CHAPTER-SIX

CONCLUSIONS,

RECOMMENDATIONS,

&

SUGGESTIONS

CHAPTER NUMBER-SIX

CONCLUSIONS, RECOMMENDATIONS,

&

SUGGESTIONS

CHAPTER-SIX
CONCLUSIONS, RECOMMENDATIONS AND SUGGESTIONS

6.0: PRÉCIS OF THE RESEARCH STUDY:

An attempt has been made by the researcher to put forward comprehensive picture of this empirical study as follows.

6.0:1: A Brief Outline of Literary Work Undertaken in the Research Study:

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 two-fold 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. 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. 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. 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. The marketers need to target its market according to its requirement and convenience considering varying ways or approaches for entering to its target markets viz., called as undifferentiated marketing; differentiated marketing or segmented marketing. The various bases of market segmentation commonly applied are viz.; Geographic market segmentation; Demographic market segmentation; Psychographic market segmentation, and Behavioural market segmentation as well as Lifestyle Market Segmentation that are outlined by the researcher in detail in this research study. Lifestyle research has emerged from the recognition that important demographic distinctions simply do not exist in many product categories, and even where they do, one cannot intelligently decide how to attract any particular market segment unless one knows why the distinctions exist. In order to attract and motivate a particular group of consumers through communication campaigns, one must gain insight into their psychological profile that is their lifestyle.

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Lifestyle encompasses both characteristic patterns of overt behaviour as well as cognitive processes and properties including such dimensions of personality as Values; Attitudes; Opinions, and Interests. However, there is a serious internal inconsistency in definitions of lifestyles and various others which too also implies key operational inconsistencies.

At present, Lifestyle has grown as an increasingly important application in formulation of marketing strategies worldwide in context of prevalent buyers' market situation coupled with keen competition. It is certainly true that the marketers of today are therefore facing a formidable task of formulation of suitable marketing strategies to better, sense, serve and satisfy target markets. The changing demographics; psychographics; media graphics under crucial socio-cultural influences accompanied with the increasing diversification of the markets and marketers for offering multiple services that have been reflected upon in the choices of consumers.

Today, many products are reflection of consumers' lifestyles. In fact, consumers try to buy those products that best 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 Sub-Cultures 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 of customers' values in positioning of 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. It is helpful in generating; 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.

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 peoples' 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.

In this research study researcher has made a successful attempt to assess the lifestyles of selected female Internet users from amongst the selected Cities & various other Cities of the State of Gujarat. The researcher has therefore first of all has decided to undertake an in depth study of socio-economic review of the population of India as well as Gujarat State in the chapter devoted to review of literature.

Gujarat is a one of the very highly urbanized as well as industrialized State of India that has achieved remarkable rapid growth compared to the national average. But, it is also not entirely free from the effects of the global recession of the world economy. In particular, exports especially of Chemical and Chemical Products Including Pharmaceuticals; Refined Petroleum Products; Textiles; Gem; Jewellery, and Diamonds have been adversely affected due to reduced international demand. Poor domestic demand too has also contributed in slowing down of the Industrial Sector of the Gujarat State. As one can now expect slow and gradual recovery to pick up in the global and national scenario, it shall have positive effects on Industrial activities with further acceleration in the growth rate in the Eleventh Five Year Plan [2007-2012] being implemented that is progress in India. The State of Gujarat has continued to observe impressive Industrial & Infrastructural Development and growth of Information Technology resultant into generation and increase in employment opportunities as the State of Gujarat has been ranked at the 1st place in employment generation amongst the various other States of India.

The State of Gujarat is far ahead from other States in the context of socio-economic achievements and Status that gives Gujarat State an edge over various other States of India   .

Information Technology (IT) is required to survive & compete as IT basically provides the root services that is Networking; Software Installation; System Integration and Operating System (OS) development.

Information Technology Enabled services (ITeS) ITES-BPO segment constitutes the supporting services such as Customer Care; Finance, and Human Resource Development, Engineering Design; Simulation; Animation as well as Research and Development Activities. The China has topped the list with the figure of 338 Million Internet users whereas India was placed at the third place with the figure of 81 Million Internet users in the second quarter of the 2009. India's IT Sector continues to be one of the sunshine sectors showing rapid growth. The Gujarat State is one of the most prosperous States that has made rapid strides in the field IT; IT enabled services and e-Governance.

