CHAPTER-ONE

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1.0: AN INTRODUCTION:

This chapter is designed, keeping in mind the importance of lifestyle as a marketing segmentation variable, nowadays demographic segmentation will not work alone, it has to be combined with lifestyle, which can be identified by observing activities, interests, opinions & values of an individual. With the basics of marketing, chapter is a journey towards lifestyle marketing. Various factors influencing lifestyle are also discussed in this chapter.

1.1: A CONCEPTUAL FRAMEWORK OF MARKETING & MARKET SEGMENTATION:

In today's era successful companies have one thing in common, they are strongly customer focused and heavily committed to marketing. These companies share a passion for satisfying customers' needs in well defined target markets. They motivate everyone in the organization to help build lasting customer relationships through creating, communicating & delivery of superior customer value and satisfaction. Marketing, more than any other business function, deals with customers. Its focus is to manage profitable customer relationships. The twofold goal of marketing is to attract new customers by offering superior customer value and aimed at to keep and grow current customers by delivering desired satisfaction effectively & efficiently than competitors. Sound marketing is critical to the success of any organization.

1.1:1: Market Defined:

A market is the set of actual and potential buyers of a product. These buyers share a particular need or want that can be satisfied through exchange relationships (Phillip Kotler et al, 2007)[1] A market is any one of a variety of different systems, institutions, procedures, social relations and infrastructures whereby person's trade, and goods & services are exchanged, forming part of the economy. It is an arrangement that allows buyers and sellers to exchange things (Sullivan Arthur; Steven M. Sheffrin, 2003)[2]. A market is an aggregate of people who, as individuals or organizations, have needs for products in a product class and who have the ability, willingness and authority to purchase such products. There must be at least two people needed for an exchange to occur and something of value to exchange; must be able to exchange; must want to exchange, which need to be able to communicate also. The exchange process creates utility which is satisfaction, value, or usefulness a user receives from a good or a service.

1.1:2: Marketing Defined:

Marketing is a societal process by which individuals and groups obtain what they need and want through creating, offering, and freely exchanging products and services of value with others (Philip Kotler,2009)[3].

If the marketer understands consumers' needs, develops products and services that shall offer, to its target markets, superior customer value; and prices, distributes, and promotes its offering effectively, its' products & services will sell easily. According to Peter Drucker, "The aim of marketing is to make selling unnecessary (Peter Drucker, 1973).[4]

Selling and advertising are only part of a larger "Marketing Mix" a set of marketing tools that work together to satisfy customers' needs and build customer relationships. In a broader sense, marketing is a social and managerial process by which individuals and organizations obtain what do they need and want through creating and exchanging value with others. In a narrower sense, marketing involves building profitable, value-laden exchange relationships with target customers (Ibid).

Marketing can also be defined as a process by which companies create superior customer value for its target customers and shall also build strong & superior customer relationships in order to capture value from customers in return.

1.1:3: Marketing Mix Defined:

Marketing revolves around elements of the Marketing Mix called as Product; Place; Price & Promotion, which form the foundation of any marketing strategy (Ibid).The marketing mix establishes the marketing strategy of the brand in a systematic and structured manner. It helps the marketer to establish linkages with the focused target segment. To illustrate though Maruti has been in the Indian market only since early 1980s, it has been forced to strategize differently to stay at the top. It has therefore, launched new models and sub-brands, provided several services, such as trading of used cars, expansion of its distribution. Bajaj, a name synonymous with scooters, has introduced several variants, built brands in the Motorcycle category and it has even launched models with a Lifestyle proposition (Classic, Bravo). Marketing mix elements are not only important in their combination but also in the timing of such combinations (S. Ramesh Kumar, 2003)[5]. Marketing Mix alone cannot do the miracle, market process take the lead further. The Market Process consists of five-step model. It includes understand the marketplace and customers' needs and wants; design a customer-driven marketing strategy; construct an integrated marketing program that delivers superior customer value; build profitable relationships; create customer delight and capture value customers to create profits and customer equity (Philip Kotler, 2007)[1].

1.1:4: Core Concepts of Marketing Revisited:

Marketers need to understand the customers' needs and wants and the marketplace within which they operate. There are five core customer and marketplace concepts such as needs, wants and demands; marketing offerings consisting of products, services and experiences as well as value and satisfaction; exchanges and relationships; and markets outlined in brief as follows (Ibid).

The most basic concept underlying marketing is that of human needs. Human needs are states of felt deprivation. It includes basic physical needs of food, clothing, warmth, and safety as well as social needs for belonging and affection; individual needs for knowledge and self expression. These needs are not created by marketers; but it forms a basic part of the human makeup. Wants are the form human needs take as it is being shaped by culture and individual personality. An American needs food but wants a Big Mac, French fries, and a soft drink. A person in Mauritius mostly needs food but wants a mango, rice, lentils, and beans. Wants are shaped by one's society and are described in terms of objects that will satisfy needs. When backed up by buying power, wants become demands. Given their wants and resources, people demand products with benefits that shall add up to the most value and satisfaction (Ibid).

Outstanding marketing companies therefore, go to great lengths to learn about and understand about their customers' needs, wants, and demands. They conduct consumer research and analyze mountains of customer data. Their people at all levels including top management stay very close to its target customers (Ibid).

Consumers' needs and wants are fulfilled through a market offering which is a combination of products, services, information, or experiences offered to target market to satisfy customers' needs and/or wants. Market offerings are not limited to physical products. It also include services, activities or benefits offered for sale that are essentially intangible and do not necessarily result in the ownership of anything. To illustrate, it includes banking, airline, hotel, tax preparation, and home repair services. Market offerings shall also include other entities, such as persons, places, organizations, information, and ideas. To illustrate, beyond promoting its banking services, LaSalle Bank runs ads asking people to donate used or old winter clothing to the Salvation Army (Ibid).

Many sellers make the mistake of paying more attention to the specific products they offer than to the benefits and experiences produced by these products. These sellers suffer from Marketing Myopia (T.Levitt,1960)[6]. They are so taken with their products that they focus only on existing wants and lose sight of underlying customer needs. Smart marketers look beyond the attributes of the products and services they sell. By orchestrating several services and products, they create brand experiences for consumers.

To illustrate, Walt Disney World is an experience; so is a ride on a Harley-Davidson Motorcycle. According to Shri A.G. Lafley, (CEO of Procter & Gamble) "Consumers want more than attributes and benefits, and even solutions. They want delightful shopping, usage, and service experiences they look forward to, time after time (Ibid).

Consumers usually face a broad array of products and services that might satisfy a given need. They form expectations about the value and satisfaction that various market offerings will deliver and buy accordingly.

Satisfied customers are likely to buy again and may convey to others about their positive experiences. Dissatisfied customers often switch to competitors and disparage the product to others. Marketers therefore must be careful to set the right level of expectations. If they set expectations too low, they may satisfy those who buy but shall fail to attract enough buyers. If they raise expectations too high, buyers will be disappointed. Customer value and customer satisfaction are key building blocks for developing and managing customer relationships. It only can lead to an effective exchange and transaction. Exchange is the act of obtaining a desired object from someone by offering something in return. In a broader sense, the marketer tries to bring about a response to some market offering. The response may be more than simply buying or trading products and services (Ibid).

For an instance, a political candidate wants votes, a church wants membership, an orchestra wants an audience, and a social action group wants idea acceptance. Marketing consists of actions taken to build and maintain desirable beneficial exchanges and relationships with target markets involving a product, service, idea, or other object. Beyond simply attracting customers and creating transactions, the goal of marketing is to attract and retain customers and to grow business of the company. Marketers therefore need to build strong relationships by consistently delivering superior customer value. Marketing implies managing markets to create build & sustain profitable customer relationships. To do so, marketers search for customers, identify their needs, design good market offerings, setup prices for it, promote it, store it and finally deliver it to target markets. Activities such as product development, research, communication, distribution, pricing, and service are therefore considered as core marketing activities (Ibid). Marketing involves serving a market of final consumers in the face of competitors. The company and competitors send their respective offers and messages to consumers, either directly or through marketing intermediaries. All the actors in the system are affected by major environmental forces such as demographic, economic, physical, technological, political/legal, and social/cultural. (Philip Kotler, 2007)[1]

1.1:5: Marketing Management Orientations:

There are five concepts; ways; approaches, or orientations under which companies could design and carry out its marketing & business activities s, viz; concept; the Production Concept; the Product Concept; concept; the Sales Concept; concept; the Marketing Concept; concept; the Holistic Marketing, and concept; the Societal Marketing Concepts (Philip Kotler, 2007)[1]

The Production Concept is one of the oldest orientations that guide seller. It holds that consumers will favor those products that are available and highly affordable. Therefore, management should try to focus on improving production and distribution efficiency. In some situations, the production concept can lead to Marketing Myopia.

Companies adopting this approach run a major risk of focusing too narrowly on its own operations and may lose sight of the real objective of satisfying customers' needs and building customer relationship. According to the Product Concept, the consumers will favor those products that will offer them most quality, performance, and innovative features. It focuses on building of innovative products as well as continuous product improvement. Product quality and improvement are cornerstones of business or market strategies. However, focusing only on the company's product can also lead to Marketing Myopia. The Sales Concept holds that consumers ordinarily will not buy enough of the firm's products unless it undertakes a large scale selling and promotion effort. It is typically practiced with those unsought goods that buyers do not normally think of avoiding instead of buying such as, insurance or blood donations (Ibid).

Aggressive selling, however, carries high risk. Its aim is to sell what the company can make rather than making what the market wants. The Marketing Concept holds that achieving organizational goals depends on knowing the needs and wants of target markets and delivering the desired satisfactions effectively & efficiently than competitors do. Under the marketing concept, customer focus and value are the paths to sales and profits. Instead of a product-centered make and sell philosophy, it is a customer-oriented sense and serves philosophy. It takes outside-in perspective. It starts with a well defined market, focuses on customer needs, and integrates all the marketing activities that affect target customers. In turn, it yields profits by creating long-term relationships with the target customers based on customer value and satisfaction. Implementing the marketing concept means more than simply responding to customers' stated desires and obvious needs. Customer - driven companies therefore undertake an in-depth research on current customers to learn about shifts in their needs & wants, to gather information on new product and service ideas, for its test and also product improvements (Ibid). The recent most Holistic Marketing Concept is based on the development, design, and implementation of marketing programs, processes and activities that recognizes its breadth and interdependencies.

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It recognizes that "everything matters" in marketing and that a broad, integrated perspective is often necessary. It attempts to recognize and reconcile the scope and complexities of marketing activities. Its four components include viz., Relationship Marketing; Integrated Marketing; Internal Marketing, and Socially Responsible Marketing (Kotler et al, 2007)[1].

The Societal Marketing Concept holds that marketing strategy should deliver value to customers in a way that maintains or improves both the customer's and society's well-being. Companies should balance three considerations in setting their marketing strategies: company profits, consumer wants, and society's interests. Therefore, marketing involves satisfying consumers' needs and wants. The task of any business is to deliver customer value at a profit. The offering will be successful if it can deliver customer value and satisfaction to its target market. The customer shall choose between different product offerings based on which s/he perceives to deliver the most customer value. Value reflects the sum of perceived tangible and intangible benefits and costs to customers. In a hypercompetitive economy with increasingly rational customers faced with wide range of choices, a company would be able to win only by fine-tuning its value delivery process and choosing, providing and communicating superior customer value. Companies therefore decide to exploit market segment opportunities by combining several variables in an effort to identify smaller, better identified target market (Ibid).

1.1:6: The Modern Age of Participation & Collaborative Marketing:

Technological advances have brought about huge changes in the consumers, markets, and marketing over the past century. Marketing 1.0 was initiated by production technology development during the industrial revolution. Marketing 2.0 came into being as a result of Information Technology (IT), and Internet. Now, new wave technology has become the major driver for the birth of Marketing 3.0.

Figure Number: 1.1: Three Changes that Lead to Marketing 3.0

Source: Philip Kotler; Hermawan Kartajaya & Iwan Setiawan (2010)[7]

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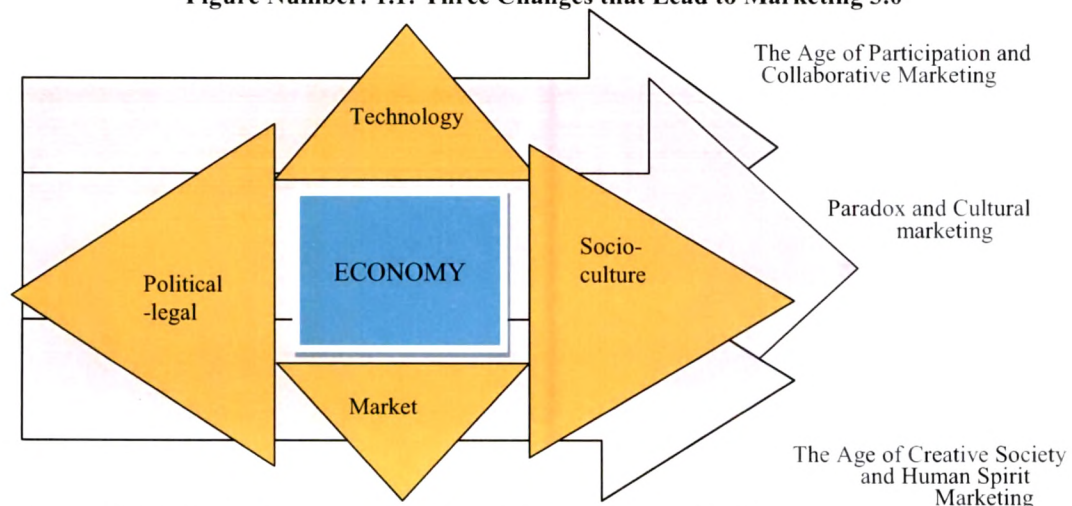
Table Number: 1.1: Comparison of Marketing 1.0, 2.0, and 3.0

Selected Criteria	Marketing 1.0	Marketing 2.0	Marketing 3.0
	Product-Centric Marketing	Consumer-Oriented Marketing	Values-Driven Marketing
Objective	Sell Products	Satisfy & Retain The Consumers' Information	Make The World A Better Place
Enabling Forces	Industrial Revolution	Satisfy & Retain The Consumers	Make The World A Better Place
How Companies See The Market	Mass Buyers With Physical Needs	Information Technology Smarter	New Wave Technology Whole
Key Marketing Concept	Product Development	Consumer With Mind And Heart Differentiation	Human With Mind, Heart, And Spirit Values
Company Marketing Guidelines	Product Specification	Corporate And Product Positioning	Corporate Mission, Vision, And Values
Value Propositions	Functional	Functional And Emotional	Functional, Emotional, And Spiritual
Interaction With Consumers	One- To-Many Transaction	One-To-One Relationship	Many-To-Many Collaboration

Source: Philip Kotler; Hermawan Kartajaya & Iwan Setiawan (2010)[7]

New wave of technology has facilitated the widespread dissemination of information, ideas, and public opinion that enable consumers to collaborate for value creation. Technology has driven globalization of the political and legal, economy, and social culture landscape, which creates cultural paradoxes in the society. It has also given the rise to creative market, which is more spiritual in viewing the world. As consumers have become more collaborative, cultural, and spiritual, the character of marketing also calls for transformation. Table 1.2 summarizes the Three Building Blocks of Marketing 3.0.

Table Number: 1.2: Building Blocks of Marketing 3.0

Building Blocks		Why
What to Offer		
Content	Collaborative Marketing	The Age of Participation (the Stimulus)
Context	Cultural Marketing	The age of Globalization Paradox(the Problem)
How to Offer	Spiritual Marketing	The Age of Creativity(The Solution)

Source: Philip Kotler; Hermawan Kartajaya & Iwan Setiawan (2010)[7]

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1.2: APPROACHES TO MARKETING:

The marketers need to target its market according to its requirement and convenience considering any one of the following way or approach while entering to markets.

The first approach that can be used by companies in order to enter in to its target market is called as 'Undifferentiated Marketing'. It is a market coverage strategy whereby differences within a market are ignored and everyone is assumed to be as the homogeneous. The company attempts to appeal to the whole market with a single product line or service line and accordingly formulates marketing strategy. A single marketing mix is offered to entire target market .It typically relies on mass manufacturing, mass distribution and mass advertising. It is also called 'Unsegmented Marketing or Mass Marketing'.

The Second approach to enter in to target market is known as 'Differentiated Marketing' for a market coverage and market segmentation strategy under which the product is aimed at two or more specific market segments. The companies will decide to target several market segments, and shall also develop distinct products and or services with separate marketing mix strategies aimed at these heterogeneous groups. This technique builds greater loyalty and repeat buying because companies opt to consider customers' needs and wants. The company attempts to sell exactly the same or homogeneous product to different segments. But, it will alter and modify suitably its promotional methods, and the image it creates amongst the customers. It is also called as 'Multi-Segment Marketing or Segmented Marketing'.

When a firm practices differentiated marketing strategy in different target markets, some segments tend to shrink, as it does not have enough size and promise, and are not worthwhile to be worked upon separately. They are merged together or recombined for better handling. It is known as 'counter segmentation strategy'. Some companies adopt a third approach popularly known as 'Concentrated Marketing'. It is a market coverage and market segmentation strategy under which the product and marketing message is aimed at a few well defined segments of the consumer population in a target market (Satish K Batra & S H Kazmi,2004) [8].

Few companies also apply 'Niche marketing'. It is the process of finding small but potentially profitable market segments, and design custom-made products or services for its niche markets. It is similar to 'Segmented Marketing or Target Marketing'. But, niche is a small distinguishable market segment that needs to be served and satisfied in an exceptional and distinguishing way. (Ibid)

1.2:1: Definition & Process of Market Segmentation:

A market segment is a sub-group of people or organizations sharing one or more characteristics that cause them to have similar product and or service needs. A true market segment meets most of the criteria. It is distinct from other segments. Different segments have different needs. It is homogeneous within the segment and exhibits common needs.

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It responds similarly to a market stimulus, and it can be reached by a market intervention. The term is also used when consumers with identical product and or service needs are divided into groups so they can be charged different amounts. These can broadly be viewed as positive and negative applications of the same idea.

