2.1 Introduction:

Indian families in the past had many children. These families were mostly joint families. All brothers used to stay together. People from almost all age groups were available in the household. The children in such families were also having at least one member of his age in the family. This family structure had some advantages and disadvantages also. The children in such families used to eat together, play together and get educated together. They had a bonding among themselves and with this bonding a sense of accepting others and others opinions also was there. These children did not have nush choices. Because of their large number in the family, the mother and father use to take granted that they must be around somewhere. This kind of upbringing was prevalent in India. The children used to accept whatever is bought for them by the elders in the family. They used to play and get recreation without having any proper instrument to play. The socialization process had very roots in the family itself.

With urbanization the families began shrinking and a new nuclear family concept emerged. A small family of four living in a beautiful small house having Father, Mother, Brother and sister as members is a common picture seen in most of the cities. Occasionally the grand parents or the in laws or uncles and aunties are seen in such households. The socialization of children in such nuclear families takes place mostly by certain media. The Medias vary from personal to non personal. Schools also have major role to play in socialization process of the children. It is widely accepted that the socialization process often permeates more through subtle social interactions than the purposive educational efforts. (Ives, 2006) How these parents respond to their children’s consumption related requests play an important role in their socialization as consumers.

Under parental controls a child can learn self control related skills. The skills are such as how to shift attention away from temptations and anticipate negative consequences. (Singh D. , 1998)
The children who are better able to delay gratification are also described as being more attentive, better able to concentrate, tolerate frustrations and cope with stress as adolescents.

The ability to delay gratification i.e. the ability to self control at young age appears to be highly predictive of competence in later life. This suggests that the nurturance of children’s self control skill if begin in early childhood are better. (Bansal, 2004)

Incentives are mostly used to motivate the children. Threats and punishments are mostly used to discourage. The children get an imprint of what happens to them in childhood in their later life.

Adults are often permissive to indulgence and inattentive to uncontrolled behaviors, this also results into forming the personalities.

Apart from the values, lifestyle and activities practiced in the household the children learn from outside media also.

This new generation is born with television in their house. Naturally they have developed the taste for this strong media more than the earlier generations. They are born with computers and internet, mobile phones and all new types of gadgets. This resulted into an advanced type of socialization more vulnerable than the socialization process the earlier generation was exposed to. So the marketers of today and tomorrow need a thorough knowledge of this upcoming consumer generation.

The generation next is receiving a pampered upbringing. They are precious, they are cuddlesome. Their parents are having more spending power than the earlier generations. They have exposure to Information, Communication and Entertainment. They are receiving good educational facilities. They spend most of their vacations in hobby classes or summer camps. Even the grandparents are having a different attitude towards these children. All these conditions are making these children more and more confident, independent and smart.

This confidence, independence and smartness of this new generation consumers is posing as a new threat in front of the marketers. The marketers are mostly trying to woo the parents by offering an appeal where children are portrayed. This communication is mostly watched by the children themselves. Parents are mostly working so they do not
get time to watch the commercials. But children watch most of the commercials on TV and outside also so they get socialized by these. Considering this the marketers must change their viewpoint and consider these little giants not as only consumers but also as major influencers to the parent’s purchase decisions.

2.2 Research Problem:

The study is required for the Industry to manifest new segmentation of the urban Maharashtrian families based on the distinct groups of children who differ in their psychographic profiles. Using this segmentation they can be able to target a specific market segment to establish and communicate the distinctive benefits of the company’s market offerings. Some of the appeals used by advertisers recently are Asian Paint’s “Har Ghar Kuch Kehta Hai”, Britania’s “Swasth khao tan man jagao” HUL’s “Tndurusti ki Raksha” Horlicks “Exam Ka Bhoot Bhagao” Maggie’s “Bus Do Minute”Action “Ka School Time”

These messages are clearly identifying the specific need of segmenting the urban families to target them with distinctive benefits.

The research is proposed to search the answer for problem that what distinctive personalities the new age children are bearing? What distinctive values and lifestyles these children are living with? And what major distinctive tendencies are reflected by these children?