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The Gujarat State has been offering steady and reliable power, best of infrastructure, and lower cost of commercial and residential real estate supported with a comprehensive IT Policy: 2006–2011 having a vision for rapid expansion and growth of knowledge based economy that envisages for attracting investments, and enhancement in employment and supply of skilled manpower and promotion of IT. The Gujarat State enjoys a ready-to-use State-of-the-art infrastructure in form of functioning of STPs and IT Parks. IT and ITeS, and Electronics Special Economic Zones (SEZs) are being set up in the State of Gujarat by large corporate players such as Tata, DLF, Adani, and Raheja Group. Its focus is on creating paper less or less paper environment in the Government Offices and Departments in near future. One f can also eyewitness efforts put in by the Gujarat State to convert Government employees into Pro-Active Karma Yogis. Good Governance shall be just a click away. This transformation has not happened overnight. It has called for an overhaul and re-engineering of existing processes.

Specific review of literature has highlighted the studies conducted in the area of Internet, Use of Internet; Internet Related Activities; Generic Lifestyle & Lifestyle of Internet Users. It has showed that large number of research studies has been conducted in the area of Internet, and effect of demographic factors was also seen but studies on psychographic influences were rare. **These were the two studies on which researcher have conducted this research.** A Survey was conducted by Juxt Consultant in the year 2009 which has provided information on the pattern of use of Internet, use of Internet for particular activities as well as their possession of assets and other things & also to know their profile. Another major study undertaken by Henry Assel (2005) has offered the Demographic & Psychographic Profile of Heavy & Light Internet Users.

6.0.1: A Brief Summary of the Research Study:

With the growth of IT, the Ratio of male: female Internet users too is also increasing and stands about 60:40, and keeping in mind the growth of female Internet users, the research scholar has attempted to obtain answers of various possible research questions about demographic & psychographic profiles of selected female Internet users conveniently from amongst the selected Cities of Gujarat State. It has also covered as well as their Media Habits; Patterns of Uses of Internet; Internet-Related Activities; e-Services availed & Online Buying or Shopping ; Problems Being Faced by Selected female Internet users While Using Internet and Internet-related Activities, Interests & Opinions [AIOs].

6.0.2: Major Objectives of the Research Study:

The objectives of this empirical research study were identified and selected in form of an outcome of the review of literature that helped the researcher in apt identification of the possible gaps possible gaps on the chosen area of this research study.

The major objective of this research study was to offer a sketch of life styles on the bases of Demographics; Psychographics; Mediagraphics of selected female Internet users in selected Cities of the State of Gujarat. The Major hypotheses of the research study that were t formulated aimed at to test that whether the overall opinion of selected female Internet users on Internet Use; Status-Consciousness; Self-Perception; Social-Opinion; Television Advertising; General Shopping Behaviour; Shopping of Food Products & Overall Experience on Problems being faced by selected female Internet users and their overall opinion on selected criteria has an association with the selected background variables of selected female Internet users such as age; income; educational qualifications, and marital status or not?

6.0.3: Research Methodology:

The research design applied in this empirical research study was of exploratory as well as descriptive in nature considering its rationale; objectives, and hypothesis. The researcher had decided to draw representative sampling units in form of selected female Internet users mainly from the four major Cities of the Gujarat State and also from various other Cities of the Gujarat State who were conveniently drawn considering their residential status; availability of e-mail identification at the time of collection of the primary data using Structure Non-Disguised Questionnaire supported with personal interviews from public places such as Educational Institutions such as Schools; Colleges & University as well as Banks; Offices; Hospitals ,and also from Dwelling Units whose responses as a whole afterwards had been analyzed; interpreted and reported considering its results, implications as well as recommendations and suggestions.

In order to determine the appropriate sample size, the researcher has taken support of an online nationwide survey called as "India online" that was conducted by the Juxt Consult Online Research & Advisory organization in the year 2008 & 2009 respectively. It had a projected database of total number of 6,186,786 female Internet users and out of the aforesaid base, total number of 3,141 samples that is female Internet users in totality were drawn in the year 2008 (www.juxtconsultant.com)[4].