Market Segmentation is the process of dividing up the total market into groups with relatively similar product and or service needs in order to design specifically tailored products and or services to match segment needs. Market Segmentation also leads to strategies that aim at the differences among consumers who comprise potential target markets. Effective market segmentation requires a sufficient number of customers, resources to meet the needs of each of the distinct segment, and the ability to reach its customers. It is not limited to one variable, and it is based on multiple dimensions. It is the division of a market into distinct groups of buyers who might require different product offerings and marketing mixes (Kotler, 2009)[3] It is the division of a heterogeneous market consisting of buyers with different needs and wants, into homogeneous segments of buyers with similar needs and wants. In segmenting a market, marketers look for broad classes of buyers who differ in their needs. There is no one right way of segmenting markets. A marketer has several bases available for undertaking the segmentation of markets.

The process of market segmentation is distinct from targeting choosing which segments to address and positioning can be described as designing of an appropriate marketing mix for each segment. The overall intent is to identify groups of similar customers and potential customers; to prioritize the groups to address; to understand their buying behaviour; and also to respond with suitable marketing strategies that shall satisfy the different preferences of each of its chosen market segment, and revenues are thus improved. Through Improved market segmentation significant improvement can be done in marketing effectiveness, advertising results can also be improved and ultimately customer satisfaction can be increased(Philip Kotler, 2007)[1].

1.2:2: Bases of Market Segmentation:

Some researchers have tried to define market segments by looking at descriptive considering its Geographic, Demographic and Psychographic characteristics. Other researchers have attempted to define market segments on behavioural characteristics such as consumer response to benefits; use occasions or brands. Regardless of the type of market segmentation used by the marketer, the key is to adjust the marketing strategy formulation is to recognize the Marketing Program.

An attempt has been made by the researcher to offer a bird eye-view on various bases of market segmentation such as Geographic; Demographic; Psychographic; Behavioural base of Market Segmentation as well as Time as a Variable of market Segmentation; Lifestyle Market Segmentation, and e-Segments as follows.

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1.2:2:1: Geographic Market Segmentation:

Geographic Market Segmentation is probably the oldest method for grouping markets. At its core is the assumption that people have different needs and wants because of where they live. It is simple to understand, simple to perform and implement, and easy to manage. Its drawback is that it is not customer driven; rather, it is driven by the reality of the product offerings.

1. 2:2:2: Geo-Demographic Market Segmentation:

Geo-Demographic Market Segmentation is particularly useful when a marketer is capable of isolating its prospects with similar personalities, goals, interests and in terms of where they live. Geo-demography refers to analytical techniques that combine data on consumer expenditures and other socioeconomic factors with geographic information about the areas in which people live in order to identify consumers who share common consumption patterns. This approach is based on the assumption that birds of a feather flock together; people who have similar needs and tastes also tend to live near one another, so it should be possible to locate pockets of like-minded people who can then be reached more economically by direct mail and other methods.

1.2:2:3: Demographic Market Segmentation:

Demographic Market Segmentation includes variables such as Age; Gender; Family Size; Family Life Cycle; Education; Marital Status; Income; Social class; Occupation; Socio-economic Status; Religion; Nationality; Race relating to Ethnic Marketing and Language. Toy Manufacturer such as Funskool has segmented its target market on the basis of age of Children. Auto Manufacturers usually segment its target market by considering income of its customers. Companies offering Refrigerators; Washing Machines; Microwave Ovens too have considered Income and Size of the Family as important variables in segmenting its target market. Ready-to-Wear Garment Producers are found as segmenting its market on the basis of Social Class which can represent Lower, Middle and Upper Social Class depending upon Education, Income and Status. The Family Life Cycle is one of the variable that has been widely used as a determinant of buying behaviour of consumers and as one of the bases for market segmentation. Although, there is a considerable disagreement about how life stages should be defined and how households or families as a unit of consumption, progress through various stages of Family Life Cycle.

Some of the research studies have used a priori definitions, which are tested on a Cross-Sectional Survey of households collected at a single point in time which cannot reveal the real dynamics of the Family Life Cycle. The Panel Study of Income dynamics has provided longitudinal data on household composition in the United States for a period of 34 years. The researchers have used this longitudinal data to empirically identify the most typical stages, and paths that U.S. households have followed since 1968. They have also developed a Hidden Markov Model under which the stages of the Family

Life Cycle were taken as latent, unobservable states that were uncovered from the manifest household demographic profiles over the 34 years. The researchers have applied their results to classify members of another Panel called as Consumer Expenditure Survey into Life Stages, which has enabled consumers to study the impact of the household Life Cycle on households' budgetary allocations. It has offered a comprehensive analysis of Lifestyles through expenditure patterns of the Family Life Cycle (Journal of Marketing Research, 2006)[9].

1.2:2:4: Psychographic Segmentation:

Psychographics is the Science of using Psychology and Demographics to better understand consumers. In Psychographic Market Segmentation, consumers are divided into different groups on the basis of Psychological / Personality Traits, Lifestyle or Values. It is the principal technique used by consumer researchers as an operational measure of Life-Style. The concept and name of Psychographics were originated by Emanuel H. Demby (1965) to describe a technique that added the richness of the behavioural and social sciences to demographics.

It was first used around the time of World War-I to classify people by their physical appearance. Psychographics endeavors to depart from earlier views expressed in Behavioural, Demographic, and Socio-Economic measures. It is a widely applied technique used in the measurement of Lifestyle. It also includes Social Class; Lifestyle; Values; Attitude, and Personality as well as other Demographic and Behavioural Variables (James F Engel & Roger D Blackwell, 1982)[10]. Consumers have a certain Self-Image which describes their Personality. One finds people who are Ambitious; Confident; Aggressive; Impulsive; Conservative; Modern; Gregarious; Loners; Extrovert; or Introvert etc. Some of the Motorcycle Companies have segmented the target market on the basis of Personality Variables such as Macho Image; Independence, and Impulsiveness. Some marketers of Liquor, Cigarettes and Apparel too have segmented their target market on the basis of Personality and Self-Image. Marketers often are not concerned about measuring how many people have the characteristic as they assume that a substantial number of consumers in the market either have the characteristic or want to have it.

Psychographics starts with a person's Activities (what we do), Interests (what we want), and Opinions (what we think), often made into the acronym AIOs.

Psychographics has been around for a while; no one individual can claim to have created it, as it arose in.the late 1960s, and early 1970s from several strands of behavioral research. As a result of this, there is several directions in which Psychographics has moved which too is mutually exclusive. It uses Lifestyle; Social Class; Values; Attitudes, and Other Psychological Attributes that are often overlaid on some demographic information to create multiple segments.

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At its heart, Psychographics have stated that What People Think & Believe; The Values They Hold, & How They Live & Spend Their Money has enabled to predict Consumers' Buying Behavior (Demby, 1974)[11].

Attitudes and Values, Plus Demographics, therefore has yielded Psychographics. An Attitude is an enduring organization of several beliefs focused on a specific object, where as values, transcend specific objects and situations. Values have to do with modes of conduct and end-states of existence. It is a type of belief central to one's belief system, about how one ought or ought not to behave (Rokeach, 1968)[12]. The ultimate function of human values is to provide us with a set of standards to guide us in all our efforts to satisfy our needs (Rokeach, 1979)[13]. An individual's values and attitudes can and do change; values may be enduring, but values are not immutable. Values can change through Creation; Relatively Sudden Destruction; Attenuation; Extension; Elaboration; Specification; Limitation; Explication; Consistency, and Intensity (Williams, 1967[14], 1979[15]); or Acquisition; Redistribution; Resealing of Commitment; Redeployment, and Re-Standardization (Rescher, 1967)[16].

Moving away from cherished personal positions and beloved hostilities may require a series of drastic events over time, recognition of a world beginning to crumble, or betrayal by those whose trust and understanding has affirmed one's personal investment in the cherished values (Sherif, 1980)[17]. George C. Wallace's refutation of his lifelong segregationist posture and statements, along with an apology for being wrong, certainly fits within Sherif's framework. The main feature of the value experience is that the experience is plural that is we have values. We frequently feel obliged to choose because our own values are often in irreconcilable conflict with each other; furthermore, we disagree with others about our values and theirs. Values are experienced in hierarchies or clusters. Some values are more important or central to us than others. We experience our values as being objective and natural, while those one oppose are subjective and wrong (Cadwallader, 1980)[18].

According to Bellah et al. (1985)[19] values turn out to be the incomprehensible; rationally indefensible thing that the individual chooses when S/he has thrown off the last vestige of external influence and reached pure, content less freedom. An organization's or society's Values can and do change as well, probably through the same processes as it works within individuals. The most commonly used tool for values research has been the Venerable Rokeach Value Survey, developed by Milton Rokeach several decades ago. He had built two lists of values first 18 Instrumental Values are those that we live by, and 18 "Terminal Values" desirable states of human beings. An individual facing the value survey places each set in rank order. Despite years of criticism much of it of mostly academic interest, marketers have continued to use it because marketers are unable to ignore its powerful and potential results.

Psychographics has been much maligned theoretically, usually by people grounded in Statistics and Psychological Theory. Psychographics, according to these people, suffers from problems of the reliability and validity of the measures used.

Morgan and Levy (2002)[20] unequivocally stated that the more specifically a market segmentation study focuses on a specific Product, Service, or Issue; the more actionable will be the market segmentation strategy that results. Studies based on Cohort Analysis; General Personality Traits; Life Stage; Values; General Psychographics, and Lifestyles are inherently weak because it does not tie mature consumer segments to anything specific.

Mitchell (1994a, b) [21, 22] provided a roadmap of the process of creating the process of Customized Segmentation Scheme. Mitchell (1994a)[21] provided a technical discussion of the merits of Factor Analysis and Cluster Analysis, with a presentation of when to use which technique.

Mitchell (1994b)[22] presented Multiple Discriminant Analysis in all of its technical complexity. Mitchell had concluded however with a very non-technical statement of the limitations of any or all of the Statistical techniques mentioned by stating that it has Reliability problems that can be troublesome because the results of the analysis frequently look plausible (Mitchell,1994b)[22]. However, operationalzing the segments by adding demographic data from the respondents can add to the robustness of the market segmentation, adding a degree of reliability and replicability to the Plausibility of the Psychographic Segments.

Merenski (1981)[23] answered the critics directly with the statement that for applied marketing purposes, the usefulness of the measure is more important than its reliability or validity. Individuals' behaviour sets are relatively coherent; if the Psychographic Profiles are drawn robustly. It is only at the margin that difficulty should arise and these may be behaviours that have nothing whatever to do with marketing in general or with the specific product in particular. This is part and parcel of a debate that has been going on in marketing for a couple of decades about reliable, valid, and useless versus useful but scientifically shaky measures.

Wells (1975)[24] offered reasons for the usefulness of stated why Psychographic Profiles even in the absence of carefully constructed measures of reliability and validity e.g. "Consider the Alternatives." The alternative is usually not a profile with carefully constructed measures; rather, it is a fallback position of crude demographics with someone's a priori statement of what "Our Customers" look like or tapes from a few Focus Group Sessions. Also, those who market to these people, who designed the packages and wrote the advertising copy, probably did not live the Lifestyle of the typical customer. Marketers know that the customers for a product or service are frequently not much alike. They know that empirical segmentation procedures hold out the possibility of new insights into how consumers may be divided into groups (Wells, 1975)[24].

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1. 1.2:2:5: Lifestyle Segmentation:

Nowadays, Lifestyle has become an important segmentation variable. Lifestyle segmentation is grouping consumers on the basis of Psychographic Characteristics or separating consumers into groups, based on their Hobbies, Interests, and other aspects of their Lifestyles, which can be an attractive way for segmenting large number of product and services. It seems obvious to segment based on Behaviour, Activities and Interests as these are the parts of human behaviour that are observable by others and are less controversial than Personal Characteristics. Furthermore, it is now easy to communicate with the target market segment considering availability of vast number of Special-Interest Media, including Magazines and Websites. However, there are some questions about segmenting target markets based on Behaviour and Lifestyles.

Lastovicka (1982)[25] reviewed the literature and concluded that there was little published evidence to suggest that Lifestyle-Trait researchers had rigorously tested its validity, and, in fact his results too only partially supported the Validity of Lifestyle Segmentation.

Bryant (1986)[26] had reviewed several Practitioner-Driven Surveys that identified Lifestyle Characteristics and Traits which aided in delivering a more targeted message.

Much of the difference in findings between these two seems to be the difference between the Academic's outlook and that of the practitioner.

Bryant (1986)[26] claimed that Lifestyle Segmentation research can be used to gain insights into Consumer Motivation, for turning on creative ideas, and as enrichment to Demographic or Geo-Demographic Segmentation.

Fennell et al (2003)[27] constructed a Model and tested to see whether Demographic or Psychographic variables worked or not and found that although these variables could predict product use, it failed to predict use at the brand level. It stated that Product use can be seen as a surrogate for the activities of lives of individuals. But, these factors explain brand preference and, by extension, brand use must reflect the substantive conditions that lead people to action. Because, these factors arise from the intersection of individuals with their environment, they are probably undiscoverable for large enough groupings to use for segmentation purposes.

Wagner A. Karmakura and Michel Wedel (1995)[28] presented a tailored-interviewing procedure for Lifestyle Segmentation that reduced the drawbacks of higher cost and lower quality of lengthy Lifestyle Questionnaires. The procedure advocated by researchers assumed that a Lifestyle Measurement Instrument had already been designed. A Classification of a sample of consumers into Lifestyle Segments was obtained using a Latent Class Model (LCM). With these segments, the tailored made interview procedure classified consumers into the same segments in future.

The procedure minimized the error of misclassification, and decreased the costs of interview by using only a fraction of the items for each respondent. The researchers tested the empirical application of the procedure on a questionnaire that was designed to assess Lifestyles related consumption of Fashion Products in the Brazil. The primary data were obtained from 800 completed personal interviews through a quota sample defined on the basis of Socio-Economic Class, and place of residence. Out of these 800 interviews, 700 Cases were randomly selected to calibrate the LCM and identified the Lifestyle Segments and 100 cases were retained as a holdout sample to validate the tailored interview procedure. The LCM was applied to the 07 Nominal Demographic Items and 66 Ordinal Lifestyle Items for two through eight segments. The eight-class solution had one small segment that had a profile similar to that of another segment. The seven-segment solution was used and each segment was interpreted in terms of Demographic Variables and Lifestyle Patterns. The tailored interviewing procedure was applied to the rest of 100 respondents and the results were compared to both a procedure that was used the same fixed number of items obtained from a stepwise Discriminant Analysis of the calibration sample and random item selection as a benchmark.

The results of the study showed that the allocations to segments based on the tailored interviews agreed with the classification based on the complete interviews in 73 per cent of the holdout respondents, while using only 22 per cent of all the questions in a traditional Lifestyle Battery. Thus, the researchers felt that by shortening of the questionnaire, the tailored interviewing approach lend itself to administration of telephone interviews, which provided a further substantial reduction of the incurred costs of data collection over traditional personal or written interviews. However, this technique still required the full interview of a representative sample of consumers for the prior identification of Lifestyle segments and item calibration. In spite of this, it could lead to a more effective usage of interviewing time in situations in which a typology of Lifestyle Segments is first determined and then used in several subsequent studies.

Richard and Sturman (1977)[29] successfully applied Lifestyle segmentation techniques to Warmer Slim Wear branded apparel. The researchers held group sessions to develop a battery of attitude need statements in a range of areas including social, work and family relationships, importance of clothes and fashions, shopping preferences. The various statements were analyzed by applying factor analysis to form a variety of sub-factors. Five consumer segments were identified as being of interest. These were conservatives, brand conscious, home or price oriented, fashionable and outgoing. The selection was made keeping in mind the size and importance of bra needs, satisfaction of the segments, and the share and image of the company. A sample of 1,000 urban women in areas that had a median household income of at least US $ 15,000 was selected. It was found that each Lifestyle Segment differed significantly, from others with respect to bra-styles and preferences.

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The company was able to identify three segments for its brand such as the conservatives, the brand conscious, and the home or price oriented. Out of these, the first two were the traditional and the third one was a new opportunity area for the brand. Accordingly, the customer advertising and sales promotion were developed to take advantage of the particular Lifestyle and product preferences of those individual target segments that were responsible in successful marketing of these brands for the specific segments (Richard and Sturman,1997)[29].

1. 1.2:2:6: Behavioural Segmentation:

Behavioural market segmentation divides buyers on the basis of need satisfying benefits referred as benefit segmentation derived from use of the product use; the rate of product usage; the degree of brand loyalty, and an understanding of consumers' or buyers' readiness to buy the product. It considers variables such as benefit sought; occasion; product usage rate; user status; brand loyalty; product end use; readiness-to-buy stage; Lifestyle and profitability .It is the combination of Demographic and Psychographic profiles that would work best because of combined characteristics which can reveal crucial information about target markets.

The Demographic-Psychographics information is particularly very useful in creating consumer profiles and audience profiles .It can reveal important information for segmenting mass markets. It can provide meaningful direction as to which type of promotional appeals are best suited, and shall be helpful in selection of the right kind of media of advertising that shall effectively reach to the target market. Benefit segmentation has the potential to divide markets according to consumers reasoning for buying a particular product. Benefits sought by consumers too are more likely to determine consumers' buying behaviour. After identifying market segments, the marketer then decides to present the greatest opportunity for its Target Markets. Each of the company develops a market offering that it positioned in the minds of the target market for delivering a central benefit(s).

1. 1.2:2:7: Time as a Variable of Market Segmentation:

Time styles are the process that defines how consumers will allocate their time towards various activities. There seems to be a great demand for time, at least in urban markets, due to several social and environmental changes in the recent past-nuclear families, growth of double income households (DINKS) families and commuting regular long distances at work places. This criterion has therefore opened up several dimensions of which marketers should be happy to use. Time as a concept can be divided into three types viz; paid, non-discretionary and discretionary. Paid time is 'time for work. Non-discretionary time is the time spent by an individual on physical and social obligations like travel to work place, attending business parties, sleeping and time spent personal care etc. Discretionary time has to do with leisure and entertainment activities.

It has been observed that urban consumers want more discretionary time besides having certain needs with regard to non-discretionary time. Work or paid time can also be oriented towards certain products. (S Ramesh Kumar, 2003)[5].

