntur and Tenali) of Andhra Pradesh. Geographical maps are also presented hereunder for glimpse.
Figure : 1.7 - City Map of Vijayawada
Figure: 1.8 - Guntur District in Andhra Pradesh

*Depicting the circled arenas are Guntur & Tenali cities*
RESEARCH METHODOLOGY

Designing a research plan calls for decisions on
1. Data Sources.
2. Research Approaches.
3. Research Instruments.
4. Sample Size.

An effort is made to understand each of them thoroughly and the methodology was designed as under

1. Data sources:

   Primary sources: - In the study, to know the perception of the customers using the life-style products and to know perception of potential customers, the researcher went through with an interviewing method and a structured questionnaire to collect primary source of data. During the field work, attempts were made to contact both the husband and wife in each of the selected households to respond together. However due to some practical reasons, it was not possible in many instances to obtain joint responses but it was ensured that at least one of them was interviewed. The questionnaire contained broadly four sections related to demographic information, product perceptions for personal care and household products, purchase behaviour besides the activities, interest and opinions (AIO) inventory. As the study concentrates on lifestyle products, information is gathered from the different household respondents and potential consumers in tri-city (Vijayawada, Guntur, Tenali) of Andhra Pradesh about their perception and satisfaction levels with regard the various life-style products and the same is used to drawn meaningful conclusions.

   Secondary Sources: - Before going in for primary data, one needs to go for the secondary information i.e., the information collected from different books and volumes relating to the marketing, consumer behaviour are used for research here. The information obtained from secondary sources along with primary sources of information is used to make more meaningful conclusions. Secondary data collection a source, used in the study includes different marketing Journals, various Websites, business Magazines, Newspapers etc.
2. **Research Approaches:**

   The primary data can be collected in four ways:
   - Observation
   - Focus group search
   - Experimental research
   - Survey research

   The research objectives mostly are about knowing the preferences on socio-cultural influences of consumer-choice, attitudes of prospective and present customers. The survey approach, being the ideal one, was used in the present study.

3. **Research Instruments:**

   The present researcher has used the most common instrument of a structured questionnaire for collecting primary data. The questions included multiple choice, open ended questions and a five point numerical likert scale to assess the degree of agreement of disagreement. The purpose of the questionnaire could be revealed on demand to the respondents or kept secret, if necessary.

   - Questionnaires designed for prospective or present consumers.
   - Care was taken with regard to form, diction and sequence.
   - Only questions that contribute to the research objectives are only included.
   - The language in the questions are kept simple and direct. An effort was put to see that questions flow in a logical order. Personal questions and demographic details were asked at the beginning of the questionnaire.
   - Mode of tabulation and type of analysis was kept in mind while designing the questions and its options.

4. **Sample Size:**

   For the purpose of this study, the sample is chosen form the Tri-cities of Andhra Pradesh. The rationale behind the sample selection is that these Tri-cities i.e., *Vijayawada, Guntur and Tenali* in Andhra Pradesh have urbanized characteristics with multi-cultural background. The existence of a vast number of educational
institutions and industrial organizations add a special significance in the way of living of these people.

The sample was a heterogeneous mix of people from both socio-economic classes from all age groups & people with varied educational qualifications.

<table>
<thead>
<tr>
<th>Cities</th>
<th>Number of Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vijayawada</td>
<td>150</td>
</tr>
<tr>
<td>Guntur</td>
<td>150</td>
</tr>
<tr>
<td>Tenali</td>
<td>150</td>
</tr>
<tr>
<td>TOTAL</td>
<td>450</td>
</tr>
</tbody>
</table>

The size of the sample is 450 households chosen from various clusters on quota cum convenience basis. Judgment samples also become necessary in order to make the sample representative enough. The households were chosen on the basis of their income and profession from each cluster. The unit in each cluster is taken as the household. (Income category details are presented in Table 1.3, Page No.: 45, 46)

The products selected for the study were classified into personal care and household products. A total of eighteen products were considered taking nine in each category of lifestyle products.