The researcher has selected female Internet users amongst the four major urban Cities of the Gujarat State. The researcher had drawn 17.39 per cent female Internet users from the City of Surat and Rajkot each, whereas 21.7 per cent sample units were drawn from the City of Ahmedabad and Vadodara City respectively.

A bird eye-view of comparison of size of samples that were taken in India online survey, 2008 was of much smaller sample size and thus justifies the total sample size of 1,118 female Internet users who were purposively selected by the researcher for undertaking this research study at the level of the State of Gujarat.

On the contrary, it implies that the researcher had drawn very large number of female Internet users with an objective to minimize standard error as well as sampling error, and also to offer results and findings of this unique research study.

The researcher had finally considered to include total number of 1,118 eligible and acceptable responses for the purpose of final data analysis and interpretation. Accordingly, from the Cities of Baroda, Ahmedabad and Surat 250 samples were drawn where as this figure for the Rajkot City was 222. The researcher had also drawn 145 female Internet users called as representative sampling units who were also drawn various other from amongst various other Cities of the State of Gujarat. The researcher has applied non-probability sampling design based on quota-cum-convenience sampling methods that were applied for purposively drawing of the selected female Internet users who were residents from amongst the selected four Cities as well as various other Cities of the State of Gujarat. The researcher has used Self-Administered Structured Non-Disguised Questionnaire supported with personal interviews as sampling Medias.

Duly filled up and edited structured questionnaires were tabulated and analyzed with the help of SPSS 15.0.

6.0.4: Drafting of the Structured Questionnaire:

The Structured Questionnaire included total number of 42 questions & it was sub-divided in to four parts drafted to collect information and primary data from the selected female Internet users. The first Part dealt with collection of data & information on demographic variables such as Age; Marital Status; Educational Qualifications and Income to prepare profile of selected female Internet users. The Second and Third Part of the Structured Questionnaire covered questions on uses of Internet & Internet related activities of female Internet users whereas the fourth Part of the structured questionnaire collected responses on Overall Opinion and Overall Experience of selected female Internet users as an Internet Users and also as an Online Shopper.

The researcher had collected data and information on AIOs (Activities, Interests and Opinions) of selected female Internet users for profiling of their lifestyles as Internet users.

In order to measure the responses of selected female Internet users, the female respondents were requested to respond on five points rating scales defined as 1=Strongly Disagree to 5= Strongly Agree that was used to assess the level of Agreement or Disagreement of selected respondents in relation to various selected items. The review of literature which was considered useful & relevant in the drafting of the Questionnaire has been taken from various research papers. To illustrate in brief, the total number of 24 Items of Question Number 41 & 08 Items of Question Number 42 were drafted with the help of Technological Acceptance Model used for Predicting User Acceptance of an Information System as given by Hung-Pin Shih (2004).

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The Question Number 32 to 35 was taken from 'Identifying Internet User Segments' by Satu Vuori and Maria Holmlund-Rytko"nen (2005). In all, 68 Items of Question Number 42 were directly borrowed from 'Demographic and Psychographic Profile of Heavy Web Users' as already put to use after ascertaining its reliability and validity by Henry Assael (2005)" The Question Number 26 to 29 were drafted using research tool that is questionnaire that was put to use and drafted by Francisco J. Marti'nez-Lo'pez and others (2005) relating to Use Patterns, Search of Products and Services Over Internet. Lastly, the Question Number 01 to 35 was drafted taking clue from the Juxt Consult Online Research & Advisory Board's Survey undertaken for the year 2008.

In this research study, reliability test was also applied and composite score was computed by the researcher to determine how strongly AIOs of the selected female Internet users on selected criteria were related to each other. All dimensions of the structured questionnaire were related with measurement of overall opinion & overall experience of selected female Internet users that were tested The Cronbach's alpha ranged from 0.772 to 0.673 which really showed Internal Reliability of the research instrument that is the structured questionnaire that was used for the collection of the primary data by the researcher in this empirical research study. To check the reliability of the structured questionnaire, the researcher had also conducted a Pilot Study in the City of Baroda, which too has been published in peer –reviewed journal in form of research paper entitled as 'Lifestyle of Female Netizens in Baroda'.