Regular shopping for essentials products might involve non-discretionary time. A good ambience and layout may even make shopping a discretionary activity. Shoppers' Stop, with its layout, has therefore positioned itself as an outlet which offers shopping experience to consumers as a leisure activity. There are many products, services, and offerings that are competing for the discretionary time of the consumers. But, these might not be in the similar product or service category. To illustrate a family theme park might be in competition with a holiday package offered by a travel agency or exercise equipment might be with a tennis club. Though, each product/service is in a different category and the consumers apparently are well aware of the differences amongst such offerings. Scarce discretionary time in an urbanized time style, coupled with limited resources, has drawn up a list of priorities in the minds of consumers. These priorities have also played a crucial role in the frequency of the usage of these products and services. A consumer who joins a tennis club might decide not to buy or postpone the purchase of exercising equipment.

Hence, there is a need to target consumers on the basis of the availability of discretionary time and combine it with demographics and psychographic data. The marketer can, thus, draw up a marketing mix for various target segments.

1.2:3: e-Segments:

Digital economy has brought in another topical segment popularly called as e-segment. Most companies have begun to consider the e-segment in today's world. As a distribution alternative, it is likely to complement the channel structure of a company in an environment which is undergoing radical changes. To illustrate Avon, the global brand in cosmetics, which operates in around 135 countries, has been using direct personal selling for several decades calling on the lady of the house. In the context of recent past to environmental changes like DINKS, and safety concerns in several markets, Avon is today using the Internet to reach out to a cross-section of its clientele. Brands can use e-commerce to reach consumers if the transaction involves a high degree of interaction between the company and the consumer. Cosmetics travel and hotel services are categories where e-commerce can be truly useful. Another aspect which may interest brands is that any e-commerce activity needs be done with a long-term orientation. A brand should therefore plan to cultivate the loyalty of its e-segment over a period of time. A small niche base of consumers might become loyal consumers in the category of jewellery if the e-store is able to provide superior designs and services (ibid).

1.2:4: Target Marketing & Positioning

Target Marketing is leading to marketing programs tailored to the needs and wants of local customer groups in trading areas, neighborhoods, even individual stores. In marketing, positioning has come to mean the process by which marketers try to create an image or identity in the minds of their target market for its product, brand, or organization (Philip Kotler, 2007)[1].

1.3: LIFESTYLES:

Before we explore discussion on Lifestyle, it is highly essential to understand basic concepts relating to life and Lifestyle as follows:

1.3.1: Meaning of Life & Lifestyles:

As per the biological reference, Life is a characteristic of organisms that exhibit certain biological processes such as chemical reactions or other events that results in a transformation..Living organisms are capable of growth and reproduction. Some can communicate and many can adapt to their environment through changes originating internally. Phenomenological life has been defined by the philosopher Michel Henry as what possesses the faculty and the power to feel and to experience oneself in every point of its being. The word phenomenological refers to phenomenology, which can refer to both subjective experience and a philosophical method to justify the study of such phenomena. Absolute phenomenological life is the subjective life of the individuals reduced to its pure inner manifestation, as we live it and feel it permanently. It is the life as it reveals itself and appears inwardly, its self-revelation, the life is both what it reveals and what is being revealed. Personal life or everyday life or human existence is the course of an individual human's life, especially when viewed as the sum of personal choices contributing to one's personal identity. There are so many biological definitions of Life that are available all around the world but when one talk about life of human beings than all these conditions become automatically fulfilled, and the new understanding, apart from all these biological conditions, come into the existence that Life of a human being is the name of activities starting from morning till evening involving every kind of routine activity, relaxed or stressful activity, struggle or enjoyment ,happy or sad moments, encountered by us (http://en.wikipedia.org)[1].

Life and Style are two different words having different meaning and when these are combined together, give another word called Lifestyle. Style refers to the way of doing something; the process of creating something; a prevailing mode of expression. To illustrate, clothing; human physical appearance etc. Lifestyle was originally coined by Austrian psychologist Alfred Adler in the year 1929. Each one of us participate in daily chores and other activities in a unique and distinct way as it is influenced by set of internal & external influences as well as people around us. The current broader sense of the word Lifestyle dates from the year 1961.

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In sociology, a Lifestyle is the way a person lives. A Lifestyle is a characteristic bundle of behaviours that makes sense to both others and oneself at a given point of time and place, including social relations, consumption, entertainment, and dress. The behaviours and practices within Lifestyles are a mixture of habits, conventional ways of doing things, and reasoned actions. A Lifestyle typically also reflects an individual's attitudes, values or worldview. It is a means of forging a sense of self and to create cultural symbols that resonate with personal identity. Not all aspects of a Lifestyle are entirely voluntaristic. Surrounding social and technical systems can constrain the Lifestyle choices available to the individual and the symbols S/he is able to project to others and to himself of herself (Spaargaren, G., and B. VanVliet. 2000)[30]. The lines between personal identity and the everyday doings that signal a particular Lifestyle has become blurred in modern society. To illustrate, green Lifestyle means holding beliefs and engaging in activities that consume fewer resources and produce less harmful waste that is a smaller carbon footprint, and deriving a sense of self from holding these beliefs and engaging in these activities (Giddens, A. 1991)[31].

Some commentators argue that, in modernity, the cornerstone of Lifestyle construction is consumption behaviour, which offers the possibility to create and further individualize the self with different products or services that signal different ways of life (Ropke, I. 1999.)[32].

The term Lifestyle in politics has been often used in conveying the idea that society might be accepting of a variety of different ways of life from the perspective that differences among ways of living are superficial, rather than existential. It is also sometimes used pejoratively, to mark out some ways of living as elective or voluntary as opposed to others that are considered mainstream, unremarkable, or normative. In business, Lifestyles provide a means by which advertisers and marketers endeavor to target and match consumer aspirations with products, or to create aspirations relevant to new products. Therefore, marketers take the pattern of belief and action characteristic of Lifestyles and direct it toward expenditure and consumption. These patterns reflect the demographic factors such as the habits, attitudes, tastes, moral standards, economic levels that define a group. As a construct that directs people to interact with their worlds as consumers. Lifestyles are subject to change by the demands of marketing and technological innovation. It describes how individuals shall spend their time, what they consider important about their immediate surroundings, their opinions on various issues, and also interests.

It is an indicator of how people live and spend their time and money. What people do in their spare time is often a good indicator of his or her Lifestyle. To illustrate, desire for old things, also represent a Lifestyle segment and can be a key market for old movies, antiques and books.
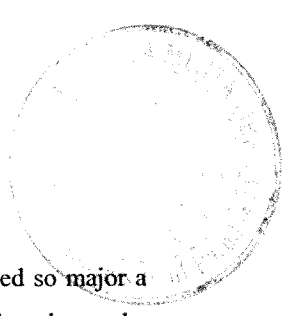
Surfing on Internet has also created a new type of Lifestyle. (Older consumers), power purchasers (married households with college degree), fashion foregoers, social strivers, dutiful (highly practical) and progressive patrons (high-income/ quality buyers). Consumers in different economies and cultures possess varying kind of Lifestyles. To illustrate, Indian women are relatively more home focused, less likely to visit restaurants, more price-sensitive, and spend good amount of time in preparing meals at home and are also fond of movies (Michael R Solomon ,2003)[33].

Lifestyles could be determined by customers' personal characteristics such as Genetics; Race; Gender, Age, and Personality as well as an Individual's Personal Context such as Culture; Institutions, and Reference Groups as well as Personal Worth; Needs and Emotions. These sets of factors together influence the pattern of activities of individuals, how they spend time and money. When one compares the Lifestyle of two females Ms X, A working women, and Ms Y, a housewife, Ms Y obviously eats out less but buys more of the food items from the market than does Ms X. Ms X uses babysitting services more than Ms Y does. Ms X also uses dry cleaning services more while Ms Y uses laundry detergents more. Ms X is a frequent visitor to the fashion boutiques while Ms Y buys all of her own and her family's clothing at a department store.

Because commercial products play a major role in customers' enactment of their Lifestyles, Lifestyles is capable of providing explanation on consumer behaviour. Some of the consumers are extremely frugal in their consumption of goods and services. Frugality is a uni-dimensional consumer Lifestyle trait characterized by the degree to which consumers are both restrained in acquiring and resourcefully using economic goods and services to achieve long-term goals. An Empirical research study has shown that the frugal customers are less susceptible to interpersonal influence, less materialistic, less compulsive in buying, and are more price and value conscious. The prudent customers are not found to use coupons more often than regular customers; frugality affects customer decisions about whether to buy and what to buy. Beyond buying, it also affects customers as users since the frugal customers are more resourceful in using products and services. To illustrate; timing showers, packing lunch for work Catering to different Lifestyles of consumers are Lifestyle retail brands such as Gap; Benetton, and Laura Ashley. Its basic retail proposition is augmented with a set of added values that have symbolic value and meaning for the Lifestyles of a specific customer group (ibid).

1.3.2: The Origin of Concept of Lifestyles in the Social Sciences:

The origin of the concept of Lifestyle is incomprehensible, but its roots are traceable to the works of poets, naturalists, and philosophers writing as early as the 16th century (Ansbacher 1967)[34]. One finds use of the concept of Lifestyle as an analytical construct dates from Thorstein Veblen's turn of-the-century classic. Weber's focus, like Veblen's, was upon collective Lifestyles originated and perpetuated by status groups (Weber 1946)[35].

However, Lifestyle has played only a minor role in Weber's writings. None have played so major a role in developing the concept of Lifestyle and integrating it into our idiom and thought as the psychologist Alfred Adler (Alfred Adler, 1973)[36]. Ultimately, Alfred Adler came to see style of life as the organism ideas of the individual as an actor rather than a re-actor; the Purposiveness; Goal Directedness; Unity; Self-Consistency, and Uniqueness of individual and the ultimately subjective determination of his or her actions. While Adler stressed the uniqueness of each individual, be nonetheless recognized similarities among individuals and their Lifestyles, suggesting the existence of Lifestyle typologies (Ansbacher 1967)[34].

In his historical review of the concept of Lifestyle in the literature of Social Science Ansbacher noted that the concept of Lifestyle bas been applied in three different uses at three levels of aggregation. The concept of Lifestyle has been used with reference to an individual, a group, where the members bear a psychological relationship with each other, and it has stability over time, and a generic class or category, where the members have only the property in common on the basis of which they are classified (Ansbacher 1967)[34] .Thus, according to the unit of analysis or the analyst the concept of Lifestyle has varied widely in content and in range in the social sciences.

While restricting the term Lifestyle to the totality of behaviour, Ansbacher concluded that the broad range of life style includes cognitive style and response style. Thus, in defining Lifestyle, Ansbacher drew no distinction between cognitive processes thinking, feeling, perceiving and overt behaviour. in the midst of the diverse interpretations and applications of the term, Ansbacher discerned three important common properties of Lifestyle concerning its unifying, creative as well as operational, functional and constantly aspects. As per the Unifying aspect, Lifestyle connotes internal consistency and unity, irrespective of specific percepts or responses. Unique and creative Aspects of Lifestyle implies an original and idiographic property, whereas Operational, functional and constancy aspects of Lifestyle connotes consistent operations and actions or behaviour over a period of time (1967, p. 204). Far and away the most popular of operationalizations of Lifestyle is the Activities, Interests and Opinions (AIO) approach pioneered by Wilson (1966).[37] Pessemier and Tigert (1966)[38], and Wells (1968)[39]; yet, as Wells (1975)[24] conceded, that AIO research, and the term life style has developed separately. It came together because life style seemed to be such an appropriate shorthand expression for what the AIO research attempt to portray. Thus, almost accidentally, the concept of Lifestyle has become operationalized among a certain group of researchers as AIO research conducted for a rather limited set of purposes and employing a rather limited set of techniques (Savita Hanspal, 2001)[40].

1.3.3: Characteristics & Measurement of Lifestyles

Lifestyle research is most useful to those marketers who offer highly differentiated products or services. When groups of consumers are alike in its marketing characteristics but different from consumers as a whole, they are known as market segments. When these groups participate in similar activities and have similar interests and opinions, these characteristics are referred to as Lifestyle characteristics.

First, it is a group phenomenon. An individual's Lifestyle bears the influence of his or her participation in social group, and the influence of his or her relationship with others. To illustrate, it is being observed that those who belong to SEC A and B eat out with regular frequency. Second, Lifestyle pervades various aspects of life. It implies that an individual's Lifestyle generally results in consistency of behaviour. Thus, knowing an individual's conduct in one aspect of life may enable one to predict how an individual is likely behaved in other areas. Thus, a person who lives an active life would perhaps be more interested in going on a holiday to some foreign destination. Third, Lifestyle implies an individual's central life interest. For each of the individual there are certain areas of interests which are central to his or her life such as family, work, leisure, and politics. These may fashion his or her interaction with an environment.

Fourth, Lifestyle varies according to sociologically relevant variables. The rate of change in a society has a great deal to do with variations in Lifestyle such as age, gender, religion, ethnicity, and social class. The increase in the number of DINKS families, nuclear families, and increased proportion of working women have led to a completely different kind of Lifestyles for woman in the recent past. The sales of convenience foods, weekend resort membership, and attendance in restaurants have thereafter increased sizably (W. Thomas Anderson, Linda L. Collden, 2001)[41].

1.3.3:1: Measurement of the Characteristics of Lifestyles:

The marketers must define and measure the characteristics of the Lifestyles, as these characteristics of Lifestyles specific to certain consumers and product categories are useful to marketers. To illustrate, it would be relevant for a food company to identify a dieter segment or for a clothing company to identify fashion-conscious segment. The marketers should define Lifestyle characteristics in contrast to demographics, because of lack of fixed definitions such as age, income, or occupation. The marketers should therefore devise different methods to measure Lifestyles of its target market by developing an inventory of AIOs. Marketers should develop such inventories by formulating a large number of questions regarding consumers' AIOs and then select a smaller number of questions that can best define and describe consumer segments. An example of AIO inventory based on 300 AIO statements or items with which a sample of consumers was asked state their opinion as Agree or

Disagree on a six-point scale offered following 11 kinds of Lifestyle Categories with the help of an application of factor analysis (William D. Wells & Douglas J Tijert, 1971)[42]

Price-Consciousness:

- I shop a lot for specials.
- I find myself checking the prices in the grocery store even for small items.
- I watch the advertisements for announcements of sales. A person can save a lot of money shopping for bargains.

Fashion-Consciousness:

- I usually have one or more outfits of the very latest style.
- When I must choose between the two I usually dress for fashion, not comfort.
- An important part of my life and activities is dressing smartly.
- I often try the latest hairdo styles when they change.

Homebodiness:

- I prefer a quiet evening at home over a party.
- I like parties with lots of music and talk. (Reverse scored)
- I would rather go to a sporting event than a dance.
- I am a homebody.

Community-Mindedness:

- I am an active member of more than one service organization.
- I do volunteer work for a hospital or service organization on a fairly regular basis.
- I like to work on community projects.
- I have personally worked in a political campaign or for a candidate or an issue.

Child-Orientedness:

- When my children are ill in bed, I drop most everything else to see to their comfort.
- My children are the most important things in my life.
- I try to arrange my home for my children's convenience.
- I take a lot of time and effort to teach my children good habits.

Compulsive House-keepingness:

- I don't like to see children's toys lying about. I usually keep my house very neat and clean.
- I am uncomfortable when my house is not completely clean.
- Our days seem to follow a definite routine such as eating meals at a regular time, etc.

Self-Confidence:

- I think I have more self-confidence than most people. I am more independent than most people.
- I have a lot of personal ability.
- I like to be considered a leader.

Self-Designated Opinion Leadership:

- My friends or neighbors often come to me for advice. I sometimes influence what my friends buy.
- People come to me more often than I go to them for information about brands.

Information Seekerness:

- I often seek the advice of friends on which brand to buy.
- I spend a lot of time asking friends about products and brands.

Dieterness:

- I drink low-calorie soft drinks several times a week.
- I buy more low-calorie foods than the average housewife.
- I have used Metrical or other diet foods at least one meal a day.

Financial Optimism:

- I will probably have more money to spend next year than I have now.
- Five years from now, the family income will probably be a lot higher than it is now.

1.3.3:2: Lifestyle Analysis:

Lifestyle Analysis involves identifying consumers' Activities, Interests, and Opinions (AIOs). Activities are classified as Sports; Work; Entertainment, and Hobbies. Interests include Job; House; Family; Fashion, and Food. Opinions are classified as to Social Issues; Politics; Education; Business, and Outlook about the future. The Stanford Research Institute uses values as a segment discriminator. This has permitted researchers to view a population as composed of individuals with certain feelings and beliefs. It is a formal attempt to link aspects of Psychographics with Lifestyles. Since marketers use market research for applied purposes, Psychographics has come to be intertwined with Lifestyle research and with research on consumers' AIOs. The data on population provides details on households whether they are non-traditional made up of Single Parents; Unmarried Couples; Divorced or Never-Married Individuals or Older Married Couples whose kids no longer live at home. Marketers have been using different segmentation variables in combination with behavioural variables to define markets precisely. There must be a connection between a segment and some form of existing behaviour, Lifestyle, or Self-Image will validate the segment for a specific product category. A comparison of the two population data is important in understanding how segments have changed. Identifying market differences serves as a basis for segmenting consumer markets. A market is composed of individuals and organizations with the purchasing power, the interest, the authority, and the desire to buy a specific product. The Lifestyles of the people who comprise the market are an important consideration.

The extent of their purchasing power and how they desire to spend their discretionary income are other considerations. Consumer markets are composed of individuals either purchasing for themselves or their households. The process of dividing markets into segments on the basis of consumer life styles, or the division of a heterogeneous market into relatively homogeneous groups on the basis of their attitudes, beliefs, opinions, personalities and Lifestyles; also called as State-of-Mind Segmentation.

1.3.4: A Brief Review of Literature of Lifestyles:

An attempt has been made researcher to offer comprehensive overview on earlier studies that have been undertaken on Lifestyles worldwide.

Wells (1974)[43] conducted study to explain how the Psychographic value information could be used by marketers to appeal directly and efficiently to those groups who were the most likely to find that their brand was appealing. The study suggested that marketer can use this information to create new brands to fit patterns of these brands which can satisfy to consumers.