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Personal Care</th>
<th>S. No.</th>
<th>Household</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Toilet Soap</td>
<td>1</td>
<td>Television</td>
</tr>
<tr>
<td>2</td>
<td>Tooth Paste</td>
<td>2</td>
<td>Refrigerator</td>
</tr>
<tr>
<td>3</td>
<td>Shampoo</td>
<td>3</td>
<td>Air Conditioner</td>
</tr>
<tr>
<td>4</td>
<td>Hair Oil</td>
<td>4</td>
<td>Washing Machine</td>
</tr>
<tr>
<td>5</td>
<td>Talcum Powder</td>
<td>5</td>
<td>Mixer or Grinder</td>
</tr>
<tr>
<td>6</td>
<td>After Shave Lotion</td>
<td>6</td>
<td>Pressure Cooker</td>
</tr>
<tr>
<td>7</td>
<td>Deodorant</td>
<td>7</td>
<td>Two Wheeler</td>
</tr>
<tr>
<td>8</td>
<td>Readymade Garments</td>
<td>8</td>
<td>Vacuum Cleaner</td>
</tr>
<tr>
<td>9</td>
<td>Health Drink</td>
<td>9</td>
<td>Water Filter</td>
</tr>
</tbody>
</table>
All the products were chosen keeping in view that most of the household do possess them and the decision making for these products bear some influence on their behaviour and the way of living.

**Statistical tools used:**

The primary and secondary data was collected for the purpose of study and a series of statistical tools such as the *percentages, means, mode, averages, chi-square test, frequencies, regression and correlation co-efficiency*. Apart from that, to make study interesting and informative *pie diagrams, bar diagrams* etc., are also used.

**Period of the study:**

The study broadly covers the period from 2006 to 2007 from the selected clusters in Tri-cities of Andhra Pradesh. The rationale behind choosing this particular period is due to the fact that in this period the cost of living as well as the commercial business and trade rose enormously with the integration of Vijayawada, Guntur and Tenali – Urban Development Authority (VGT – UDA). The data for the present study was collected from the selected clusters of these Tri-cities of Andhra Pradesh.

**SAMPLE PROFILE:**

It is well known fact that consumers exhibit distinct behavioural patterns according to their demographic characteristics. A study into these demographic characteristics provides a requisite background with which distinct pattern can be identified. Therefore, classification of consumers on basis of demographic variable such as age, income, sex, occupational status, educational qualifications, family size etc., is the system usually practiced to segment consumers into various sub-groups. The sub-classification of the consumers helps in identifying common behavioural patterns within one segment and behavioural differences as between different segments. In this section, an analysis of the sample profile is presented with a view to provide an insight into the demographic characteristics of the sample considered.

The basic attributes of the respondents studied as background information are age, sex, marital status, family lifecycle, household educational qualifications...
professional status, income, spouse qualifications etc. The data pertaining to these attributes are presented in the following section.

**SEX – AGE CLASSIFICATION**

Classification of consumers on the basis of sex and age is perhaps the basic method followed in segmenting the consumers' behavioural responses differ as among different sex categories and different age groups. In the following section, an attempt is made to analyze the sample profile as per age and sex classification.

<table>
<thead>
<tr>
<th>Age Groups - in years</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Blow 24</td>
<td>7</td>
<td>5</td>
</tr>
<tr>
<td>25 - 34</td>
<td>58.33</td>
<td>41.67</td>
</tr>
<tr>
<td>35 - 44</td>
<td>70.73</td>
<td>29.27</td>
</tr>
<tr>
<td>45 - 54</td>
<td>78.00</td>
<td>33.33</td>
</tr>
<tr>
<td>55 &amp; above</td>
<td>69.29</td>
<td>22.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>81.82</td>
<td>18.18</td>
</tr>
</tbody>
</table>

*Source: Field data*

*Figures in italics represent percentage for the sum of the rows.*

**Figure: 1.1 Sex – Age-wise Classification (Weighted average values presented)**
The data in Table 1.1 reveals the sex-wise classification of the respondents in different age groups. Out of the total sample, male respondents accounted for approximately 74 percent and females for 26 percent respectively. The wide gap in due to the existence of some technical departments usually being operated by men only. Comparatively it has a very small administrative set up in which a few of them are women respondents.

On the whole, it is observed that male respondents dominate in the total sample. Age-wise classification reveals that majority of the respondents are under the age group of 55 and above accounting around 82 followed by 78 percent in age group of 35 to 44 years. Respondents under age group of 25 to 34 accounting around 70.73 percent and they are very close to its 69.29 percent under 45 to 54 years. The lowest of 58 percent is observed under in the age group of below 24 years age group. In the case of females, the analysis reveals that the highest 41.67 percent in the age groups of below 24 years. About 30.71 percent in the age group of 45 to 54 and followed by the age group of 25 to 34 years with 29.27 percent. Under the age group of 35 to 44 and above 55 years respondents are observed in low i.e. 22 and 18.18 percent respectively. Age-wise classification reveals that majority of the respondents is under the age group of 35 to 44 years followed closely 45 to 54 years age group.