Hence this study is undertaken for the Lifestyle goods Industry to manifest new segmentation (Neal, Multidimensional Segmentation, 1998) of the urban Maharashtrian families (Directorate of Economics and Statistics, Planning Department, Government of Maharashtra, 2010) based on the distinct groups of children who differ in their psychographic profiles (Bjurstrom, 1994). Using this segmentation they are expected to be able to target a specific market segment (Kotler P., Marketing Management, 2010) to establish and communicate the distinctive benefits of the company’s market offerings. (Anthony J. Alessandra, 1976)

The research is undertaken to search the answer for problem that what distinctive personalities (Bjurstrom, 1994) the new age children are bearing? What distinctive values and lifestyles (Chan K., 2004) these children are living with? And what major distinctive tendencies are reflected by these children? (Chankon Kim, 1997)
2.3 Hypotheses:

Study set to test following hypotheses:

1. H1: The children buy products on the basis of their sensory judgments, mostly created by marketing communications and not necessarily their thinking process.
2. H2: A child can influence to a great extent their parent’s high involvement purchase.
3. H3: The parents actually listen to their kid while purchasing high involvement products.
4. H4: There exists a good market potential for lifestyle goods if targeted distinctively for different children segments.

2.4 Objectives of the Study:

This study purports following objectives

1. To propose a new segmentation of the urban Maharashtrian families on the basis of the psychographics of the children.
2. To analyze the recent trends in the marketing communications where children’s influences are used in appeals.
3. To analyze the retailing opportunity for lifestyle goods among newly identified segments.
4. To analyze the performance of retailers of lifestyle goods in catering to the distinct needs of the children.
5. To study the marketing strategies adopted by retailers of Life style goods.
2.5 Scope of the Study:

The research is undertaken in urban Maharashtrian metros and cities having municipal corporations. The cities covered are Pune, Satara, Aurangabad, Nagpur and Kolhapur. The study is based on the psychographic profiling of the children in urban families who have purchased lifestyle goods since year 2000, so distinctive Values and Life style and personalities prevalent among urban children are only identified. This study includes FMCG and Consumer durables as life style goods only. The collected data from the questionnaire is analyzed to identify the different psychographic central tendencies. The statistical tools used are measures of central tendencies, Standard deviation and One sample ‘t’ test while testing the hypothesis.

2.6 Significance of Study:

It has been confirmed in this study that the role of kids in purchase decisions is no longer limited to watching specific Television channel or choosing chocolate brand. Increasing number of parents from all strata of society is taking their children into confidence while taking decisions that concern the family affairs too. It is a common practice among the parents today while painting the walls of the house by the color the children like most. The parents know that the home which they have purchased is as much as their son’s as it is theirs. They also expect their sons to live in the house they built a longer span than they shall be living in the house. So they well regard wards opinions while getting the furnishing done. It is not confirmed that the tendency to take children’s opinion is more pronounced if the mother is homemaker. It is confirmed that children have wider exposure and more time for socialization and their impressionable minds quickly grasp whatever they observe around them. In addition kids have access to the internet, newspapers, magazines, television, radio, films, etc which help them in shaping their opinion.

There are children in the families who help their parents in preparing the shopping list every month.

Another important confirmed fact is that children have the tendency to imitate their peers so if his/ her friend has a new toy your child may also want to have one for him/ her.
So, it is important that parents and school authorities induce important values in children. And marketers also must contribute in reinforcing these values. They are young impressionable and need to be guided in a proper manner.

If the kids need to be heard, their opinions to be respected while taking purchase decisions and also to train them and guide them in a proper manner through the happening around them, then marketing strategy must take this as a prime activity and target the kids as the prime audience to their communications with an objective of not only to influence the purchase decisions but also to train and guide in a proper manner.

To fulfill this job of marketer, this study can be used.

The study has significant usage in the lifestyles goods market. The market can use the Discriminant function to profile the urban families on the basis of the psychographic profiles of the children in the families. The Discriminant function 1 with 95% confidence level, profiling the children, based on ‘Low waist Jeans User Status, Perfume User status, Deodorant user status, Air Freshener user status, Branded shoes User status and Soft drinks user status’ results into 63.5% of correctly profiled children. This means that the marketer can be confident that while using the Discriminant function 95 times in 100 experiments 63.5% respondents shall be correctly profiled into Chocolate hero or Rough and tough hero.

The Discriminant function 2 with 95% confidence level, profiling the children, based on ‘Influencing status of Kids, Total of Socialization Activities, Education and the Acceptance to Lifestyle goods’ results into 60.5% of correctly profiled influencer or non influencer child. This means that the marketer can be confident that while using the Discriminant function 95 times in 100 experiments 60.5% respondents shall be correctly profiled.