Plummer (1971)[44] used Lifestyle research to provide new insights into ways of marketing and advertising bank charge cards. It also provided additional insights in to the differences existing between existing users and non-users of commercial bank charge cards on varying Lifestyle dimensions. It also suggested some new dimensions which the marketers should seriously consider.

Villani (1975)[45] undertook an empirical study to provide advertisers with information concerning the Personality and Lifestyle characteristics of Television programme audience. Its results indicated that audience was relatively heterogeneous in terms of psychographic characteristics. These variables appeared to be of limited value for describing audience composition or for predicting their viewing behaviour.

Sunitha Hanspal (1998)[46] conducted a research to distinguish the Lifestyles that existed amongst the middle-class households in Delhi. She found seven prominent Lifestyles viz; Stay-At-Home Traditionalists; Progressive Provident; 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 marketers 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 were studied in her research.

S.L. Rao and I Natrajan (1996)[47] conducted a path-breaking nationwide 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 provided useful insights for identifying market segments and making demand estimates for consumer goods.

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The study made an in-depth analysis of various dimensions of market, new consumer profiles, new rural market, new assets owners and new super rich.

Madhu T., Aru Srivastava and Shelly Singh (1999)[48] highlighted in their study a new way of working style at home & offices, and identified positive attitudes elicited from eminent professionals which included Designers, Garment Buying Agents; Information Services Provider; Art Gallery Owners; Scriptures, and Education Liaison Executives. It emphasized on new work profile with the application of latest technological appliances replacing the traditional structures with those of their own design giving much needed flexibility.

Sinha, P.M. (2000)[49] carried out a study to explore on those brands that were defined less by their attributes and more by the attitudes and Lifestyles of the associated target customer group. It pointed out that concepts such as share of mind, share of youth trends, share of stomach, and share of Lifestyle shall replace simplistic demographic mapping. There would be a shift from brand performance to the whole experience surrounding to the brands.

Sunil Alagh (2000)[50] emphasized on an important development in the consumer market with the emergence of the newer, younger generation. According to him, this new segment will be more open for trying new products, but will also be more demanding and fickle in terms of brand loyalty. The study could foresee certain sweeping changes to draw the attention of marketer to understand these changes for repositioning of their businesses.

Nachhatra Singh (1996)[51] made a research 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 with his or her organizational role for innovation. It was observed those managerial styles as conceptual fluency, novelty of ideas, and the ability to redefine problems fields, divergent thinking, intellectual flexibility achievements, and reward. Their organizations or structure constitutes the style in itself. It was suggested that the generality of the Lifestyle might depend on both situational and personal characteristics of the managers.

A. Narayan and B. Narayan (1996)[52] examined how advertising can influence psychographic dimensions of knowledge, perception, attitude, personality and Lifestyles. Their findings were supported by the Indian experiences on analyzing the advertisements which induced favourable action of consumers and prospective buyers towards the products.

1.3.5: Derivation of Lifestyles:

The marketers use three types of inputs to describe roles of Lifestyles. First, observing the thought and patterns of the target market that can be approached.

Second, gathering information through market research on the demographic characteristics and psychographic expressions, and third, use of its own creativity in classifying and naming the various Lifestyle roles as identified by the marketers themselves (Hanan, 1972)[53].

Two of the most popular Lifestyle classifications which are based on psychographic measurements are; First, the AIOs Framework, and Second, the VALS I & II Framework. An AIO approach that has been briefly outlined as follows:

AIO refers to measurements of Activities, Interests, and opinions. Some people use the term Activities and Attitudes rather than AIO measures and sometimes, AIO is used to convey Attitudes, Interests, and Opinions. Definitions of the three components have been formulated by Reynolds and Darden.

An Activity is a manifest action such as viewing a medium, shopping in a store, or telling a neighbor about a new service. Although, these acts are usually observable, the reasons for the actions are 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 of it. An Opinion is a verbal or written answer that a person gives in response to stimulus situations in which some question is 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 of alternative courses of action (Savita Hanspal, 2001)[40].

1.3.5: 1: General and Specific AIOs:

One can find use of two basic types of AIO statements in life-style research. The first type probably the most commonly used as general life-style items that are intended to determine the overall patterns of living or basic constructs that affect an individual's activities and perceptual processes. General statements allow the consumer researcher to define overall patterns such as satisfaction with life, family orientation, price consciousness, self-confidence, and religious beliefs. The specific approach to life-style research includes those items that measure product-related AIOs. It includes item as attitudes toward the product class; brands, frequency of use of a product and or service, and media in which information is sought. Frequently, product-specific AIOs statements relate to the benefits desired which result from more general behaviour. Current research practices too often include both general and specific AIOs Statements in the similar kind of studies (James F Engel & Roger D Blackwell, 1982)[10].

Lifestyle variables are also defined by how people spend their time (Activities); what they consider important in their environment (Interests); and what they think of themselves and the world around them (Opinions). Some AIOs that define Lifestyles are listed as follows:

Table Number: 1:3- Lifestyle Dimensions

Activities	Interests	Opinions	Demographics
Work	Family	Themselves	Age
Hobbies	Home	Social issues	Education
Social events	Job	Politics	Income
Vacation	Community	Business	Occupation
Entertainment	Recreation	Economics	Family size
Club membership	Fashion	Education	Dwelling
Community	Food	Products	Geography
Shopping	Media	Future	City size
Sports	Achievements	Culture	Stage in life cycle

Source: William D. Wells and Douglas J. Tigert, 1971 [42]

Wells and Tigert (1971)[42] undertake AIO study to generate a broader base of types of Lifestyle which might be applied to more than one product market. In this study they formulated 300 statements using Factor Analysis that were reduced to reflect 22 Lifestyle dimensions.

Cosmas (1982)[54] used a postal questionnaire containing 250 AIO items and applied Q-Factor Analysis to compute Lifestyle and product topologies. The Lifestyle Clusters that were generated viz; (1) Traditionalists, (2) Frustrated, (3) Life-expansionists, (4) Mobiles, (5) Sophisticates, (6) Actives, and (7) Immediate Gratifiers. The product clusters were viz; (1) Personal care, (2) Shelf-stocker, (3) Cooking and baking. (4) Self-Indulgent, (5) Social, (6) Children, and (7) Personal appearance.

Stephen (1982)[55] carried out 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.

Blackwell and Talarzyk (1977)[56] carried out study relating to healthcare services and included both general and specific statements. Their findings demonstrated how both general and specific AIO's can be used to profile consumers and to relate it with Lifestyles of consumers.

Roussean (1990)[57] tested a Product-Specific Model of VALS among samples of White and Black households in South Africa and identified four Lifestyle groups that provided a psychographic segmentation for furniture buyers. This model was built upon dimensions acquired from A.H. Maslow's need hierarchy. It portrayed five hypothetical consumer types; viz; home-centred, outer-directed, trend-setters, inner-directed and cultured.

1.3.5: 2: Potential Rating Index for Zip Markets (PRIZM):

Jonathan Robbin created Potential Rating Index for Zip Markets (PRIZM) on the basis that where people lived and who they lived among tells a lot about them. It is a system originally of forty clusters in which each Zip Code can be represented as belonging to a cluster that has a marketing and attitudinal personality of its own.

1.3.5: 3: Value and Lifestyle Studies Survey (VALS) & List of Values (LOV):

The Value and Lifestyle Studies Survey (VALS) System was developed by consumer futurist Arnold Mitchell who originally created VALS to explain changing US values and Lifestyles in the year 1970. It was formally inaugurated as an SRI International product in the year 1978, and was cited by Advertising Age as one of the ten top market research breakthroughs of the decade of 1980s. In the year 1989, VALS was redefined to maximize its ability to predict consumer behaviour. A team of experts from SRI International, Stanford University, and the University of California, Berkeley, decided that consumers should be segmented on the basis of enduring personality traits rather than social values that change over a period of time. By using psychology to analyze and predict preferences and choices of the consumes, the prevalent VALS system created an explicit link between personality traits and purchase behaviour.

It is a marketing and consulting tool that helps marketers worldwide to develop and execute effective strategies. It aimed at identification of current and future opportunities by segmenting the target consumer markets on the basis of his or her personality traits that drives consumer behaviour. It can be applied in all phases of the marketing process, from new-product development and entry-stage targeting to communications strategy and advertising. The basic theory of VALS is that individuals express their personalities through their behaviours. It has specifically defined consumer segments on the basis of those personality traits that affect behaviour in the marketplace. Rather than looking at what individuals do and segregating them with activities, VALS used Psychology to segment individuals based on his or her distinct personality traits which are the motivation that is the cause, and buying behaviour becomes the effect that is an observable external behaviour prompted by an internal driver. VALS reflected a real-world pattern that explained the relationship between personality traits and consumer behaviour. VALS used psychology to analyze the dynamics underlying consumer preferences and choices. It not only distinguishes differenced in motivation, but also captured the psychological and material constraints on consumer behaviour. It is based on current personality research into specific components of social behaviour. It has asserted that individuals express his or her personalities through patterns of living behaviour. Individuals with different personalities engage in different kind of behaviours or exhibit similar patterns as behaviour for different reasons in a consistent way. Based on the concepts of self-orientation and resources, Values and Lifestyle typology has subdivided consumers into eight segments.

Using the self-orientation and resources dimensions, VALS defined eight segments of adult consumers who had different attitudes and exhibited distinctive patterns of behaviour and decision-making patterns. These eight segments are as follows.

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First, Actualizes are successful, sophisticated, active, take-charge people having high self-esteem, and abundant resources. They seek to develop, explore, and express themselves in a variety of ways, and sometimes guided by principle as well as sometimes by a desire to have an effect or to make a change. Image is important to them, not as an evidence of status or power but as an expression of their taste, independence, and character. They possess a wide range of interests, and are concerned with social issues, and show a cultivated taste for the finer things in life.

Second, Fulfilled are those individuals who are mature, satisfied, comfortable, reflective individuals who value order, knowledge, and responsibility. Most of them are well educated and are retired from professional occupations. Contended with their career, families, and life, their leisure activities tend to center around the home. Fulfilled have a moderate respect for the status quo institutions, but they are open-minded to new ideas and social change.

They tend to base their decisions on firmly held principles and, consequently, appear calm and self-assured. Fulfilled are conservative and practical consumers' service and price is relatively more important to them than personal values such as social and emotional values.

Third, Achievers are successful career and work-oriented people who like to feel in control of their lives. They value predictability and stability over risk. They are deeply committed to work and family. Work provides them with a sense of duty, material rewards, and prestige. Their social lives are structured around family, church, and career. Achievers live conventional lives, and they are politically conservative, and respect authority and the status quo. Image is important to them. They favour established, prestige products and services that demonstrate success to their peers.

Fourth, Experiencers are young, vital, enthusiastic, impulsive, and rebellious. They seek variety and excitement, savoring the new, the offbeat, and the risky. Still, in the process of formulating life values and patterns of behaviour, they favour become enthusiastic about new possibilities but are equally quick to cool. They are politically uncommitted, uninformed, and highly ambivalent about what they believe. Their energy finds an outlet in exercise, sports, outdoor recreation, and social activities. Experiencers are avid consumers and spend much of their income on clothing, fast food, music, movies, and video.

Fifth, Believers are conservative, conventional people with commitment to family, church, community, and the nation. Living by a moral code is very important to them. As consumers, they are conservative and predictable and favour American products and established brands. Their income, education, and energy are modest but sufficient to meet their needs.

Sixth, Strivers seek motivation, self-definition, and approval from the world around them. They are striving to find a secure place in life. Unsure of themselves and low on economic, social, and psychological resources, Strivers are concerned about the opinions and approval of others.

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Money defines success for Strivers, who do not have enough of it, and often feel that life has given them a raw deal. Strivers are impulsive and easily bored. Many of them seek to be stylish. They emulate those who own more impressive possessions, but what they wish to obtain is often beyond their reach.

Seventh, Makers are practical people who have constructive skills and value self-sufficiency. They live within a traditional context of family, practical work, and physical recreation and have little interest in what lies outside that context. Makers experience the world by working on it such as building a house, raising children, fixing a car, or canning vegetables, and have enough skill, income, and energy to carry out their projects successfully.

Makers are politically conservative, suspicious of new ideas, respectful of Government authority and organized labor, but resentful of Government intrusion on individual rights. They are unimpressed by material possessions other than those with a practical or functional purpose such as tools, utility vehicles, and fishing equipment.

Eight, Strugglers tend to be chronically poor, ill-educated, low-skilled, elderly, and much concerned about their health. Preoccupied with the urgent needs of the present moment, they do not show a strong self-orientation. Their chief concerns are security and safety. Strugglers are cautious consumers. They represent a very modest market for most products and services, but they are loyal to favorite brands.

A major advantage that VALS had over most other psychographic schemes is the fact that it became so well known; a description of VALS made it into a mainstream journal (Atlas, 1984)[58]. It does not mean that VALS is free from defects & problems. The discrepancies in segment size nationally, Belongers represented approximately 40 per cent of the adult population while Emulators were only 10 per cent which made it difficult for some marketers to deal with. Furthermore, the descriptions of some segments were decidedly negative as it always had a problem with segmentation schemes. No one would want to be described as an Emulator and the verbal description of those in the segment was no more flattering. SRI recognized some of these problems and the additional problem that they felt that, although values were important for segmentation, the values they were then using were outdated and culture specific to the United States.

In the year 1989, after several years of internal work, SRI introduced VALS 2. It is relatively more Psychology-Driven, striving for universal meaning (Gates, 1989)[59]. Demographics is also downplayed, as VALS 2 is much more concerned with what is going on in customer's head (Riche, 1989)[60]; However, SRI added a resources component, recognizing that there might be gaps between consumers' desires and their ability to fulfill those desires. Although, many did not think that VALS was broken enough to need fixing (Winters, 1989-a)[61] .

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SRI responded to critics who felt that VALS was too much theoretical and was not enough predictive (Piirto, 1990)[62]. The VALS 2 segments are all between 8 and 17 per cent of the population. Furthermore, part of the segmentation is directly based on consumption in many categories. Despite using VALS extensively with clients and teaching it in many marketing classes, one could find little direct experience with VALS 2.

In an attempt to make values segmentation more academically respectable, Lynn Kahle(1986)[63] and his fellow researchers have developed another scheme, called as the List of Values (LOV) that surpasses VALS for four reasons. First and most important to the academics, it is in the public domain. SRI has been strongly criticized for years for not releasing any information about the construction of its measure, even after the original VALS was superseded by VALS 2. Academics always want to see metrics and measures so that they can replicate the research. Second, List of Values (LOV) collects demographic information separately from the values questions, unlike the VALS questionnaire, which combines the two. Third, the VALS questionnaire consisted of 34 questions where as the LOV questionnaire consists of only 09. It is felt to be thus less interfering and that people would be less reluctant to complete it. Although, long questionnaires are not necessarily prone to refusal, depending on the subject. Fourth, because the exact phrases from the survey instrument were retained in the studies using LOV but not VALS, Kahle et al. (1986)[63] had stated that communication of the research results to management is easier (Kahle et al. (1986)[63].

Kamakura and Novak (1992)[64] looked at Values Segmentation and concluded that the concept is a good idea. But, the value system needs to be the variable used to segment, not just the top ranked value as in case of the LOV. Thus, their conclusion was that any good values-based questionnaire is going to be a long one. As per their experience Kahle's six-step process for using VALS (Kahle, 1983)[65] had little validity. Regardless of its academic validity or lack thereof, VALS is self-explanatory after attending the SRI orientation, viewing the SRI videotapes, and reading some of the VALS reports that are available to subscribers. This reduced Kahle's six steps to two are making sure the creative at the agency understands VALS not all agencies use VALS and then reviewing the agency's work for VALS correctness. Thus, Kahle's four advantages of LOV over VALS really boil down to two. First, it is in the public domain, and thus readily accessible to all researchers, and, second, it is shorter. Though, VALS gained rapid acceptance and widespread usage in marketing, but it is not free from limitations. First, consumers are not pure in their type of Lifestyle. Second, because VALS is a proprietary database, academic researchers may not feel comfortable with the reliability and validity of information reported. Researchers have usually compared VALS with LOV. It was found that when used with demographic data, the LOV approach predicted consumer behaviour better than VALS.

When LOV is augmented with measures of more general values such as materialism the predictive power has further improved. (Roger D Blackwell, Paul W Miniard &James F. Engel, 2002)[66].

1.3.5: 3:1: Review of Studies on VALS & LOV:

Mitchell (1983)[67] had developed VALS, the most widely popularized approach to Lifestyle for market segmentation. The essence of the VALS programme is a classification scheme that assigns people to one of nine VALS segments using the VALS system, Mitchell (1983)[67] attempted to describe how these nine psychographic types differed across five major European industrialized countries and the USA. The study of cross-cultural values was made to develop a better understanding of consumers. Lastovicka (1982)[25] assessed over 100 Lifestyles traits that were used in different studies.

Lunn (1986)[68] conducted study which was based on the Census data popularly known as ACORN - A Classification of Residential Neighbourhoods. It examined categories such as occupation, size of the household 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 neighbourhood types. These were subsequently further reduced to a simpler set of 11 types that were used to map the locations where certain types of people were likely to link in the UK.

Novak and Evoy (1991)[69] compared two alterative segmentation schemes viz., the Values and Lifestyles (VALS) and List of Values (LOV). The analysis was extended to evaluate the role of a set of standard demographic variables with respect to both the psychographic segmentation systems. The comparison between LOV & VALS was made with the help of the data for SRI International. A national probability sample of 2,591 adults was collected during September-October, 1987. Two Regression Models were considered. While Model-I used VALS only, Model-II used Demographics plus LOV. It was concluded that a regression model using both demographics and LOV was superior to a model including VALS only.

The researchers stated that the superiority of the LOV model used in the partial replication appeared largely due to the demographic variables included in the model.

1.3.5: 4: Lives Analysis (Lifestyles, Interests, Values, Expectations, & Symbols):

American Lifestyles, Interests, Values, Expectations, & Symbols (LIVES) specializes in understanding how values and Lifestyles relate to the more complex consumer decisions, such as where and why to buy a house, what kind of house to buy, or what kind of community to buy in. It has also studied how people choose what kinds of experiences to participate in, such as what kinds of vacations to take, where to go, and why to go. LIVES Analysis is a very powerful, but complex, tool that has been developed to help and understand the market far beyond demographics or simple segmentations based on attitudes and opinions.