**MARITAL STATUS**

Table 1.2 and figure presents the data relating to the marital status of the respondents. The respondents found in the study were mostly married while unmarried and others were very few in percentage. Among the respondents married were around 85 percent while only 14 percent were found to be unmarried including a few others. Therefore, it is found that married respondents are said to be the dominant in the study.
Table 1.2

Marital Status of the Households:

<table>
<thead>
<tr>
<th>Status</th>
<th>No. of Households</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>382</td>
<td>84.89</td>
</tr>
<tr>
<td>Unmarried</td>
<td>63</td>
<td>14.00</td>
</tr>
<tr>
<td>Others</td>
<td>5</td>
<td>1.11</td>
</tr>
<tr>
<td>Total</td>
<td>450</td>
<td></td>
</tr>
</tbody>
</table>

Source: Field data.

Figures in italics represent percentage for the sum of the rows.

INCOME CATEGORIES

Income of the respondents has been considered as a main variable to examine consumer behaviour for personal care and household products. Higher level of purchasing power goes a long way in boosting the demand for highly priced products. Where as middle and lower income reveal distinct behaviours. Therefore, an analysis of income groups within the sample is discussed in the following section. Initially at the time of data collection, nine income groups were stated ranged between Rs.5000/- and Rs. 15500/- and above per month. However, when data collected were analyzed numbers of meaningful differences were forthcoming among all these income
categories of the respondents. Therefore, the data has been finally grouped by pooling them into category I_L as lower income (monthly income up to Rs.6,500/-) category I_M middle income (monthly income in the range Rs.6,500/- to Rs.11,000/-) and category I_H higher income (monthly income in the range Rs.11,001/- to Rs.15,500/- and above).

The Table 1.3 and figure shows the frequency distribution of the households among the different income groups. It is observed that the first groups I_L, (i.e. below 5,000/- to 6,500/-) reveals that 22.89% the second income group I_M, reveals around 46 percent coming under Rs.6,501/- to Rs.11,000/- category and finally the income group I_H, (i.e. Rs. 11,001/- to Rs. 15,501 and above) points out 31.56 percent of the sample.

<table>
<thead>
<tr>
<th>Monthly income</th>
<th>Categories</th>
<th>No. of Households</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below 5000</td>
<td>I_L</td>
<td>103</td>
<td>22.89</td>
</tr>
<tr>
<td>5001-6500</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6501-8000</td>
<td>I_M</td>
<td>205</td>
<td>45.56</td>
</tr>
<tr>
<td>8001-9500</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9501-11000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11001-12500</td>
<td>I_U</td>
<td>142</td>
<td>31.56</td>
</tr>
<tr>
<td>12501-14000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14001-15500</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Above 15501</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>450</td>
<td></td>
</tr>
</tbody>
</table>

Source: Field data

Figures in italics represent percentage for the sum of the rows.
AGE – INCOME-WISE CLASSIFICATION

The age group classification of respondents under the different income groups are presented in the Table 1.4 as well in the following figure.

The aggregate column in the Table 1.4 indicates that a high 36 percent of the respondents are under 35 to 44 years age group and followed by 30.67 under 45 to 54 years age group. The respondents under 25 to 34 years age group account for 16.44 percent while the least of 2.44 percent is accounted for the respondents who are below 24 years.

The income group-wise analysis reveals that middle and upper income groups are high in the age group of 35 to 44 years where as in the lower income group of 45 to 54 years respondents are around 47.57 percent. Respondents of upper and middle income groups in the age groups of 45 to 54 years are having 22.44 percent and 30.28 percent respectively. In the upper income group 16.20 percent respondents are in the age group of 25 to 34 years and followed by 8.45 percent in 55 years and above year’s age group. In the middle income group observed that 55 and above years age group respondents are 20.49 percent and followed by the age groups 25 to 34 and below 24 years respondents accounting 15.61 percent and 2.44 percent respectively. In the lower income groups are having 18.45 percent and 19.42 percent under the age group of 25 to 34 and 35 to 44 years. These observations are indicating that the respondents under the age group of 35 to 44 years respondents are found a dominantly high 45 to 54 years age group.
The family life cycle has an impact on the buying decisions and consumption patterns. The needs and desires differ at various stages of family life cycle and particular in case of personal care products and household items. An analysis of the sample profile on the basis is presented below.