The Discriminant function 3 with 95% confidence level, profiling the children, based on ‘the confidence the respondent is having on his knowledge of technological products’ results into 72.8% of correctly profiled responsible or irresponsible child. This means that the marketer can be confident that while using the Discriminant function 95 times in 100 experiments 72.8 % respondents shall be correctly profiled.
2.7 Research Methodology:

The Research undertaken is based on a systematic collection, analysis interpretation, and reporting of data. This study is undertaken during January 2008 and March 2010.

This research is descriptive exploration using inferential approach and the design adopted is primarily of descriptive research type with support from exploration of literature, websites, Case studies and opinions of some resource persons.

Exploratory research is undertaken to dig out the information form secondary sources. Exploration is done at very early stage of the research work to identify opportunities in lifestyle goods market in urban Maharashtra, to formulate the objectives of this study and to identify alternative methods of undertaking this study. (Kothari, 2009)

Various websites related to ‘Strategic Marketing’ are explored, to locate information on Modern Strategies for retailers of lifestyle goods and used to compare with the existing strategies adopted by the retailers of lifestyle goods in Urban Maharashtra.

Various Journals and Literatures on Marketing Research are studied, to locate a suitable segmentation technique.

Opinions of some resource persons from Business, Industries and academics are sought on Segmentation procedures.

Descriptive Research approach is used to following purposes:

i. To portray the Psychographic (Aman Dhall, 2007) characteristics of urban Maharashtrian Children.

ii. To determine the trends in use of appeals in marketing communication (Afred, 1984).

iii. To determine the retailing opportunity (Kotler P. , 1992) for lifestyle goods.


The objective of segmenting the urban children as per the psychographic profiles required descriptive research technique and hence used to collect the primary data. In this design 125 numbers of families are chosen from each of the five cities and one set of questions are asked to them.
2.7.1 Data Required:

To suffice said objectives and testing of hypotheses following data is required.

a. Information of Retailing in Maharashtra, Information on purchase decision process, information on drivers of change in Indian retail market.
b. Information on current retail scenario in lifestyle goods market, Retailing of lifestyle goods in selected cities in Maharashtra.
c. Acceptance of urban consumers to lifestyle goods.
d. Usage of lifestyle goods in urban Maharashtrian families.
e. Psychographic lifestyle information such as motivations, personality, 
f. Activities, attitudes and perceptions of urban Maharashtrian children and their parents.
g. Information on appeals used in marketing communication commercials by lifestyle goods marketers.

2.7.2 Sources of Data:

Both Primary and Secondary sources of data are utilized for this study.

Secondary sources: To gather the information on ‘a’ and ‘b’ parts of required data secondary sources viz. Books, Journals, Magazines and Periodicals are used.

Primary Source: To collect the information on ‘c’ to ‘f’ parts of required data primary source of data collection using a questionnaire is used. To collect data on ‘g’ part 500 commercials of lifestyle goods in broadcast media and print media are used.

2.7.3 Sampling:

The research requires selecting sample cities and from sampling cities the family members who have at least one number of children in the age group of 13 to 19 years and one parent of the child.
Sampling Method for Selecting Cities:

There are 22 cities in Maharashtra which has municipal corporations they are Mumbai, Navi Mumbai, Thane, Kalyan-Dombivili, Ulashnagar, Nashik, Pune, Pimpri Chinchwad, Aurangabad, Nanded, Nagpur, Amravati, Akola, Solapur, Sangli-Miraj-Kupwad, Kolhapur, MeeraBhainer, Jalgaon, Bhiwandi, Nijampur, Dhule, and Ahmadnagar, out of which Pune, Aurangabad, Nagpur, Kolhapur, & Satara are selected conveniently.

The families from these 5 cities are selected on the basis of quota sampling method (Kothari, 2009) as per the socioeconomic status of the families.

Table: 2.1
Sample Distribution as per Occupation and Income Group.

Following table shows sample distribution as per occupation and income group of samples.