Values-based market research is a very powerful tool because values are not as transitory as the opinions reported in most surveys are part of the deep structure, or unstated premises of peoples' actions, and are slow to change. Values are not individualistic and held independently of other people, quite the contrary. Values are socially reinforced in families, friendship networks, at work, at church and at play. Furthermore, people are very uncomfortable when their values are inconsistent with their lives. Knowing values gives a set of handles for finding what is important in the lives of consumers, and how those interests relate to particular products for developing programs and strategies to speak to those interests, and for developing guidelines to coordinate the work of those who must do market positioning and campaigns marketing, sales, media, public relations and advertising people (www.americanlives.com)[2].

1.4:0: LIFESTYLES & CONSUMER BEHAVIOUR:

The researchers have undertaken various studies to examine the influence of various demographic, social, cultural and economic factors on Lifestyles of consumers.

1.4:1: A Bird Eye-View of Research Studies on Lifestyles & Consumers Behaviour:

Significant research studies on influences on Lifestyles of consumers have been conducted worldwide. It mainly included following.

Effects of group influence on consumer brand preferences(James E. Stafford,1966)[70]; Social Class & Lifecycles as Predictors of shopping behaviour (Stuart U. Rich and Subhash C. Jain,1968)[71]; the role of child in family decision-making (Lewes A. Berey and Richard W. Pollay1968)[72]; a comparison of social class and income as correlates of buying behaviour (James H. Myers, Roger R. Stanton, Arne F. Hang,1971)[73]; the role of self-concept in consumer behaviour (Sirgy M. Joseph Sirgy,1972)[74] purchasing roles in the US family (Isabella, C. M. Cunningham and Robert T. Green,1974)[75]; the relationship between the purchase intentions of consumers, self-concept, and ideal self-concept Landon (E. Laird Landon Jr., 1974)[76];correlation of cultural values with consumer behaviour (Walter A. Henry1976)[77]; importance of concept of life cycle in marketing research (Patrick A. Murphy and William A. Staples,1979)[78]; expenditures and consumption of convenience products and services by working wives (Myra H. Strober and Charles B. Weinberg,1980)[79]; adolescent influence in family decision-making (Sharon E. Beatty and Salil Talpade,1980)[80]; influence of reference groups on product and brand purchase decisions (William C. Bearden and Michael Etzel, 1982)[81]; the continuing significance of social class to marketing(Richard P. Coleman,1984)[82]; the strategies used by working and non-working wives to reduce time pressure (Don Bellanti, Ann C. Foster,1984) [83]; changes in life status and consumer preferences & satisfaction (Alan R. Andreason,1984)[84]; the alternative measurement approaches to consumer values (Kahle, Beatty and Homer, 1986)[63]; the cultural meanings of consumer goods (Grant McCracken,1986)[85];

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the impact of husband-wife sex role orientation on household decision behaviour (William Qualls(1987)[86]; the differences between public and private meanings of possessions, role of possessions and the extended self (Russel W. Belk,1988)[87]; the relationships between possessions and consumption behaviours (Ronald Paul Hill and Mark Stamey1990)[88]; the influence of family and peer-based reference groups on consumer purchase decisions (Terry L. Childers and Akshay R. Rao,1992)[89]; the relationship between material values and special possessions (Marsha L. Richlins,1994)[90]; effects of culture and socio-economic factors on the performance of global brand image strategies (Martin S. Roth,1995)[91]; social class and income as an indicators of consumer behaviour (John W. Slocum and H. Lee Mathews ,2007)[92];

A number of research studies have also been carried out on diverse areas of consumer behaviour as follows.

Darden and Reynolds (1971)[93] explored study on the shopping attitudes and behaviour of housewives. Four major shopping types were identified as viz; economic shopper; personalizing shopper; apathetic shopper and ethical shopper. It also put forward the reasons why different shoppers had very different buying preferences and habits.

Reynolds and William (1972)[94] attempted to know why some consumers forego the convenience of hometown shopping and identified who were those out shoppers. It also analyzed the psychographic profiles of women who frequently out-shopped and offered the implications for managers and researchers relating to customers' out-shopping.

Darden and Perrault (1976)[95] examined the consumers' Lifestyle characteristics of individuals who shopped pre-dominantly in their local trade area (in-shoppers) versus those who made frequent shopping trips to a field (out-shoppers) for 13 different kinds of commodities. They classified the respondents into five different types of shoppers such as In-shoppers; Big-ticket out-shoppers; Furniture out-shoppers; Appearance out-shoppers and Home entertainment out-shoppers. They also distinguished the shoppers into five Lifestyle characteristics such as fashion conscious; self-confident; innovative; financial optimist as well as diet and-home.

Bearden, Teel and Durand (1978)[96] evaluated demographic, psychographic and media consumption differences between customers and non-customers of four types of retail outlets. Unique and statistically significant differences were found between customers and non-customers. They identified five psychographic dimensions viz; Traditionalist, Outgoing/ Individualist; Quality service; socially conscious and outer directed.

Cole and Balasubramanian (1993)[97] had analyzed the implications on public policy in relation to the age differences in consumers' search for information while Morris B. Holbrook and Robert M. Schindler (1995)[98] examined the role of age, sex and attitude towards the past for predicting the consumers aesthetic tastes for cultural products.

1.4:2: Cultural Influences on Consumers' Buying Behaviour:

Cultural influences too can exert the deepest influence on consumers' buying behaviour. Cultural influences are a complex set of values, ideas, attitudes, and other meaningful symbols that shape human behaviour and are transmitted from one generation to another. The roles, goals, perceptions, consumption patterns, and consumption aspirations of a society reflect the impact of culture on individuals and groups and subsequently on buying behaviour of target market.

To illustrate, the Whirlpool Corporation had hired an anthropologist to gain insight into consumers' unexpressed need to increase the market share. One of the findings emerged was that, in busy families, women were not the only who were involved in doing the laundry work. As a result color-coded washer and dryer controls were developed to make it easier for men and even children to operate the appliances. Sub-Cultural influences on consumer behaviour include values, customs, and traditions peculiar to a particular group. Sub-Cultural or micro cultures are not necessarily monolithic, even though there may be similarities, but instead they are often composed of various sub segments. Individuals may view the sub segment as only a slight influence while others find its influence as a dominant force on his or her buying behaviour. Sub-cultures are delineated by geographic areas, religion, ethnic, cultural ties, and age. Religious groups also exert important influences on consumer behaviour. To illustrate, many Seventh Day Adventists limit their purchases of meat and are targets for vegetable-based foods. The Jewish subculture desires products with kosher certification as do other subcultures that prefer to buy kosher chicken and hot dogs. Age groups, such as singles, teens, and the elderly are also sub-cultures. Products intended for one sub-culture may sometimes flow into the general population or macro culture. To illustrate, the growth of single-person households has led to single-size serving packages, smaller kitchen appliances, and frozen dinners. (Ronald D. Michman, Edward M. Mazze, Alan James Greco, 2003)[99]

1.4:3: Lifestyles & Consumer Behaviour:

Lifestyle can be defined as unified patterns of behaviour that both determine and are determined by consumption. The term unified patterns of behaviour thus refers to behaviour in its broadest sense. Attitude formation and other types of subjective activity are not readily observable, but are behaviours nonetheless. Consumer behaviour, consist of activities people undertake when obtaining, consuming, and disposing of economics products and services.

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It has traditionally been thought of as the study of why people buy-with the premise that it becomes easier to develop strategies to influence consumers once a marketer knows the reasons people buy specific products or brands. Three primary activities that covered under the domain of consumer behavior-obtaining, consuming, and disposing of economic products &services.

To be successful in the marketplace, it is highly essential that the marketers' people be aware of the psychological make-up of their customers and communicates to them in a way that shall match to with their Lifestyles. By knowing the Lifestyles' of the target customers, marketers understand them better and would be capable of providing to generate the proper solutions to their needs and desires, which in turn would help marketers to build long term beneficial relationships to generate more business. It is for certain that in the 21st century, marketers must realize that Lifestyle shall be is the deciding factor that would keep it's their businesses growing and one step ahead of its competitors in near future.

A number of research studies have also been carried out on Lifestyles & Consumer Behaviour as follows.

Bell (1958)[100], Rainwater, Coleman and Handel (1959)[101], and Havinhurst and Feigenbaum (1959)[102] initially brought in the concept of Lifestyle in the literature of consumer behaviour at the close of the 1950s, pointing to its potential significance in understanding, explaining and predicting consumer behaviour and, hence, its importance with a strategic focus in formulation of marketing strategy.

Bell (1958)[100] stressed the symbolic contextual significance of consumption. Rainwater, Coleman and Handel (1959)[101] underscored the importance of interpreting shopping and consumption behaviour in the broader context of Lifestyle.

Lazer (1963)[103] echoed earlier convictions concerning the potential richness and synergistic value of the concept of Lifestyle for consumer analysis, and coined the initial explicit definition of Lifestyle appearing in the marketing literature.

Although, quickly adopted as the most widely cited interpretation of the concept of Lifestyle in consumer analysis, Lazer's definition is tautological!

According to Levy (1963)[104] , Life-style is a systems concept. It refers to a distinctive or characteristic mode of living, in its aggregate and broadest sense, of a whole society or segment thereof. The aggregate of consumer purchases, and the manner in which they are consumed, reflect a society's or consumers' Lifestyle (Levy, 1963)[104] Levy proposed a contrasting concept of Lifestyle, one reminiscent of Adler's conviction that a fictionalized goal or theme pervades one's life providing structure to both self-concept and behaviour. An individual's life-style is a large complex symbol in motion. It is composed of sub-symbols.

It utilizes a characteristic pattern of life space or the proximity of perceived constraints in the surrounding environment, and it acts systematically to process objects and events including products, services, and consumption itself in accordance with these values (Levy, 1963) [104].

Kelley (1963)[105], to postulated an important marketing implication of the concept of Lifestyle. Marketers were not selling isolated products which can be viewed as symbols. They were selling, or consumers were buying, a Lifestyle or pieces of a larger symbol.

Moore (1963)[106], suggested another definition of Lifestyle to bridge conceptual and operational interpretations of the term closely approximating those which had evolved and meant for contemporary use.

A persistent thread through the marketing literature is the notion that Lifestyle revolves around the characteristic patterns of behaviour (Andreasen 1967[107]; Bernay 1971[108]; Lazer 1963[103]; Moore 1963[106]; Myers and Gutman 1974[109]; Berkman and Gilson's (1978)[110] definition is only one of several contemporary interpretations of Lifestyle but is representative.

Berkman and Gilson(1974)[110], defined the term Lifestyle to stress the importance of the concept and the AIO research methodology, and then applied this methodology to create heavy user profiles for beer, eye make-up and bank Credit cards. They concluded that the concept of Lifestyle has occupied a strategic position in the area of research on consumer behaviour (Savita Hanspal, 2001)[40].

Demby (1974)[11] provided a three level definition of Psychographics and defined Lifestyle as a technique that adds the richness of the social and behavioural sciences to demographics. Reynolds and Darden (1974)[111] had defined the components of AIO, and used it interchangeably with Psychographics which provided quantitative measures of consumers' Lifestyles.

Plummer (1974)[112] had outlined four basic areas where Psychographics research could be useful to marketers and advertisers viz., (1) conceptualization, (2) quantified comparisons, (3) segmentation and strategy, and (4) new products.

Lesser and Hughes (1986)[113] used a psychographic inventory that reflected general Lifestyle activities and consumers' shopping orientations across different geographic markets. It could identify Seven shopper types' viz., Inactive shoppers, Active shoppers, Service shoppers, Traditional shoppers, Dedicated Fringe shoppers, Price shoppers, and Transitional shoppers. It revealed that considerable degree of similarity in types and pointed out psychographic segments that could be developed in one geographic market that might be generalizable in various other geographic markets Demby (1974)[11].

Gutman and Mills (1982)[114] examined overall relationships between Lifestyles, self-concept, demographics, shopping orientation, and fashion sense of 6,300 Los Angele's Women. It revealed key segments that spanned the Fashion Spectrum Leaders, Followers, Independents, Neutrals, Uninvolved, Negatives and Rejecters.

The analysis of these fashion segments showed that their self-concept was meaningfully related to their fashion orientations. Its results suggested a significant opportunity for fashion-oriented departmental stores to regain some of its business provided that adequate attention was given paid to the needs of this group.

Alka Gupta and Amrik Singh (1999)[115] undertook a research study on psychographic characteristics of consumers operating in four inter-dependent cultures in the state of J&K, namely, Punjabis, Dogras, Kashmiris and Hindi-speaking. It was concluded that purchase decisions were influenced by psychographic profiles of consumers. It revealed that efficacy of advertising depends on its match with target markets. The study found positive relationship between Psychographics and advertising effectiveness through targeting decisions, advertisement writing decisions and media decisions (Gutman and Mills, 1982)[114].

Dychtwald and Gable (1990)[116] concluded that marketer must recognize the changes in their customer base and change their marketing strategies to benefit the new situations. The study therefore suggests the need for the marketers to know how consumers are likely to live their lives (Dychtwald and Gable, 1990)[116].

1.4:3:4: Lifestyle and Consumer Behaviour in India:

In India, a number of research studies have been undertaken to study relationship between various demographic factors like income, occupation, age, education on consumer behaviour, but very few researchers have focused on the study of the Lifestyles of Indian consumers.

Deepa Kapoor (1985)[117] studied the inter relationship between religiosity, caste-prejudice, conservatism and Lifestyles in four faith groups, viz, Hinduism, Islam, Sikhism, and Christianity. The researcher concluded that an individual's stable and persistent beliefs and ideologies social, economic, political and religious influenced the fountainhead of the individual's repertoire -his style of life or Lifestyle. The study measured the scores obtained by the subjects on the ten Adlerian Lifestyles the normal coping Lifestyle, the individualistic Lifestyle, the exploitative Lifestyle, the pampered-spoilt Lifestyle, the defiant-resistive Lifestyle, the domineering-authoritarian Lifestyle, the conforming Lifestyle, the escapist Lifestyle, and the evasive-ignoring Lifestyle. Based on a sample of 160 Men and Women in the age group of 35 to 45 years comprised of 40 subjects that is 20 Males and 20 Females who were employed in the Government, private or public sector. The researcher applied an overall factor analysis and extracted five main factors viz., the aggressive-domineering Lifestyle, the conforming' Lifestyle, the defensive withdrawal Lifestyle, the amoral-sociopathy Lifestyle, and the resistive-defiant Lifestyle. It suggested that religiosity had a lasting influence on the development and maintenance of caste prejudice and conservatism. It showed that the four faith groups differed from each other on religiosity, caste prejudice, conservatism and Lifestyles.

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The researcher also applied t-test to test significant differences, if any whether existed on any of the chosen variables between Males and Females and found that Women were more religiosity-oriented than Men Deepa Kapoor (1985).[117]

Adite Chatterjee (1995)[118] provided an understanding on the changes in personality traits, family relationships, personal goals, and attitudes towards advertising and favoured products among Selected Indian consumers who were aged between 15 to 45 years. Different criteria were used for selecting the participants. The criteria for Men were monthly household income of over Rs. 10,000; executive/professional entrepreneur; travels on business; owns car/house/Air-Conditioner/washing machine; socializes and or entertains frequently. The criteria for Women included viz., monthly household income of over Rs. 10,000; eats out; goes for holidays with family; owns washing machine/AC/microwave oven/vacuum cleaner.

For Boys and Girls, the criteria adopted were viz., a monthly household income of over Rs. 15,000; eats out· visit discotheque/club at least twice a month, and studies in College. Six focus group discussions were conducted of each of the group comprised of eight participants. The focus group discussions for Men and Women were conducted in Bombay and Delhi, for Boys in Mumbai, and for Girls at Delhi respectively. It was found that the new Indian customer as neither belonging to SEC-AI nor a tight-fisted traditionalist. But, to Generation-I: a new unpredictable value conscious, anti-traditional kind of customer. The Generation-I Man as an inveterate experimenter who does not believe in sticking to tried-and-tested brands. His shopping list was crammed with products that allowed him to create a good impression, like Louis Phillipe shirts, Timex watches, LML Vespa, Brut, Brylcream, etc. The Generation-I Boy was found as conservative, career-minded and serious about the future, he was clear about the twin goals of money and status, he rated peer approval as the most Important input of his buying decisions and he hates hard sell. The Generation-I Woman was found as liberated hard working and pumped up with self-esteem she valued gadgets that helped her to save her time. She buys products only if they make her better off than her mother; books and personal grooming are high on her agenda. Being well dressed is a priority.

Many Generation-I Women were found as overstressed, thanks to the complex pressures of juggling household chores, children's homework, and, often, a job. Few had the leisure to watch their favourite programmes on TV. She has shown favourable preference towards durability, easy maintenance, technology, and a well known brand name against the price to determine the value of a product. The Generation-I Girl was packed with family values but eager to make a mark in the world, she is the person who stocks new products on the shelves but distrusts advertising because of its hype. Though, she buys products for her, peer approval are a key to the brands that she will finally pick. The findings of this study suggested that, customers could not be segmented in conventional terms.

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Only their buying behaviour could be linked to different groups of customers. Brand loyalty was dead, and the consumers switched over to those brands that provided the highest value for money. There were no product categories, and each product was tested empirically by the customers before a decision was made to buy or reject it. The customers did not just choose from the available products, if his or her demands were not met, she/he would either improvise or buy them from abroad. It was concluded that the change process was likely to be violent and explosive, and shall force the consumers to go through a continuous series of changes resultant into different clusters of consumer attitudes. The study also indicated a need to address each segment differently. Only by constantly mapping mind shifts of the target consumers a company would be able to stay on the I-way (Adite Chatterjee, 1995)[118].