6.0.5: An Epigrammatic Review of Key Results & Findings of Data Analysis & Interpretation:

An attempt has been made by the researcher to offer an epigrammatic picture on results of data analysis and findings of the research study as well as its implications as follows.

- The profile of the respondents revealed that maximum female Internet users were of above 36 years of age in the Cities of Baroda, Surat, Rajkot and various other Cities of the State of Gujarat, while in case of the Ahmedabad City, selected female Internet users were found as placed into age group of 25 to 35 years.

- Overall ratio of 60:40 was found between married and unmarried female Internet users in all of the selected Cities of the Gujarat.

- Majority of the selected respondents reported their living in nuclear family or family of procreation.

- In case of Baroda, Post-Graduates were found more in number whereas in Ahmedabad, Surat, Rajkot & various other Cities of the State of Gujarat, Graduates female Internet users were found in more number.

- In the Cities of Baroda & Ahmedabad, selected female Internet users' annual income was found in the Category of more than Rs. 3, 00,000 whereas in case of the Surat City, this figure was below Rs. 1, 00,000. Female Internet users of the Rajkot & various other Cities belonged to income group of Rs. 2 to 3 lakhs Per Annum.

- Most of the selected female Internet users of selected Cities of Gujarat favourably reported about reading of News Paper; Watching TV; Listening Radio, and were found as engaged into Physical Exercise as part of their daily chores.

- In the City of Baroda, Ahmedabad, Surat & Rajkot, majority of selected female Internet users reported ownership of Fridge; Colour T.V; Personal Computer; Music System; Car; Home & Washing Machine. 40 to 44 per cent of them also reported ownership and or use of a Microwave; Laptop; Camera; Mobile Phone; Landline Phone & Cable TV or a DTH. 31.5 per cent & 15 per cent of them favourably reported ownership and use of Air-Conditioner & I-Pod respectively.

- In case of abilities for driving of vehicles that is two-wheeler and four Wheeler, except five respondents of the Rajkot City, none of the female respondents stated 'No' to their ability for driving vehicles. Majority of them favourably expressed about driving two-wheelers whereas 20 to 30 per cent were capable also of driving four-wheeler. Only in the City of Rajkot, very few female Internet users favourably reported for driving of four-wheelers.

- Overall trend in case of investment preferences of the selected female respondents made it clear that they mainly preferred for making secured investments such as viz., LIC & Mediclaim. It showed their tendency of Security Seeking; investment in Shares; Debentures & Mutual Funds.

- 'Security' Concern was acknowledged by the selected female respondents in case of holding of Credit Card & Debit Card as the majority of them positively reported about holding and use of Debit Cards. But, very few of them were holding and using either Credit Card or both that is Credit Card & Debit Card respectively.

- The BSNL emerged as the most preferred Internet Service Provider and maximum number of female Internet users reported access of Internet from own Home followed by Office/Work Place.

- Cybercafés emerged as the second most preferred place for access of Internet in case of the City of Baroda & Ahmedabad whereas in case of the City of Surat, College was found as the second most preferred place for accessing Internet.

- Maximum number of female Internet users opined their span of use of Internet since last 2 to 4 years. More than 50 per cent of them have been accessing Internet everyday or every alternate day. The researcher therefore has divided each of the selected female Internet users into two distinct categories to be called as (i) Heavy Internet Users, & (ii) Light Internet Users respectively. From amongst the selected female Internet users who were using Internet everyday or each alternate day and average use of Internet for 10 to 12 hours per week have been called as 'Heavy Internet Users' whereas remaining other ones have been classified and called as' Light Internet Users' respectively.

- Maximum number of selected female Internet users when asked regarding the source of information about websites for use of Internet reported that they have received information about websites through hyperlinks on Search Engines; Family; Friends, & Colleagues.

- Majority of selected female Internet users have never responded to an online advertisements; some of them had downloaded the attachments, while other ones have also participated in an online promotional contests.

- Among various generic uses of Internet, 'Collection of Information' topped the list of selected criteria followed with use of Internet for Sending & Receiving 'e-Mails, Fun & Entertainment' and 'Availing of Online Services' in the City of Baroda; Ahmedabad & Surat. The use of Internet for 'Chatting' too was found as comparatively high while in Cities of Baroda & Rajkot 'Internet telephony 'was also found in higher proportion.