<table>
<thead>
<tr>
<th>Sr.</th>
<th>Occupation</th>
<th>Income Groups</th>
<th>Service</th>
<th>Business</th>
<th>Farmers</th>
<th>Total</th>
<th>Additional Random</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Upper Class</td>
<td></td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>15</td>
<td>25</td>
<td>125 x 5 Cities</td>
</tr>
<tr>
<td>2</td>
<td>Upper Middle Class</td>
<td></td>
<td>15</td>
<td>15</td>
<td>10</td>
<td>40</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Lower Middle Class</td>
<td></td>
<td>10</td>
<td>10</td>
<td>10</td>
<td>30</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Lower Class</td>
<td></td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>15</td>
<td>25</td>
<td>625</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>35</td>
<td>35</td>
<td>30</td>
<td>100</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Selection of Children as sample: At least one number of children in the age group of 13 to 19 years from each family shall be selected as sample.

Selection of Parent as sample: At least one number of parent having children in the age group of 13 to 19 shall be selected.

In all 1029 respondents have submitted the filled questionnaires. Out of them 625 usable responses are found valid and hence drawn.
2.7.4 Instrument Used:

Data is collected using a structured questionnaire (refer annexure no.1 and 2 for questionnaire), prepared specifically by considering the objectives of the research. The question format used is Closed ended. The questionnaire is also created using Google Forms and mailed to the respondents and asked to fill and submit. The designed questionnaire includes 9 structures, as follows:

- Structures 1: Demographic Data on 10 variables.
- Structures 2: Acceptance to 50 number of Lifestyle goods.
- Structures 3: Usage of the 50 number of lifestyle goods.
- Structures 4: Acceptance to the 90 statements regarding activities, opinions, interests, attitudes, motivations, personality, and lifestyles.
- Structures 5: Importance to 24 attributes of lifestyle products.
- Structures 6: Satisfaction to the 24 attributes of lifestyle products.
- Structures 7: Satisfaction to the 10 performance attributes of retailers of lifestyle goods.
- Structures 8: Importance of the 10 performance attributes of retailers of lifestyle goods.
- Structures 9: Hours Spent on 15 types of activities during last year.

In all there are 10+50+50+90+24+24+10+10+15=283 variables in the questionnaire.

The Questionnaire has undergone a pre test for measuring the internal consistency or reliability of the scales used in this questionnaire.

2.7.5. Pilot Testing:

The designed questionnaire is tested on 30 samples for the validity and reliability of the questions and scales used respectively.
2.7.6 Test of Reliability:

Cronbach’s Alpha is used to test the reliability of scales used in this study.

Table: 2.2.

Reliability Test of Scales

<table>
<thead>
<tr>
<th>Sr.</th>
<th>Question Number</th>
<th>Scale</th>
<th>Cronbach’s Alpha</th>
<th>Number of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>a1 to a 50</td>
<td>Acceptance 5 Point</td>
<td>0.96</td>
<td>50</td>
</tr>
<tr>
<td>2</td>
<td>b1 to b50</td>
<td>Usage 7 Point</td>
<td>0.84</td>
<td>50</td>
</tr>
<tr>
<td>3</td>
<td>k 14.1 to k 14.90</td>
<td>Acceptance 5 Point</td>
<td>0.8</td>
<td>90</td>
</tr>
<tr>
<td>4</td>
<td>K 15.1 to 15.24</td>
<td>Importance 5 Point</td>
<td>0.96</td>
<td>24</td>
</tr>
<tr>
<td>5</td>
<td>SA 1 to SA 24</td>
<td>Satisfaction 5 Point</td>
<td>0.83</td>
<td>24</td>
</tr>
<tr>
<td>6</td>
<td>K 17.1 to K 17.10</td>
<td>Satisfaction 5 Point</td>
<td>0.82</td>
<td>10</td>
</tr>
<tr>
<td>7</td>
<td>K 18.1 to k18.10</td>
<td>Importance 5 Point</td>
<td>0.79</td>
<td>10</td>
</tr>
<tr>
<td>8</td>
<td>K 19.1 to k 19. 10</td>
<td>Usage Scale 5 Point</td>
<td>0.78</td>
<td>15</td>
</tr>
<tr>
<td>9</td>
<td>All Variables</td>
<td>5 Points and &amp; Points</td>
<td>0.86</td>
<td>273</td>
</tr>
</tbody>
</table>

Source: (Field Data Compiled by researcher).

The above table shows that for 273 (excluding demographic variables) variables and 625 samples the Cronbach’s Alpha calculated is 0.860. This value is more than 0.7 hence it indicates that the scales are having higher internal consistency. So the data generated by using this questionnaire is reliable.