Rao and Natrajan (1996)[47] undertook a countrywide survey based on a total number of 2, 81,768 households that were sub-divided as Urban (1, 82,599) and Rural (99,169) households to map their ownership and purchasing patterns of consumer durables, and non-durables. The survey covered all the States and Union Territories of India, except Arunachal Pradesh, Manipur, Mizoram, Nagaland, Sikkim, Jammu and Kashmir, Andaman and Nicobar Islands, Dadra and Nagar Haveli and Lakshadweep. As many as 410 districts of India scattered over the various States and Union Territories of India were covered in it. For the samples pertaining to rural areas, 02 villages were selected from each of the district. A total number of 820 villages were selected. For the urban sample, the survey covered the total number of 3,759 towns. 53 Cities with populations exceeding 5 lakh were included. The remaining cities/towns were chosen after grouping of all other cities or towns of India into 6 strata considering its size of population. A sample from each stratum was thereafter selected. The study classified the consumption behaviour on the basis of real disposable income corrected for regional imbalances and not by absolute income measured on one uniform scale across India. According to the study, consumption and not income, differentiated consumer segments. The study classified India's consuming households as on the year 1993-1994 into 5 Categories on the basis of their ownership of durables and consumption of non-durables.

Depending upon the income groups, these household were termed as very Rich (Approximately 6 Million people), Consuming Class (150 Million people); Climbers (275 Million people); Aspirants (275 Million), and Destitute (210 Million). The study revealed that the bottom layer had narrowed further, and the top had expanded resultant into the emergence of a diamond shape that corresponded with the projected shape of the Indian population by age groups for the year 2010. It was found that a 06 Million strong Super Rich Class had emerged at the top. The amorphous Middle Class comprised of three different segments.

Consumer durables were purchased by 30 Million households, Non-durables by 90 Million households. Comfort and personal transport emerged as the two most important priorities, once the number of high income households had grown rapidly.

The proportion of lower middle income earners had stabilized. The top three income brackets viz., Middle, Upper Middle, and High accounted for a sixth of the population. The High-Income Group had grown fastest in the North and South of India and, High-Income households in rural India, and in the Mini-Metros. The expansion had slowed down a little in the rural market. The number of households that were exiting the low income groups had grown up. The share of the purchases in the rural market of watches and B&W TVs had increased. Rural and urban shares of the purchases of many consumables were found equal. Urbanization had created rural demand for urban products, and lack of credit facilities and electrification obstructed demand for some of these products. The study revealed various buying patterns.

To illustrate, ownership of portable Radios was found as trebled between 1986 and 1994; penetration rates for the most products had remained flat despite higher ownership. The share of purchases in the rural of toiletries had increased sharply; purchase of Rs. 6000 plus products had gone up by 25 per cent in a year. The Low-income households bought more of low-priced variants of the functional products and were found as relatively less price-sensitive Rao and Natrajan (1996)[47].

1.4:3:4:1: Status Symbols for Indian Men:

Aresh Shirah and Iqbal Singh, (1997)[119] in their empirical study on Status Symbols for the Indian Males, prepared a list of 30 Status Symbols was appeared to be all kinds of Lifestyles indicators but ignored fantasy symbols. It was based on 623 Adult Males in Delhi, Mumbai, Chennai and Calcutta who had at least one car at their disposal whether owned or not. In case of each metro, the targeted sample of 150 Males was drawn and it was ensured that there were two salaried men for each self-employed male. Each male was asked to pick up 10 status symbols that he considered as the most powerful from amongst the list, and ranked each one of it. The points were awarded in reverse order. Then, for each of the selected symbol, national power scores were computed by taking an average across all metros, weighted by the actual proportion of males. Similarly, separate power scores were computed for each of the metro, and also for each of the four demographic segments since perceptions were to be known to vary by age and income. In order to get a precise idea of what males had in mind when they were asked to rank each of the symbols, the males were asked to name at least one status suggesting brand for each of the selected symbol on his list. The data was thereafter used to arrive at prestige shares, denoting the percentage of mentions for assorted brands.

As compared to the survey that was undertaken in the year 1994, in this survey of the year 1997 it was found that Car which was ranked at number one earlier, was displaced by home location.

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The top ten status symbols in their order of ranking were received as viz., home location; car, educational degree, farm house or beach house/orchard, cell phone, club membership, holiday abroad, job/business, child's school/college, and credit card.

The list of next twenty status symbols included were viz., flying first class, apparel, five-star dining, second car, laptop computer, air-conditioner, health club, paintings/antiques, colour TV, Internet connection, cordless phone, CD/Hi-fi system, wrist watch, refrigerator, satellite TV, wife's job or business, liquor, washing machine, VCP/VCR, and male toiletry. The study also revealed viz., first, differences in the rankings of status symbols in the four metros. It identified four segments as the Getting There segment consisting of males up to 40 years old, and who earned less than Rs. 15,000 a month. Second, Yuppie segment which consisted of males up to 40 years old who earned Rs. 15,000 or more a month. The third, would not Be segment of males over 40 years old who earned less than Rs. 15,000 a month.

Fourth, Already Arrived segment of males over 40 years who earned Rs. 15,000 or more a month. It was concluded that the objects of desire whose status power had increased were viz., home location, educational degree, farm house/beach house, cell phone, holiday abroad, job/business, second car, laptop computer, paintings/antiques, Internet connection and wife's job.

The status power of those symbols whose power was found as had decreased included viz., car, club membership, child's school or college, credit card, flying first class, apparel, dining at five star-hotels, air conditioner, health club, colour TV, cordless phone, CD/Hi-fi system, wrist watch, refrigerator, satellite TV, liquor, washing machine, VCP/VCR, and male toiletries. The study was confined to products or services that were classified as status symbols for males only. The focus of the above studies was on different aspects of Lifestyles and lifecycle analysis for specific products and brands. While numerous researches had found and related their studies of Lifestyles abroad, this area of research appeared to be found as under researched in India. It is being in this field would be useful to academia and marketers.

Accordingly, an effort was made in study by the researcher to find out whether different Lifestyle groups existed amongst the middle class population in India or not, and whether any significant differences existed amongst these groups so as to warrant different marketing and media communication strategies. It is hoped that the conclusions emerged from the research study were found as useful to Indian marketers and advertisers.

Thus, a review of the literature had revealed that a number of empirical studies had emphasized the importance of Culture; Demographics; Social Class; Reference Groups; Family; Learning; Childhood Socialization; Values; Personality; Self-Concept, and Attitudes on Consumer Behaviour.

Though, each of these factors influences Lifestyles, only some of the studies have considered accessing, the impact of these factors on the Lifestyles of consumers (Savita Hanspal, 2001)[40].

1.4:3:4:2: Feminine Lifestyle:

It has covered following research studies.

Reynolds, Crask and Wells (1977)[120] offered the results of a nation-wide survey conducted of American females to examine Lifestyle differences of women who preferred modern orientation versus traditional orientation. For this purpose, a 19 page questionnaire was mailed to 2,000 women in the year 1975. A filter question in the beginning categorized the female respondents into traditional or modern. They were then matched with their demographic profiles. The study revealed that the younger, better educated, working women with higher income had changed much. The modern and traditional had emerged as occupants of different behaviours, attitudes and Lifestyles. These differences were further reinforced by their working status. The primary data was also collected on their AIOs, as well as on their product use and media on the six point Likert scale. Chi-square test was applied to determine the statistical significance of the differences. It was found that there were differences between modern and traditionalists for roles and attitudes towards home, work and family. Both working and non-working traditional females agreed more that the father should be the master of the house, and that a woman's place was in the home than did their modern counterparts. However, modern women had more liberal views towards life, events and situations. They had more self-confidence, and were more positive towards travel and mobility. They were found to be financially optimistic but emerged as careful spenders. They were pragmatic about major purchases such as automobiles, and were very much interested in personal appearances and identified themselves with youthful and fashionable Lifestyles. The study showed that while modern women wanted to look attractive to males, the traditionalist women too wanted to look attractive with reference to other women and that although modern women appeared to be less satisfied with their current situation in life as compared to the traditionalists, they were found as more optimistic about the future. After examining the case of personal grooming cosmetics, like, eye makeup, hair spray, lipsticks, the research concluded that the interplay of motives and Lifestyles resulted in different kind of buying behaviour amongst the modern and the traditional women for various items. The marketers therefore must decide as to whom they were going to address themselves to and whether they need to reposition its brand or shall create a new brand. In areas where no behavioural differences for product purchases existed, the marketers should focus on promotional program (Reynolds, Crask and Wells, 1997)[120].

Douglas and Urban (1977)[121] shared the results of their two research studies on women in three countries, viz., US, UK and France that were undertaken to showcase the use of Lifestyle research in examining consumer behaviour. Its objective was to compare the use of standardized marketing strategies with adapted strategies for the MNCs.

These studies were carried out independently in selected three countries using different sampling procedure, questionnaire design and administration procedures. The first study compared the patterns of Lifestyles amongst women in these three countries. The principal component factor analysis for each study enabled for the extraction of five factors. The first four factors, viz., the home factor, social factor, frustration factor, and the innovation factor were found as similar in all the three selected countries. The fifth factor found was the intellectual factor for the US and the UK, where as it was the role factor for France. The second study compared the working wives in the France and US. Two small samples matching in age, occupation and number of children were selected, and the grocery and fashion purchase behaviour of working wives with different Lifestyles was compared. The second study revealed the existence of two highly similar subgroups viz., liberated and the traditionalist in both the countries. It was found that these two groups had reverse behavioural patterns. In comparison to the traditionalists, the liberated group of the US was found as more involved in housekeeping and cooking. The study revealed that the liberated working housewives were heavy users of most convenience foods in France and that the market response of specific customer targets to products or marketing strategies in one country could not always be readily transferred to another country since similar products did not necessarily appealed to similar segments (Douglas and Urban ,1977)[121].

Roberts and Wortzel (1979)[122] conducted research study on the new Lifestyle determinants of women's food shopping behaviour. The range of factors that were linked to food shopping and preparation styles were identified, and their ramifications for marketing strategy were explored. The study considered the specific attitude variables along with generalized Lifestyle variables. The questionnaire sought information on the Role-Orientation, Meal-Preparation Styles, Food-Shopping Goals and Behaviour and Demographics. Separate split half; varimax factor analysis was conducted on each of the four groups. The role orientation items resulted in two groups with traditional-orientation and contemporary-orientation. The good preparation items led to 5 factors viz., joy of cooking, service role, anti-cooking, sensory orientation and food is fuel. The shopping goal items resulted in 3 factors viz., concern for time, concern for price and concern for quality. The factor analysis of food shopping variables brought three factors. After this, bivariate and multivariate analysis was conducted to find out various relationships. Pearson's coefficient of correlation too was computed for this purpose.

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It was found that the women oriented towards traditional Lifestyles correlated highly with the service role and food is fuel. They cooked because they felt it was their responsibility to provide satisfying and nutritious meals to their families. On the other hand, those who were having a contemporary Lifestyle had a high positive correlation with anti-cooking and joy of cooking. This was because they did not feel obliged to cook but enjoyed it when they did it.

The traditional women were found to be more concerned with providing high quality food for their family with little concern for time involved in shopping and meal preparation. The contemporary women, however, appeared to be more concerned with time saving. It was also found that joy of cooking was positively correlated with concern for time and negatively with concern for quality. The food is fuel was found to be not correlated with shopping strategies and behaviour. The study concluded that food preparation styles contributed more to an explanation of general shopping patterns as compared to the role orientations. It emphasized that a significant amount of the variance in food shopping goals and behaviour remain unexplained because the full range of possibilities of food preparation styles could not be covered, as this required a further investigation of family structure and behaviour (Roberts and Wortzel, 1979).[122]

Venkatesh (1980)[123] explored the implications of the changing roles of woman for consumer research. Three groups of women viz. Feminists, Moderates and Traditionalists were identified to observe the differences and similarities considering their Lifestyle and demographic characteristics. The study focused on some sociological aspects of changing roles of women, and formally incorporated it into measures of consumer behaviour (Venkatesh, 1980).[123] ·

Lastovick and others,(1987)[124], developed a segmentation typology of young males based on the Lifestyle traits that prior research suggested were linked to drinking and driving behaviour. The study also analyzed the implications of the Lifestyle analysis for those managing campaigns against drinking and driving (Lastovick and others, 1987).[124]

The concept of Lifestyle has also gained acceptance, application, and popularity with the manufacturers and marketers in India too.

A number of companies including Atlas (S. Kapur,1995)[125], Kellogg's (Chhaya,1996)[126] , Timex (Aresh Shirali, Mitu Jayashankar and Mona Rat,1996)[127], Arvind Mills (Prasantha Prabhakaran,1996)[128] Kinetic Honda Ltd.(Smriti Jacob,1997)[129] , and petrol stations (Bhanu Pande,1997)[130] have undertaken the task of building customer profiles for their products to enable marketers to position its products more effectively.

1.5:0: PSYCHOGRAPHICS & LIFESTYLES:

The purpose of Psychographics is to develop the better understanding, and more accurate prediction of consumers' buying buyer behaviour. It is a major method for identifying the behavioural reasons both person and situation-centered for buying and consuming goods. Psychographic methods have contributed to change the general knowledge on consumer behaviour in at least three ways.

Psychographic Profiles have contributed to the understanding of Opinion Leadership (Reynolds, 1972)[131] ;Innovativeness; Private Brand Buying; Social Class; Consumer Activism; Catalogue Buying Behaviour; Differences between Canada and United States and Concern for the environment. (Reynolds, 1972)[131].

Some of the studies have highlighted the trend data concerning viz., Department Store Patronage; Working Wives and Non-Working Wives; Public's use of Television; Six ways to Age; Benefit Segmentations and Television Audience. The empirical studies on Lifestyles when replicated have provided valuable information to accumulate the trend data. It helps to know how consumers are changing in an era when marketers are prepared to study the changing consumers for making predictions about the effects of these changes upon markets for goods and services.

(T. Srinivas Rao, 2006).[132]

General segmentations have now started making a new beginning to produce the outline of a new consumer typology. Marketers now think of new sets of activities, interests, needs and values for developing products, services, and media schedules specifically to meet it. Those studies that have contributed in this field are Newspaper Advertising Bureau study and series of Lifestyle studies have been conducted by Burnett Company (Bernay Elagn, 1971[108]); Profiles of Readers of Organizer; Take-away Foods; Department Stores ; Air-Travel, and Bank Charge Cards.

1.6:0: MEDIAGRAPHICS & LIFESTYLES:

One can come across some of the studies undertaken on Media Habits and Status of Indian Consumers carried out to know the media habits and assess the Lifestyles.

An attempt has been made to offer a brief sketch on it as follows.

1.6.1: The Indian Readership Survey, 1995:

A media study was undertaken by the ORG by Polomy, Dhawan (1996) known as the Indian Readership Survey 1906 which covered both Urban and Rural India based on a sample size of 0.165 Million respondents. It classified 23 Metros that is cities having population of 1 Million from amongst the mega metros; mini metros, and emerging metros. In all, it covered 502 publications, viewership and listenership of TV, Radio and Cinema with demographic profiles of consumers.

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It built profiles of the Indian consumers, and studied the Indian market for 64 selected product categories, demographic segments and exposures to various medias. It covered the product profiles, and collected the Primary data from 573 Towns and 2,056 Villages based on the respondents of the age group of over 12 years.

It was found that 74 per cent of Indian households were nuclear and that the typical family-across urban and rural India consisted of 3.9 individuals, illiteracy rate was 15 per cent in metros, and only 14 per cent of the population had obtained graduation; 12 per cent of the metro population was part of the low income group, and 13 per cent belong to the upper income group who earned Rs. 5,000 or more per month. 71 per cent earned between Rs.1,000 10 5,000 per month who were placed in the middle class, whereas 3 per cent refused to reveal their monthly income.

The targeted population of India was classified on the basis of Socio Economic Classification (SEC) into AI, A2, Bl, B2, C, D and E categories. It was found that TV dominated as far as reach in Metro-Politian Cities was concerned. The only city where the reach of the press matched that of TV was Cochin. Cinema magic worked in a few southern cities such as Vishakhapatnam (60 per cent) and Madurai (50 per cent). FM Radio was still in its infancy.

The regional language papers topped in terms of readership even among the uppermost class, and reach of English language publications was found as poor. The study revealed that till reach of Newspapers was 47 per cent of the population as compared to 32 per cent for Magazines, and in spite of a proliferation of channels, Doordarshan's (DD) National Network was found as the most penetrative and regularly watched channel in all major cities. The study revealed that the newspapers in Bombay, Delhi, Calcutta, Madras, and Bangalore reported largest numbers of readers. The survey provided a huge data bank on the media habits and population demographics. It emphasized that with an escalation in the media costs and the opening up of new frontiers, strategic information and constant updating and validation shall be a must (Savita Hanspal, 2001)[40].

1.7:0: INCLINATIONS IN LIFESTYLES WORLDWIDE:

It has covered mainly following conceptual aspects relating to areas of tendencies of Lifestyles .

1.7.1: Major Shifts in Trends of Lifestyles:

Most consumers view themselves as belonging to social middle class and often buy products with the symbols and attraction of the next immediate upper social class. Occasional splurging and treating oneself to the best or premium brands are methods that consumers use to separate themselves from their peers. Marketers therefore frequently design advertisements for premium or status products that are sensual and are of provocative nature which expresses elegance. There are many determinants of social class than just income alone.

It also includes education, occupation, and housing. Although, regional location does develop some disparities, people within a particular social class are more likely to interact with one another than with members of different social classes. Many Asians do not like to think about social classes.

However, the distinctions between social classes are becoming sharper since more and more dual-income families have begun to emerge in the recent past. There is a propensity for college graduates to marry one another and have higher income occupations.

1.7:2: Shift in Values & Lifestyles:

Increased globalization of markets requires that marketing strategy should be increasingly planned on a global basis. VALS and other approaches have been therefore used to identify Lifestyle segments across country borders. AIO and the VALS typology was successfully used to segment Canadian markets. One of the most comprehensive studies of values on a wide range of topics in Europe was published by Ashford and Timms ,which deserves careful study by anyone interested in the values of Europeans. This study showed that how values vary between Western European countries as well as changes over time. It also showed that the overwhelming majority of people in each country stated that they were happy.