The data in Table 1.5 and its figure shows the life cycle of families among the respondents. It is observed that the families with children dominate the sample with
the highest 27.50 percent followed by couples with adults with 20.67 percent and 19.56 percent couples with teenage children. Families with only elderly couple account for 10 percent, while couple with infant account is 8 percent. However, least observed are the single bachelors and newly married couples with 7.55 and more than 6 percent respectively. It is clear that majority are found to be couples with children and closely followed by couples with adults and teenagers.

Income-wise analysis reveals that lower income group as high of 27 and 19 percent each for respectively couple with adults and couples with children. This is followed by couples with teenagers with 17.48 percent and single bachelors for more than 16 percent. In the case of middle income couple with children for more than 29 percent and followed by couples with adults and couples with teenagers with 19.51 and 17.56 percent respectively. In the case of upper income group high in couple with children around 31 percent and followed by couples with teenagers and couples with adults with 23.94 and 19.72 percent respectively. These analyses indicated that couples with children are found high in upper and middle-income group and followed by couples with teenagers and couples with adults. In the lower income group high in couples with adults and followed by couples with children and couples with teenagers.

Table : 1.5

<table>
<thead>
<tr>
<th>Sl No</th>
<th>FLC</th>
<th>Income Group</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>I_L</td>
<td>I_M</td>
</tr>
<tr>
<td>1</td>
<td>Single Bachelor</td>
<td>9</td>
<td>11</td>
</tr>
<tr>
<td>2</td>
<td>Newly Married Couples</td>
<td>8</td>
<td>15</td>
</tr>
<tr>
<td>3</td>
<td>Couples with Infants</td>
<td>4</td>
<td>18</td>
</tr>
<tr>
<td>4</td>
<td>Couples with Children</td>
<td>20</td>
<td>60</td>
</tr>
<tr>
<td>5</td>
<td>Couples with Teenagers</td>
<td>18</td>
<td>36</td>
</tr>
<tr>
<td>6</td>
<td>Couples with Adults</td>
<td>25</td>
<td>40</td>
</tr>
<tr>
<td>7</td>
<td>Elderly Couples</td>
<td>19</td>
<td>25</td>
</tr>
</tbody>
</table>

|       |                  | 103 | 205 | 142 | 450 |

Source: Field data

Figures in italics represent percentage for the sum of the rows.
Figure 1.5 Family Life Cycle (FLC) Income-wise classification:

(Weighted average values presented)

EDUCATIONAL QUALIFICATIONS:

Purchase decisions making process is also influenced by the educational levels. Hence, the sample respondents were also analyzed on the basis of educational qualifications classified under as Intermediate, Graduation, Post-Graduation, Professional and other Diploma holders.

Data relating to the aspects is presented in the Table 1.6 and also presented in the following figure. It is found that the respondents with graduation account for the highest with 33.56 percent. Next to it respondent with, Professional and Post-graduation qualifications account for 22.89 and 21.56 respectively. The respondents possessing Diploma and other equivalent qualifications were 17.78 percent. The majority of the respondents are found to be graduates, next to it professionally qualified and Post-graduates are found predominantly.
Table 1.6
Qualification – Income-wise Classification:

<table>
<thead>
<tr>
<th>Qualification</th>
<th>Income Groups</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$I_L$</td>
<td>$I_M$</td>
</tr>
<tr>
<td>Inter</td>
<td>14</td>
<td>13.59</td>
</tr>
<tr>
<td>Graduation</td>
<td>47</td>
<td>45.63</td>
</tr>
<tr>
<td>Post-graduation</td>
<td>16</td>
<td>15.53</td>
</tr>
<tr>
<td>Professional</td>
<td>6</td>
<td>5.83</td>
</tr>
<tr>
<td>Others</td>
<td>20</td>
<td>19.42</td>
</tr>
<tr>
<td></td>
<td>103</td>
<td>50</td>
</tr>
</tbody>
</table>

*Source: Field data*

Figures in italics represent percentage for the sum of the rows.

Under the income-wise analysis lower income group has graduates predominantly high 45.63 percent followed by diploma holders and others with more than 19 percent. About 15.53 percent are found to be possessing post-graduations qualifications. In the middle income group, the highest 40.49 percent are graduates while post-graduates and professionally qualified are 20.98 and 19.51 percent.
respectively. In upper income, the highest 40.14 percent are professionally qualified followed by 26.76 percent who are post-graduates and 18.31 percent are diploma holders.