2.7.7. Data Analysis:

The collected data is tabulated, analyzed by using Factor Analysis, (Neal, Multidimensional Segmentation, 1998) Cluster Analysis (Dolnicar, 2003) and Discriminant analysis (Malhotra, 2001) for segmentation procedure.

The recent trends in marketing communication are analyzed using percentile method.

The retailing opportunity is calculated using index of opportunity method. (Kotler P. , Marketing Management, 1992).

The Marketing Strategies are analyzed using percentile method.

The hypothesis are tested using the testing procedure for one sample ‘t’ test.

2.7.8 Methodology:

To carry out the market segmentation the researcher has undertaken a carefully chosen path. The goal of which is to identify groups of families who are relatively homogeneous with respect to the psychographics of their children. To accomplish this goal the researcher has

1. Selected the most appropriate descriptors to use to identify the segments in the urban Maharashtrian children as per their psychographic. The identified descriptors in this study are the user status of lifestyle goods the children possess, the lifestyle the children living and the personality of the children.

2. Determined the differences between segments - especially the factors vulnerable to the parents purchase decision influencers. Here these factors are the Confidence of the children in their ability of purchase decision, the frequency of indulging in thought process before giving responses to any stimuli, the belief of the children about their grooming, and their ability of predicting an outcome.

3. Evaluation of the relative correctness of the created functions in predicting the segments.

To select the most appropriate descriptors for segmentation the researcher has undergone an extensive exploration of literature, resource person’s opinions and websites. Extensive notes are taken and a list of descriptors is created, every item in this list is tested for the relevance in current study. The screened descriptors are used in creating the variables for the study. While creating the variables the researcher has studied the descriptor keenly and formulated an equation to get the expected outcome.

There are 4 numbers of expected outcomes for the predictor ‘user statuses for 50 number of selected lifestyle goods’. They are ‘accepted and heavily used, accepted but not used, unaccepted but heavily used and unaccepted and not used’. To ensure the desired outcomes two variables are created. They are ‘Acceptance to the lifestyle goods’ and ‘Usage of the same lifestyle goods in last year’. To receive the responses to the acceptance to lifestyle goods variables a five point scale is used. The scale is 1-
Unaccepted, 2-Somewhat unaccepted, 3-Neither unaccepted nor accepted, 4-Somewhat accepted and 5-Accepted. To receive responses to the usage of lifestyle goods a seven point scale is used. The scale used is 1-Never used in Last year, 2-Used once in last year, 3-Used once a month in last year, 4-Used once a fortnight in last year, 5-used once a week in last year, 6-Used twice a week in last year and 7-Used every day in last year.

Likewise the predictor ‘Lifestyle’ is reduced by using 7 outcomes. They are ‘Attitude towards parents’. Their likes and dislikes in lifestyle goods, their opinions on marketing communication of lifestyle goods, their activities related to purchase of lifestyle goods, the attitude their parents have towards them, importance and satisfaction they show for the marketing stimuli of lifestyle goods, and importance and satisfaction they show towards the parameters of retailers performances. These seven outcomes are reduced by using 81 statements receiving responses on a five point scale. The scale used is same as ‘1-Unaccepted, 2-Somewhat unaccepted, 3-Neither unaccepted nor accepted, 4-Somewhat accepted, and 5-Accepted.

Likewise the predictor ‘Personality’ is reduced by using 3 outcomes. They are ‘Self Concept’, ‘Intelligence’ and the actual experience the children had regarding what parents did when children tried to influence the parent’s purchase decision. These three outcomes are reduced by using 19 statements receiving responses on a five point scale. The scale used is same as ‘1-Unaccepted, 2-Somewhat unaccepted, 3-Neither unaccepted nor accepted, 4-Somewhat accepted, and 5-Accepted.

Using these (50+50+90+24+24+10+10+15=273) 273 variables an instrument is created. This instrument is made available on the World Wide Web using make survey software and Google form.