There were no significant differences between men and women in any of the countries that were surveyed. But some countries enjoyed higher levels of happiness than others. (Roger D Blackwell, Paul W Miniard &James F. Engel, 2002)[66]

Individuals adopt Lifestyles under influence of culture, social class, reference groups, and the family. Consumers' Lifestyles are derivatives of a personal value system and personality. Consequently, one finds overlap in meaning between core values, personality, and Lifestyles. The identification of core values in the United States is a difficult undertaking because it consists of a variety of sub-cultures that respond to values and beliefs in their own patterns. Consumers adopt various Lifestyles through a core of values that influences their subsequent patterns of behaviour. These values are developed based on individuals' heritage and life experiences which subsequently influences his or her patterns of Lifestyles. To illustrate, consumers who value fun and enjoyment shall desire a specific brand of coffee for its rich taste, whereas consumers who value a sense of accomplishment may desire a specific coffee brand as a mild stimulant to increase productivity. Consumers who value warm relationships with others may desire a coffee break with others as an aspect of group companionship. An understanding of consumers' values is therefore necessary particularly if product consumption reflects consumer values. A research study of list of values (LOV) segments from the year 1976 to the year 1986 included viz., Self-Respect, Security, Warm Relationships With Others, Sense of Accomplishment, Self-Fulfillment, Being Well-Respected, Sense of Belonging, Fun, and Enjoyment of Life as Values.

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The values of warm relationships with others; sense of accomplishment, and fun and enjoyment in life was found as it had increased significantly during the year 1976 to the year 1986 (Ronald D. Michman, Edward M. Mazze, Alan James Greco, 2003)[99]

1.7:2: 1: A More Prudent & Value-Oriented Lifestyles:

The recession of the year 1990-1991 and the one that begun in the year 2000 had created a marked trend toward frugality among consumers. Among the symptoms were less expenditure on luxury items, renewed demands for quality, and the loosening of brand loyalties. The market for luxury products has suffered because consumers now frame their lives in terms of survival and security instead of success and acquisition. Consumers today are more concerned about money, a less concerned about having it all. The needs are more basic less luxury, less concern with the trendy and less faith in their ability to fulfill the American dream. (Marketing Review, 1990)[133]

A desire for quality has gone hand in hand with the trend toward economy, which has created a value orientation. Consumers might be buying less expensive products, but seek the same level of quality. This value orientation has resulted in a loosening of brand loyalties, and an increase in the purchase of private label and lower-priced brands.

Shoppers are more secure and no longer need to impress others with expensive purchases. They are more interested in quality merchandise at bargain prices than they are in brand names.

Consumers use Internet in their search for value. With shopping, it has become easier to compare prices and other metrics across products in order to find the best value available to them.(Business Line; 2001.)[134]

1.7.3: Gender & Lifestyles:

Women's increasing independence suggests a desire for an identity beyond a traditional homemaking role. In the 1990s, campaigns targeting women were more likely to identify with their professionalism and reinforce their self-esteem. To illustrate, Avon abandoned its old-fashioned image with appeals to contemporary women such as "After all, you have more on your mind than what is on your lips. And Avon thinks that's beautiful." "Avon products are abandoning its old fashioned image in Appeal to Contemporary Women."(New York Times; 1993)[135]

With over 60 percent of housewives reported as they working full-time, most of them had combined job and homemaking throughout their lives. As a result, women no longer identify with advertisements that convey to them how to clean their floors to please their husbands. The problem is creating advertisements they do identify with. The review of women in the last thirty years by the National Advertising Review Board has inferred that until the late 1970s, women were typically depicted as stupid and too dumb to cope up with familiar everyday chores unless instructed by children or a man.

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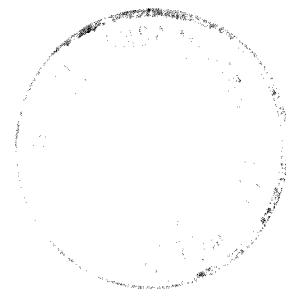
In the early 1980s, many advertisers went to the other extreme, creating a superwoman model, which one ad executive described derisively as that disgustingly perfect specimen who serves her family a bountiful, hot breakfast, dashes off to run a corporation all day, and then glides in at 6 P.M. to create a lavish gourmet meal while at the same time changing diapers, leading Cub Scouts, and carrying on stimulating conversation with her husband. (Advertising Age; 1982[136]; & 1984[137])

The roles of males and females differ considerably as per cultures. Most cultures are male-dominant. To illustrate, the Taliban's imposition of a very restrictive culture in Afghanistan, in which women were prohibited from working and were also required to be covered from head to foot when seen in public. In Japan, housewives are expected to stay at home and take care of children, and they traditionally walk two steps behind her husband. In Latin America, women are frequently portrayed as sex objects or blonde goddesses in advertisements and the media. Hispanic communities in the United States are traditionally bound by a more macho-oriented culture. In some parts of Asia, however, the tide has begun to shift. More women have joined with her Western counterparts and attempt to juggle the dual lives of career women as well as attentive mothers. The cultural view of the traditional Lifestyles is not easy to break down.

Many Asian husbands have yet to embrace the role of many Western men of assisting his housewife in household duties and childcare. The perception is often that women are secondary or supplementary wage earners and not that they are involved in self-affirming careers (Business Times, 2000)[138].

As of now, woman enjoys greater affluence, independence, and self-confidence compared to past that has created a substantial change in buying roles of women. As purchasing power of women has increased, females have flexed more muscle in majority of the product categories, leaving almost no enclave a male preserve anymore. To illustrate, in case of sales of cars, women were responsible and accounted for 46 percent of it. Females are also more likely to be the Chief Financial Officer of the family. A 1999 survey by SRI revealed that women managed financial affairs in 40 per cent of the homes surveyed, while males were responsible for financial decisions in 33 percent of homes (American Demographics, July 2000)[139]

By 2000, this focus began to be extended abroad. To illustrate, a Nike campaign for the Taiwanese market with the tag line "My No.5" showed a woman glistening with sweat in Nike workout gear. It was aimed at active, assertive women who defined her selves less by alluring evening attire, complete with a spirits of Channel No.5, than they did by their personal achievement. The 2000 Census showed an increase in the number of women working outside the home and in single-parent households that implies a shift away from the traditional roles of working males and stay-at-home females.

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The change in the males' purchasing role is most apparent in increased responsibilities for shopping and childcare, and in more involvement with cooking and housecleaning-all traditional female roles.

This trend became evident in the early 1990s the findings of the one of the survey had shown that 35 percent of males bought all the food for their homes. About 30 percent bought all the cleaning supplies and house wares. About 67 percent bought all their own personal items when shop, they do not act differently from women. Males tend to spend the same amount of time in preplanning of purchases, checking prices, and redeeming coupons. In particular, men are took an increased role in parenting. A University of Maryland through one of the research study found that males as fathers reported spending of an average of 4 hours a day with their children in the year 2000, compared to 2.7 hours of the year 1965.10 Internet web sites such as babycenter.com's "Dad Zone" are devoted to fathering. In June 2000, dad magazine was launched as the Lifestyle magazine for today's father, with an initial circulation of two hundred thousand. The growing number of fathers who are single parents, a role that prescribes shopping and household chores by necessity. By the year 2000, 8 percent of all fathers were in this category. (Bureau of the Census, Statistical Abstract of the United States, 2000) [140]

The changing role of males is not a function of demographics only. It is also a result of changes in values of males. Increasingly, males do not feel the need to conform to a macho image.

The findings of the researches have shown that some males are more willing to buy products at one time might have been dismissed as too feminine such as jewelry, skin care products, moisturizers, and cosmetics. In the year of 1999, L'Oreal started marketing a line of hair color (Feria) to younger, image-conscious men and planned to expand its appeal to men with other hair and skin care products.

By the year 2000, Advertising Age magazine targeted to greater competition at the workplace and dress-down casual Fridays as other contributing factors to changing male sensitivities(Advertising Age,2000). [141]

The advertisers too have had to depict males in a way that is very different from the traditional strong, masculine image of the Marlboro Cowboy or in the typical beer commercial. A new concept of masculinity has emerged-the sensitive male who is as vulnerable in many ways as his female counterpart, a target identified as SNAGS (Sensitive New Age Guys). An ad for Lauder Pleasures for Men is a good example. The nurturing image of a father rolling on the ground with his son and a puppy conveys the message that this cologne is "for the best times in life;' which are now more oriented to spending time with family than with a career or other individual pursuits.

The ultimate result of the greater involvement of males in shopping and housekeeping activities and their willingness to shed a traditional male image has led consumer researchers to consider and note a merger of buying roles between males and females.

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It is as shortsighted for a marketer conducting a survey of paper towels, disposable diapers, or frozen foods to restrict the sample to the woman of the house as it is for a marketer of financial Services or Automobiles to restrict the sample to the man of the house .

1.7.4: Health & Life styles:

The Health- and Fitness-Conscious American Consumers are highly aware of the effects of dietary habits on health, as well as the effects of cholesterol and salt levels, caffeine content, and food additives. At least one-half of the U.S. adult population is trying to lose weight at any point of time.

This awareness has been translated into a change in consumers' buying patterns. Some estimates have revealed that almost half of the adult population takes vitamin supplements and over one-third of adults use low-calorie foods and beverages.

The consumption of certain product categories too have also declined. To illustrate, per capita consumption of cigarettes, liquor, and coffee has steadily decreased since 1980. The consumers have begun to switch over from red meats to poultry because of cholesterol concerns, and their purchase of some dairy products has declined, with a switch to low-fat products such as skim milk and yogurt.

As a result of these concerns, there is hardly a food company that does not have at least one line of diet or nutritionally oriented products. Those companies which have repositioned existing products to health-conscious consumers have made strong profits.

To illustrate, Tums saw its sales grow by 50 percent when it repositioned itself as a calcium supplement targeted to women concerned about bone disease later in life, even though calcium was always part of the product. Bertolli successfully repositioned its olive oil as a means of avoiding saturated oils with the tag line Eat well, live long, and be happy.

The health concerns have translated into more involvement with fitness-related activities. Although, some Americans are not as obsessive about working out to achieve the perfect, sculpted body. By the year 2000, some marketers noted a cultural shift wherein fitness was no longer viewed as a niche activity but it has now become part of a broader Lifestyle. Some companies have begun to create mini-fusion workout centers to make exercising more accessible.

A second dimension of a more home-oriented consumer is the greater opportunities for working at home spawned by the information revolution, making it easy for home-based entrepreneurs to operate as if they worked in a corporate office. All that is needed is a fax machine, a copier, and a personal computer.

According to the 2000 Census, about 9 percent of the work force is self employed. The fastest-growing group in the segment are 50-something white males with managerial and administrative experience. The prime victims of the corporate layoffs due to the recession that begun in the year 2000.

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These highly educated, white-collar executives revealed that their skills no longer fetch the price they once did. It was found that their best course was to become independent operators, even though they were likely to earn less than they did in the corporate world.

This is a prime reason why most of the new businesses started at home tend to involve consulting, graphic design, computer maintenance, and personnel. These areas have suffered from corporate downsizing, but at the same time require minimal start-up capital. (Henry Assel, 2005)[142]

1.7.5: Impact of Time on Lifestyles:

Time pressures in American society have been consistently increasing in the last three decades. Americans are twice as likely to say they have less free time as they said before a decade ago. The primary reason is an increase in their stress levels, as their consumer life has been getting more frenzied. This problem is compounded by the fact that the Americans who are doing the best materially are spending more hours at work and fewer with their families.

A study by the Council of Economic Advisers estimated that by the year 2000, parents had twenty-two hours less a week to spend with their children than they did in the past three decades. This problem does not seem to be as serious in Europe, where there are more restrictions placed on the number of hours an employee can work.

An advertisement for Eddie Bauer tried to capture the desire on the part of many American consumers to "Stop the world; I want to get off." It showed a photo of a man skipping a stone across a lake, accompanied by the words, "Deep inside each of us is someone striving to do absolutely nothing."

In the year 2000, a study by the National Leisure Travel Monitor concluded that time poverty in U.S. travel planning meant that "In many households the time available to take a vacation had become a more important consideration than the actual cost when planning a vacation.(Hotel &Motel Management; 2000)[143] Consequently, marketers have focused more on the rejuvenating and relaxing aspects of a getaway, rather than the low cost.

The most direct effect of greater time pressures is on an increasing emphasis in at consumers place on timesaving conveniences. As a result, some marketers have concluded that time has come to rival money in importance to many consumers. The focus on timesaving convenience has created two trends in consumption called as grazing and refueling. Grazing is the need to eat on the run. People eat breakfast in the car on the way to their work, munch on a sandwich while walking, or eat lunch at their desks. This trend's, also known as multitasking (New York Times; 1999)[144].

It is the result of the demise of sit-down breakfasts and lunches in most households. The need for quick food has led many marketers to repackage their products into food bars to suit grazers' dietary needs.

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The advent of snack bars, energy bars, nutrition bars, breakfast bars, and diet bars has led to an increase in products in this category from 25 in the year 1990 to 426 in the year 2000. Refueling refers to less time spent in preparing and eating dinner.

Because of this trend, ConAgra introduced Healthy Choice Bowl Creations in the year 1999, a line of meals targeted to time pressed consumers because they are easily carried, have bite-size pieces that require one utensil for eating, and do not involve messy cleanup at the office.(Supermarket Business; 1999)[145]

Service-oriented organizations have also launched products or services that acknowledge the crunch for time. To illustrate, many U.S. and European banks have recognized that time is becoming more valuable and have therefore launched online banking services. Internet has become a vehicle to reduce time poverty for many consumers. Search engines and infomediaries help consumers make sense of the bewildering array of choices available. Electronics Services have expanded to help ease time poverty which includes car purchasing such as autobytel.com, autoweb.com for travel arrangements such as travelocity.com, expedia.com, and financial services (schwab.com[3], cstbdirect.com[4], e-trade.com[5]).

1.7.6: Effect of Information Technology on Lifestyles:

For consumers Internet is the gift of Information Technology and an access to Internet has begun to change consumers' Lifestyles because of the amount of time spent on it.

A UCLA survey of two thousand households conducted in the year 2001 found that Internet users watched T.V. for 12.3 hours a week compared to 16.8 hours of non-Internet users. Internet users also spent significantly fewer hours reading books, magazines, and newspapers(Wall Street Journal; 2001)[146] . Clearly, Internet competes with more traditional pastimes, and winning. It has not only changed Lifestyles because of the time devoted to it, it is changing Lifestyles because of involvement of individuals with this medium. Many consumers hold the view that Internet influences his or her Lifestyle.

It was noted that heavy internet users often surfed internet for entertainment and enjoyment (hedonic surfers) and, in so doing, achieve a flow state. Flow is described as a psychological state of high involvement, skill and playfulness that happens during network navigation. When one's completely focused on the activity at hand and his or her skills are perfectly attuned to the challenges of the online environment, there is a loss of consciousness about what is happening in the external world." (Henry Assel, 2005)[142]

1.7.7: Growing Consumer Self-Awareness

The decade of 1990s has seen an increase in the demand for products and services that offer a sense of personal achievement, such as sports equipment, home electronics, and educational products. Two prerequisites for a more self-aware Lifestyle are the money required to pursue self-satisfying activities, and the time to do so.

However, time pressures conflict with a desire for a more self-aware Lifestyle. One resolution to this conflict is an increasing emphasis on activities that can be mastered easily, provide high rewards in a short time period, and can be accomplished at or near home, namely; activities such as surfing the Web, exercising, or simply reading.

Another trend that 'has developed is that age 50+ adults are not ready to ease into quiet hobbies. The aging baby boomers in the United States and in Western Europe are into self-development and creativity, and want to engage in diverse and varied social lives. One British study has projected that by 2010 many baby boomers over 60 would be pursuing an actively hedonistic Lifestyle. (Independent; 2000)[147] Marketers therefore will have to evaluate the messages they send to this group to reinforce his or her desire for accomplishment and self-actualization.

Consumers have also been able to take charge of how they plan and lead their lives through the use of technology. On a global basis, consumers find information on internet more quickly and can get connected to communities of other consumers having similar interests.

As the number of Internet users worldwide has increased, Internet communities have increased in size, contributing to a mere interconnected and knowledgeable consumer.

1.7.8: Lifestyles and Decision Making:

Lifestyles have evolved from various social influences that are derived from the individual's personal value system and personality. Marketers therefore need to study the way consumers' live and spend his or her money as well as how they make purchase decisions. To illustrate, blue jeans may serve as inexpensive, functional clothing to blue-collar workers, but as fashionable, self-expressive apparel to upper class members. Credit cards may be used as a convenience for the affluent, while others use them as a basis for installment purchases since balances are not paid off immediately. Decisions emanating from Lifestyles are learned as the result of many influences such as culture, sub-culture, social class, reference groups, and family.

Activities, Interests, and Opinions reflect how consumers spend their time and kind of beliefs on various social, economic, and political issues held of them. When understood by marketers, these variables can help to reduce risk in the decision-making process.

Perception plays a major part in the perceived risk of purchasing a product or service. Perceived risk represents the anxieties felt because the buyer cannot anticipate the results of a purchase.

Perceived risk can be reduced by a pre-purchase information search by decreasing the probability of failure and the buyer can also shift from one type of perceived risk to another type of perceived risk that is of less impact on the realization of objectives(Ronald D. Michman, Edward M. Mazze, Alan James Greco ,2003)[99].

1.8.0: LIFESTYLE MARKETING:

Lifestyle delineates an entire system of networking with the world and as such communicates much more in extent than just specifying a particular personality type or social background. To elaborate, people of similar income from the same geographical area and cultural background may have pretty different Lifestyles. This divergence can happen from factors such as personality traits, including hobbies and interests, and from other motivational factors like political or religious association. Lifestyle forms a component of a broad set of factors that are known to influence consumer behavior; and the other factors in this set comprise psychological, personal, cultural and social aspects.

A majority of these elements are outside the control of most companies, a fact which can be countered through learning about varying customer attitudes and tastes. Lifestyle marketers group consumers into common AIO categories by using the data from large samples where the respondents are given a long list of statements and are asked to indicate how much they agree and disagree with each one.

Using this data, people's Lifestyles are interpreted by discovering how they spend their time, what they find interesting and important and how they view themselves and the world around them, as well as demographic information. Since 1978 various researches on international measurements of socio-cultural change were conducted worldwide in more than 40 countries. As people's attitudes, interests and opinions regarding products and services change, it is vital for marketers to continually monitor the social landscape to try to anticipate where these changes will lead.