This analysis indicates a high majority of respondents are graduates in lower income group besides the diploma holders. In the middle income also graduates are dominantly high but followed by post-graduates. In upper income group, professionally qualified are dominantly high besides those with post-graduation qualifications.

INCOMEWISE – PROFESSIONAL STATUS

The professional status of the respondents is cross analyzed with income groups. For convenience sake, the respondents serving in different organizations were broadly classified under the sectors like Private, Quasi Government, State Government, Central Government and Business.

Table : 1.7  
Profession – Income-wise Classification

<table>
<thead>
<tr>
<th>Profession</th>
<th>I_L</th>
<th>I_M</th>
<th>I_U</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private</td>
<td>34</td>
<td>33.01</td>
<td>72</td>
<td>35.12</td>
</tr>
<tr>
<td>Quasi-Government</td>
<td>18</td>
<td>17.48</td>
<td>30</td>
<td>14.63</td>
</tr>
<tr>
<td>State Government</td>
<td>36</td>
<td>34.95</td>
<td>77</td>
<td>37.56</td>
</tr>
<tr>
<td>Central Government</td>
<td>7</td>
<td>6.80</td>
<td>20</td>
<td>9.76</td>
</tr>
<tr>
<td>Business</td>
<td>8</td>
<td>7.77</td>
<td>6</td>
<td>2.93</td>
</tr>
</tbody>
</table>

Source : Field data

Figures in italics represent percentage for the sum of the rows.
The data in Table 1.7 and its figure depicts professional status of the respondents under various income groups. It is clear from the aggregates that a high majority of the respondents are under the state Government services indicating 40.67 percent and followed by 28 percent who come under private sector. The respondents in quasi-Government sector indicate 13.33 percent while central Government and business sectors with 11.78 and 6.22 percent respectively.

The income-wise analysis reveals that the state Government and private sectors are high in lower income groups respectively 35 and 33 percent and followed by quasi Government, business and central Government with 17.48 7.77, and 6.79 percent. In the middle level income group state Government and private sector are also high with 37.56 and 35.12 percent and followed by quasi government, central government and business with 14.63, 9.76 and 2.93 percent respectively. The respondents in upper income are in state Government sector respondents with 49.30 percent and followed by Central government respondents with 18.31 percent. The Respondents from private, business and quasi-government with 14.08, 9.86, and 8.45 percent respectively. To sum up, it is found that respondents in state government services are dominantly high followed by private and quasi-government services.
OCCUPATIONAL CATEGORIES

The sample respondents were broadly classified into clerical, supervisors, junior executive level, middle executive level, senior executive and other categories. The following section attempts to analyses the sample respondents according to occupational categories in Table 1.8 and the same presented in the following figure.

Table : 1.8
Occupation – Income-wise Classification:

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Income Groups</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>I_L</td>
<td>I_M</td>
</tr>
<tr>
<td>Clerical</td>
<td>37</td>
<td>19</td>
</tr>
<tr>
<td>Supervisor</td>
<td>26</td>
<td>40</td>
</tr>
<tr>
<td>Junior Level Executive</td>
<td>12</td>
<td>68</td>
</tr>
<tr>
<td>Middle Level Executive</td>
<td>8</td>
<td>39</td>
</tr>
<tr>
<td>Senior Level Executive</td>
<td>5</td>
<td>30</td>
</tr>
<tr>
<td>Others</td>
<td>15</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>103</td>
<td>205</td>
</tr>
</tbody>
</table>

Source : Field data
Figures in italics represent percentage for the sum of the rows.

Figure : 1.8 Occupation – Income-wise Classification
(Weighted average values presented)
The aggregate in the data reveals the highest 30.67 percent as junior level Executives followed by Supervisor with more than 21.56 percent. The income-wise analysis shows that clerical category indicates the highest 35.92 percent followed by 25.24 percent representing supervisors in lower income group. The middle income group reveals junior level Executive 33.17 percent and for about 20 percent who are working under the cadre of supervisors / section officers, and middle level Executives with 19.02 percent. In upper income junior level Executive account the highest with 40.85 percent, supervisors with 21.83 percent and around 15 percent from middle level executives and others respectively.