The link http://www.makesurvey.net/cgi-in/survey.dll/2DF7B16485364F169967CDAC73E83620 was made available on the World Wide Web during Dec 2008 and June 2010. (This software allows the researcher to make the survey available free of cost on the web for a limited number of respondents and limited number of days and for limited number of times. Alternatively this can be purchased for unlimited use.) This survey link was made available on networking sites of ‘Orkut’, ‘Facebook’ and ‘Linked in’. This link was also communicated to friends and acquaintances also requesting them to communicate.
further to their acquaintances. This practice resulted into in all 1029 responses till June 2010. These received responses were in two categories. One was complete in all respect and another was incomplete responses. The researcher has also sent an e mail followed by 3 reminders requesting responses to around 2000 prospective respondent. The researcher has also collected data using physical form of questionnaire for the respondents who were available in person. These all responses are clubbed with the responses received from the website of make survey in the form of Excel (csv) spreadsheet. This collected data was raw, so it was edited and all responses were placed into proper classes and categories. The incomplete responses are deleted from the data sheet. The data of 650 relevant respondents who had adherence to the sampling, who had entered complete data, and who had the internal consistency to the scales is entered for further analysis into excel and in the SPSS data sheet.

The collected data is tabulated, analyzed by using Descriptive analysis, Factor Analysis, (Neal, Multidimensional Segmentation, 1998) Cluster Analysis (Dolnicar, 2003) and Discriminant analysis (Malhotra, 2001) for segmentation procedure.

The recent trends in marketing communication are analyzed using percentile method.

The retailing opportunity is calculated using index of opportunity method. (Kotler P. , Marketing Management, 1992).


The Marketing Strategies are analyzed using percentile method.

The hypothesis are tested using the testing procedure for one sample ‘t’ test.
2.8 Organization of Thesis:

The thesis is articulated with the help of six chapters as follows:

Chapter 1 titled as, ‘History and Development of Retail Market of Lifestyle goods in Urban Maharashtra’. The chapter contents Ancient India and Retailing, Ancient Indian demographic and segmentation, today’s Demographics and standard of living, Retailing and its future, and Lifestyle goods Scenario.

Chapter 2 peeps into research methodology adopted for this study. The chapter is titled as, ‘Research Methodology’. The chapter includes research problem, objectives of study, hypotheses, scope of study, methodology adopted for study viz. data, instrument, sampling etc. the chapter also narrates articulation of thesis.

Chapter 3 depicts life style goods retailing in selected sample units titled as, ‘Retailing of lifestyle goods in selected cities in Maharashtra State’. This Chapter contents brief historical background of Maharashtrian retailing of lifestyle goods, explores the city culture, expenditure patterns, various options available in cities and the Class wise expenditure on items selected for study and the distribution of households as per the defined classes. The chapter also attempts to explore the shift of urban market from city to city and the current retail scenario in household care, Personal Care, Food & Beverages and Apparel & Footwear market in selected five cities.

Chapter 4 titled as, ‘Profiles of Urban Children from Selected Cities’. This Chapter contents introduction to the importance of children’s influence on Indian retailing of lifestyle good. It explores the influencing factors present in kids which have impact on the purchase decisions of parents. This chapter also attempts to explore the segmenting bases for the urban Maharashtrian children. This chapter also attempts to profile the various segments in current retail scenario in household care, personal care, food and beverages, apparel and footwear market.

Chapter 5 elaborates Literature Review. This chapter reviews the scholarly work on consumer purchase decision process, and Psychographic segmentation. This chapter also contents the summary of studies reviewed by the researcher. The chapter titled as, ‘Literature Review’.

Chapter 7 depicts Findings and Conclusion . Findings are drawn on the basis of data presented in this chapter.

The thesis also appended with Appendices i.e. covering letter used by researcher while collecting data and questionnaire and Bibliography.

2.9 Limitations of the Study:

The study was conducted in five cities of Maharashtra State. So it contents the findings related to urban Maharashtra only. The segmentation of families is done on the basis of psychographics of the children only. Like all segmentation studies, this study also has the limitation of defining the predictor variables for correct segmentation. In this study only three Discriminant functions are created using in all not more than 10 predicators. The researcher knows that there are chances of having more number of predicators and more number of Discriminant functions also can be created. The major limitation is sampling. Segmentation needs to have a very large sample but the cost of collection of data is huge hence this study is based on 650 samples only.

2.10 Scope for Further Research:

There is need for such studies in rural areas also; there is scope for studies based on psychographics of the urban women also. There are chances of further research in creating more number of Discriminant functions. There is chance of making segmentation studies on benefit segments. There is chance of finding out attractiveness of these segments to target them for instant results.