Lifestyle marketing (LM) is a strategy for seizing the concept of a market according to its most meaningful, recurrent patterns of attitudes and activities, and then tailoring products and their promotional strategies to fit these patterns (Hanan, 1980)[148]. It targets the consumer segment by addressing the patterns common within the group (Swenson, 1990)[149].

The goal of Lifestyle marketing is to connect with the consumer through their Lifestyle choices by assessing how individuals spend their time, what they consider important about their surroundings, their opinions on various issues, and their interests (Michman, 1991)[150]. Some of these Lifestyle choices include product usage and purchasing habits, media usage, preferred recreational activities, heroes, and role models, ethnic and religious associations, and product awareness (Hanan, 1980[148]; Michman, 1991[150]; Swenson , 1990[149]). Demographic and psychographic characteristics are also important considerations while making & implementing Lifestyle Marketing Strategies. Consumer Lifestyles are changing dynamically under social environmental influences.

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Lifestyle marketing aligns brands with consumers' interests, needs, desires, and values. As businesses have grown to realize that their success is increasingly dependent upon an adequate knowledge of consumer behaviour, the importance of Lifestyle market segmentation has increased steadily.

Companies must be able to interpret family life cycle and product lifecycle to apply their marketing machine to successfully innovate around Lifestyles and repackage existing offerings to fit the needs of new customers.

In the 21st Century, Lifestyle Marketing has become the magic buzzword, and the latest merchandising strategy to enthrall customers after the 1980s called as Niche Marketing and the 1990s known as Branding craze. Lifestyle marketing is having a promotional approach centered on the interests, values, attitudes and way of life of target market. It is particularly effective because one can directly target a specific type of consumer .The impact of Lifestyle marketing cannot be over-emphasized (Vivek J. Tiwari)[151]. Working with Lifestyle accounts is sort of like a cross between retail marketing and sponsorship. In Lifestyle marketing, one categorizes customers based on their interests, activities and opinions. A classic example of Lifestyle marketing is the Harley-Davidson Bike, an iconic brand, which really speaks Lifestyle of Harley-Davidson.

If you ride a Harley, you are a member of a brotherhood, and if you do not, you are not. Harley-Davidson's biggest asset has been its brand, a brand that stands for attitude and Lifestyle.

The distinctive sound of the V-twin engine, the sight of a 665-pound fat boy with the distinctive teardrop gas tank, and the company's bar and shield logo. Harley Davidson is perhaps the only brand that customers regularly tattoo on their bodies. Lifestyle marketing has assumed a new paradigm in today's competitive business world. To its consumers, owning a Harley does not just about own a great bike. It's about having an adventurous attitude towards life. All examples and cases seem to point in one direction. There is no moving away from the simple fact that understanding consumers and mirroring their attitudes, opinions and interests through consistent messaging is what really makes for successful Lifestyle brands. Similarly, Shahnaz Hussain and her array of beauty products are a way-of-life! Lifestyle marketing attempts to group customers according to some amalgamation of three categories of variables Activities, Interests, and Opinions (AIO), and identifies the potency of a customer's chosen Lifestyle for determining the sort of products to be purchased and the specific brands that are further likely to appeal to the chosen Lifestyle segment.

The increasing competition, media fragmentation and consumer empowerment through information and knowledge make it both undesirable, and effectively impossible, to reach a given target audience with conventional mass-marketing tactics. Market segmentation with precise data and technology and the advance of technology for mass customization reveal a more precise and promising marketing technique quantifying Lifestyle marketing.

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Lifestyle Marketing necessitates and works best when companies are able to connect with the Lifestyle of their existing and potential customers by developing effective marketing strategies that seamlessly fit their way of living.

It provides tremendous opportunities to the companies to directly target a specific type of consumer who will most likely be an enthusiast of the company's specific products and thus, provide a competitive business advantage to the company and generate more business. The companies have to be constantly attentive and tuned in to the simple reality that understanding consumers and reflecting their AIO through sound message is what really builds for successful Lifestyle Brands and Lifestyle Marketing. The companies should dedicate a concrete portion of the marketing energies towards Lifestyle Marketing.

1.8.1: Lifestyle Marketing Strategies:

MuUin, Hardy, and Sutton (2000)[152] suggested that the integration of a company's message with the Lifestyle pursuits of a targeted market adds immediate credibility to the corporation or sponsor. Because, leisure pursuits are such an effective avenue for presenting sales messages to consumers, association with a sporting event has become an important LM strategy. Events that are viewed favourably by a particular target market allow investors and sponsors to be viewed favourably as well.

In fact, the popularity of action sports events has led to commercial successes for sponsors, media, and athletes. The Lifestyle habits of Generation Y consumers have been well documented (Bennett, 2002[153]; Bradish, Lathrop, & Sedgwick, 2001[154]; Lim & Turco, 1999[155]). Many youth in this demographic population are avid Internet surfers. They are techno-savvy, and enjoy various forms of media, such as TV, video games, and magazines.

In fact, media consumes a large portion of Generation Y members' time, often between 33 and 38 hours a week (Henry J. Kaiser Foundation, 1999)[156]. In addition to simply viewing action sports, it appears that members of Generation Y assumes that the Lifestyle actively participate in the sports.

To illustrate, Skateboarding (20.1percent), in-line skating (163.1 percent), snowboarding (238.8 percent), and roller hockey (51.9 percent) each realized significant and, in some cases, remarkable percentage growth rate increases from the year 1991 to the year 2001 among young people (National Sporting Goods Association, 2002)[157].

1.8.2: Lifestyle Marketing Practices:

Lifestyle marketing works best when companies are able to connect with how their existing and potential customers live.

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To illustrate, Shenaz Bapooji Caddycan, 1999[158] picked the article enlighten Beer maker accused of endorsing gay Lifestyle' from CNSNews.com on October 19, 1999, as the introduction not to uphold the rights of gays but because he thought it sheds light on the concept of Lifestyle marketing. Consumers change over time and with time, brands adapts it selves to the changing interests of their consumers. He concluded that Lifestyle marketing is any promotional activity shaped around the interests, attitudes, opinions, and way of life of consumers.

Lifestyle marketing therefore necessarily requires and works best when companies are able to connect with how it's existing and potential customers live. Consumers are immersed in a certain way of life and brands have to straddle strategies, which seamlessly fit in with this way of living.

The success stories of Lifestyle brands across categories viz., beer, cigarettes, shoes, apparel, motorbikes implies that the companies that have spent millions of rupees, dollars or pounds behind developing work that supports the beliefs and core values of consumers, have really won in the market place. Consumers are consistently changing their perceptions, attitudes and consumption patterns, and it takes considerable effort and research to keep track of such changes.

In view of in roads that are made by Internet in consumers' buying patterns, companies must target consumers also online considering their activity and shopping habits that have changed rapidly. Lifestyle marketing is a real attempt to group consumers to base on some combination of their activities, interests and opinions.

To illustrate, if one take a brand known as 'Nike' it makes us to thinks that someone is wearing sneakers and we happen to glance down at his or her feet, First we recognise the brand the swoosh gives it away. That swoosh could appear on a Billboard with no other words, just the swoosh, and we would still connect with it because we do not just recognise a brand, but we connect ourselves with it on an emotional level, without even realising its happening. Subconsciously, we run a series of `clips' in our mind about the brand. In Nike's case, that swoosh conjures up memories of the first pair we ever got. The pair customer wanted so badly, but never got.

Nike wants its target customers to feel like they can do anything in life as long as they are wearing a pair of Nike. That is Lifestyle branding at its finest. The general presumption is that the increasing shift toward brands simply reflects our culture's on-going obsession with displays of wealth and status the big name brand signaling that one can afford the best.

While there is probably no doubt in this view, especially amongst those eager to signal success, it probably eclipses the understanding that most brands and consumption patterns have changed over a period of time.

The simplistic language that brands equal wealth has begun to be overstepped by something far more complex that is the Lifestyle brand.

To illustrate, when Benetton began a series of its advertising campaigns which featured neither their clothes nor the message that its brand was the costliest, it demonstrated an understanding of the fact that more and more consumers wanted brands which signaled their values and beliefs of its potential consumers; and that, for many, these values and beliefs were if not anti-success, and wealth at least about seeking to display concerns and philosophies which went beyond a purely materialistic definition of the good life.

In the past, one's identity was prescribed according to traditional groupings of class, religion, nationality, region, race, ethnic background, and sex. Today, the world has rapidly become one enormous, undefined and unstructured mass where identity is more of a problem. It appears that we desperately need signaling systems that will allow us to project and advertise our own personal values and objectives. An added value that a brand offers is it allows the consumer to say about him or herself. That is, what the consumer is paying for over the odds is just an adjective. To illustrate, beauty for Lux, felinity for L'Oreal or unconventionality for Solly.

In the process, of course, the product ceases to be an object such as a pair of shoes, a bottle of beer, or a bar of soap but stands for the way of life around which the brand has been positioned.

To illustrate, Diesel states that Welcome to the Diesel planet. It thus apparently answers telephone at Diesel Industries who are makers of the world-renowned anti-fashion.

It actually started out by selling jeans but afterwards graduated to selling a way of life. A place where here and now can be anywhere, anytime. A post-modern planet which time warps the past into the future and the future into the past while sampling and mixing all known and some unknown intergalactic cultures into a funky, cosmic mélange.

1.8.3: Implications of Consumers' Lifestyles in Marketing:

The benefits of psychographic and Lifestyle studies carries implications on marketing planning. Product development can be based upon knowledge of the benefits sought by customers. Competitive strategy can be formulated based upon how well competitors' brands satisfy these benefits.

Promotion strategies can be directed to specific market segments. Media selection can be geared to specific audiences. Pricing decisions can be developed based upon customers' willingness and ability to pay a price for perceived brand benefits. Product distribution can be selected to match customers' patronage motives. Marketers would be able to develop improved and multidimensional perspectives of its key target market segments for developing a more lifelike portrait or profile of its target market. To illustrate, a bicycle can be purchased for a variety of non-demographic reasons. The adult exercise segment of the market can be subdivided based upon Lifestyle purchase motives.

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These could be viz., fitness buffs, recreational riders, nature lovers, and both jog and cycle. The success of market segmentation can only be measured when an identified segment can be reached by a marketing mix aimed at that segment.

The problems involved in obtaining, analyzing, and interpreting psychographic and Lifestyle data cannot be minimized. It is difficult to draw valid conclusions based upon single studies. Only with the replication of the studies, one can find trend data showing how consumers' preferences are underlying change. A major limitation of psychographic and Lifestyle studies is the cost factor because the studies are more expensive than other types of market research.

Consumers' Lifestyles carry important implications for market segmentation, communication and new product ideas.

To illustrate, daycare centers, household cleaning services, foods ready for microwave oven, tiffin services or fast-foods obviously appeals more to consumers whose Lifestyle demands convenience and savings of time to families such as, dual career couples (DINKS) and working women. To illustrate, magazines such as Femina, or P. C. Quest could attract consumers of certain Lifestyles only.

Along with what consumers think of them and what they value, Psychographics describes about themselves in terms of Lifestyles. To illustrate, let us consider two consumers with very different Lifestyles. First, Thelma is a home- and family-oriented, traditional, religious, educated, politically active, nonworking mother of two children. She likes to cook, spend most of her time at home, and entertain relatives and friends over the weekend.

Second, Candice, in contrast, a very outgoing, career-oriented, fashion-oriented, nonreligious, single mother of a five year-old. She likes to go out rather than stay at home and dislikes household chores. Given different Lifestyles, these customers have very different customer behaviours as well.

1.8.4: The Criteria of Successful Lifestyle Marketing:

Not all Lifestyles are of interest to the marketers. There are following criteria that can help us in identifying various Lifestyles as follows

- It must exist in the real world. Such Lifestyles should be observable and predictably be expected to continue to exist onto in near future.

- It must be reasonably discreet. The component roles in the Lifestyles must be closely interrelated to one another, yet it should be perceptibly different in kind from all other Lifestyles that is the amount of overlap among it selves should be small.

- It must be commercial sable in the sense that it should involve heavy use of products and services so that it could offer a major market opportunity to the marketer.

- It must be meaningfully repetitive, so that successive product use or re-use can be motivated and encouraged to ensure a continuous demand for goods and services.

⚘ It must be quantifiable, in terms of numbers, so that the percentage of heavy users, low users and nonusers can be identified.

⚘ It must be commonly advertisable so it could accept similar kind of advertising appeals, the same rank order of benefits and use of the same media of advertising.

It is only when the above criteria are fulfilled, then only the advertisers and marketers would be able to utilize such criteria for making an action plan to reap maximum benefits. (Savita Hanspal, 2001)[40]

1.9.0: CONCLUDING REMARKS:

In the past companies often produced and sold a single product aimed at the mass market. Since companies believed that all customers had similar needs and wants. This strategy has changed since companies felt that it could now narrow its target market. The key to successful market segmentation, and particularly to Lifestyle market segmentation strategies, was felt as information that needs to be collected from consumers. To illustrate, with the help of checkout scanners in the supermarket, primary data can be collected on the consumers' purchases. An analysis of the Primary data can guide market segmentation strategies because different groups of consumers can be distinguished within broad markets based on their AIOs. Lifestyle marketing pinpoints the way in which an individual lives and spends money. The target market is seen as a smaller homogeneous segment.

Lifestyle, cultural trends, and consumers' attitudes exert influences on consumers' decisions. To illustrate, strategies for marketing toothpaste used to be about fight against cavities and whitening teeth.

Through research, marketers have learnt that consumers are now concerned with mouth freshness, strength of gums and their entire mouth. To appeal to this broader definition of dental care, toothpastes such as Colgate Total have been introduced.

Marketing research studies have revealed information demonstrating how Lifestyles have been changing. To illustrate, online computer games are soaring in popularity and the growth is not necessarily coming from people under the age of twenty-one. Many retirees have been found as playing games on Internet which is a relatively inexpensive and an easy form of entertainment. Some senior executives too found as playing Yahoo games as a method to reduce their stress.

Women who have chosen to be stay-at-home moms too were found as motivated to play online games as an escape from household chores. Other game players used computer to make new friends and also to retain those friends who live long distances away.

Leisure Lifestyles are now changing and thus causing variations in buying behaviour of consumers' resultant into an unexpected demand of some market segments for online computer games. When laptops and Internet were only a dream, a few marketers with vision realized that traditional market segmentation research was not lending itself to a well-defined picture of target markets.

Thus, a basis for Lifestyle market segmentation research began to take root. New tools provide a more reliable link between the target market and various other forms of Lifestyles.

Lifestyle research is now becoming increasingly important to the marketers in today's complex and competitive environment to develop appropriate marketing strategies in order to keep "close to customers." The changing demographics and socio-cultural factors and the increasing diversification of the markers to provide multiple products are bound to reflect on the consumer choice. Products are the reflection of consumer Lifestyles. In fact, 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 changes 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.

Lifestyle factors are relevant to marketers at two levels. First, broad life trends such as changing male and or female purchasing roles that have altered the habits, tastes and purchasing behaviour of American consumers. Second, Lifestyles can be applied on a product-specific basis. To illustrate, product or service provider might develop an inventory of activities, interests, and opinions specifically designed to identify the orientation of consumer to better understand the needs of them. An attempt has been made by the researcher to offer brief description on various approaches that are used for measuring characteristics of Lifestyle and the broad current trends that are prevalent in Lifestyle.

Lifestyle is an integrated system of attitudes, values, opinions and interests as well as overt behaviour. Perhaps the most noteworthy observation is the preponderance of references purporting to be Lifestyle research which has provided no explicit definition of Lifestyle at all. Instead it has provided a range of definitions from the ridiculous to the sublime, from the tautological (Lazer 1963)[103] to the logically inconsistent (Berkman and Gilson 1978)[110], and from the simple (Hawkins, Coney, and Best 1980)[159] to the complex one (Levy 1963)[104].

Thus, conceptually Lifestyle can be defined as to encompass both characteristic patterns of overt behaviour and cognitive processes and properties, including such dimensions of personality as values, attitudes, opinions, and interests. However there is a serious internal inconsistency in this definition and various others, which also implies major operational inconsistencies.

Lifestyle has now become increasingly important to the marketers in today's complex and competitive market environment for development of appropriate marketing strategies to get close to customers. The changing demographics and socio-cultural factors and the increasing diversification of the markets for providing multiple products, has reflected upon the consumers' choice. Today many products are reflection of consumers' Lifestyles.

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In fact, consumers try to purchase such products which portray' his or her Lifestyles. In view of such changes in consumer behaviour, Lifestyle analysis shall enable us to explore new dimensions of how consumers process information, learn and undergo changes in his or her attitudes and behaviour. These insights shall provide immense scope to marketers in designing of future marketing programs.

Values, Lifestyles and subcultures are stable and comparatively slow to change when they reflect real social groups.

Values help us to see what a product or service means to consumers, and that meaning very quickly translates to vested interests of consumers & to their expectations about the future. It helps us in marketing and advertising much more effectively by improving products in ways that speak to customers' values ,positioning products much more accurately in the marketplace ,finding niche markets much more easily, and get customer loyalty; target marketing and advertising campaigns much more accurately ; generating much better advertising copy because it goes deeper, and is better targeted and thereby instructing sales and marketing people on what really works, and on how to behave.

The above discussions lead to the conclusion that Lifestyle has a significant influence on the buying behavior of the Consumers. In modern consumer society, people select the set of products, services and activities that define themselves, and in turn, create a social identity that is communicated to others. As people's attitudes, interests and opinions regarding products and services change, it is vital for marketers to continually monitor the social landscape to try to anticipate where these changes will lead.

Because the goal of Lifestyle marketing is to allow consumers to pursue their chosen ways to enjoy their lives and express their social identities, a key aspect of this strategy is to focus on product usage in the desirable social setting. A Lifestyle marketing perspective thus implies that the patterns of behavior are to be considered in order to understand the consumer.

By examining how people make choices in variety of product categories, marketers can define the Lifestyles of their consumers which will have socio-economic implications on the Lifestyle Marketing Strategies formulation by them.

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