To sum up, clerical and superintendent cadres are dominantly found in lower income group followed by supervisors. The middle and upper income groups indicate a high majority who are employed under the cadre of junior level executives and supervisors.

**SPOUSE'S EDUCATIONAL STATUS (WOMEN)**

Wives normally participate in decision making for the purchase of personal care as well as household products. However, their role in purchase decision making also depends upon their literacy levels for evaluating the product attributes before a decision is arrived.

<table>
<thead>
<tr>
<th>Qualification</th>
<th>Number</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Below SSC</td>
<td>6</td>
<td>5.13</td>
</tr>
<tr>
<td>Intermediate</td>
<td>15</td>
<td>12.82</td>
</tr>
<tr>
<td>Graduation</td>
<td>56</td>
<td>45.30</td>
</tr>
<tr>
<td>Post-Graduation</td>
<td>17</td>
<td>14.53</td>
</tr>
<tr>
<td>Professional</td>
<td>21</td>
<td>17.95</td>
</tr>
<tr>
<td>Diploma / Others</td>
<td>2</td>
<td>1.71</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>117</strong></td>
<td></td>
</tr>
</tbody>
</table>

Source: Field data

Figures in italics represent percentage for the sum of the rows.
The data in Table 1.9 and its figure shows the spouses' qualification of the respondents in the sample. It is observed that the highest about 45 percent are graduated and 17.95 percent are under the category of professional education. It is also found that around 15 percent account for post-graduation qualifications and it is closely followed by 13 percent who come under the category of Intermediate level. Those wives who are found to S.S.C. qualified and others holding diplomas account for more than 5.13 percent and about 2 percent respectively. To sum up, the sample reveals the spouse with graduation are said to be in high majority followed with professional qualification.
LIMITATIONS OF THE STUDY

1. The study based on the reported response evoked through the schedules and direct interview techniques rather than on direct observation of what consumers actually do in their purchase process.

2. Despite the best efforts of the researcher to have all the schedules responded completely by the respondents, the responses on schedules were incomplete in some cases. Hence, unequal number of responses for each of the questions were found while tabulating. Difficulty was felt in interpreting based on such unequal and inadequate data. This might have, to some extent affected the final results.

3. Since some of the respondents did not cooperate in replying to each of the question in detail, a chance of likely bias might have crept in the research work.

PRESENTATION OF THE STUDY

The thesis is divided into six chapters:

Chapter I is Introductory in Nature and provides the necessary background for the study.

This chapter is divided into two parts. The first part deals with the introduction presenting a discussion on the conceptual overview of consumer lifestyles. Psychographics, VALS and their significance in the marketing strategies, statement of the problem, review of earlier studies, need for the study, objectives, scope and limitations of the study. Research methodology contents data source, research approaches, research instruments, sample, and period of the study, limitations and chapter layout. Second part of this chapter is sample profile of the respondents.
Chapter II emphasizes Consumer Perceptions for Personal Care Products.

This chapter exclusively deals with nine selected Personal Care Products wherein an attempt is made to trace the dominant factors bearing a significant influence on their purchase decision making. Aspects such as brand usage, major influencers, generic buying motives, rating of the brand and their propensity for brand change are analyzed.

Chapter III emphasizes Consumer Perceptions for Household Products.

This chapter also deals with nine selected Products concerning to household usage. An attempt is made to trace out the dominant factors bearing a significant influence on their purchase decision-making. Aspects such as brand usage, major influencers, generic buying motives, rating of the brand and their propensity for brand changes are analyzed.

Chapter IV presents Consumer Choice Determinants.

This chapter presents an analysis of the consumer purchase behaviour for personal care and household products. It examines to identify the major choice determinants in the purchase process in order to outline their behaviour. Their behaviour is studied in terms of store preference, price perceptions, search effort, advertisement, media and shopping companions.

Chapter V deals with the Life-style and Consumer Behaviour.

This chapter attempts to analyze the consumer lifestyle and develop psychographic profiles using the AIO inventory across a wide variety of perceptions. Subsequently, also attempts are made to correlate the identified lifestyle variables and product variables to reflect the lifestyle influences on consumer choice. A complete and meaningful consumer profile is traced out compiling on the demographic, lifestyle and product variables emerged form the analysis.

Chapter VI presents Summary and Conclusions.

The last and concluding chapter consists of summary and conclusions. Besides, some useful suggestions have also been made in order to fulfill the objectives.
REFERENCES