- In the City of Baroda & Ahmedabad, selected female respondents used Internet to search and collect information on 'Education' followed by use of Internet for the 'Travel; News; Job, and Companies'. Between 10 to 20 per cent of respondents also searched & gathered information on 'Business; Government; Economy; Product; Astrology; Fashion; Health, Sports; Music; Movies; Videos; Gaming; Politics; Real Estate, and Weather'. The use of Internet for Matrimonial search provided figure of less than 10 per cent in the City of Baroda. In comparison to Baroda, search and collection of information on 'Real Estate, Music and Movies' received high score whereas search for 'Business' was having fewer score than Baroda.

- In case of Ahmedabad City too, 'Education' under search and collection of information topped the list followed by 'Travel' & 'Music'. In comparison to Baroda, 'Real Estate'; 'Music', and 'Movies' received high score whereas search for 'Business' was having less score than Baroda.

- In the City of Surat, comparatively less number of female Internet users (52 per cent) used Internet for searching & collecting information on 'Education' followed by 'Travel' (48.8 per cent). 'News; Business; Economy, & Job' were the other priorities of the female Internet users of Surat.

- In the City of Surat, 'Fashion; Health, & Astrology' too were found on the lower side of information search & collection. Maximum downloads were found of 'Education Material; Software; Pictures; Music; Games, & Videos' respectively. Downloads of 'Music & Games' were in large proportion in case of the Cities of Ahmedabad & Surat respectively. All of the 'e-Services' were availed in maximum number in case of Baroda City as well as browsing of 'News', & reading of 'News Paper' too was found as considerably high. Overall, online buying was not responded well amongst selected female Internet users in the whole of the State of Gujarat.

- Majority of the female Internet users in Baroda & Other Cities of the Gujarat State 'sometimes' had faced problems while using Internet such as viz., 'Problem of Virus'; 'Problem of Disconnection'; 'Problem of Hanging of the Computer'; 'Problem of Downloading'; & 'Problem of Information on Websites being not Updated'. They had never faced problems related to Website & WebPages such as viz., "Expiry of Website; Website Outlook; Not Getting Necessary Guidelines & Support While Surfing on Internet, and also Problem of Hacking of Internet User's Account". Most of them agreed to disturbance always caused by Ad banners. Pattern of problems being faced by selected female Internet users in various other Cities too were similar in the whole of the Gujarat State.

- All the female respondents have shown 'Positive Attitudes towards Internet & Information Technology'. Self-perception of selected female Internet users of Cities of Gujarat was found as 'Good'. They were found as 'confident; enthusiastic; willing to take risk; innovative, and satisfied with life'. They wanted to improve themselves & were found in control of their life.

- In comparison to City of Baroda, satisfaction from life, it was found as relatively less experienced in the Cities of Ahmedabad & Surat, whereas in case of various other Cities of the Gujarat State, female Internet users were also found as 'Confident, Risk-Taking & Good at what they do'.

- A different kind of 'Self-Perception' was found among the respondents in the City of Rajkot. Though, majority of them were 'not sure about their ability to be successful; were not goal-oriented, & dissatisfied with their life, but still they were having confidence that whatever they do they are good at that'.

- In the City of Baroda, 'media was not acceptable as reliable source'; but they were having 'trust on the companies' that have exhibited 'caring social attitude'. They believed that 'it's not difficult to stay in touch with Friends & Family'. They were having lifestyle revolving around their Children & for them it was not difficult to stay in touch with Friends & Family Members. They were also of the opinion that 'environment can be protected by their efforts'.

- In Cities of Ahmedabad & Surat, majority of respondents believed that they 'can buy Environment-Friendly Products, and can contribute in Environment Protection; can stay in touch with Family & Friends, but it is becoming difficult.' They agreed with the selected item that 'media provides fair reports, and preference for products 'Made in India', was found to be less'.

- In the City of Rajkot, 'Social Opinion', was found as far lagging behind. Their Self-Perception was 'indecisive and found little concerns for the Country & Environment'. Respondents from other Cities believed that still it has not become so difficult to stay in touch with Friends & Family Members, & they were having positive attitude towards protecting environment. They were having lifestyles revolving around their kids.

- The Female Internet users were not found as 'Status–Conscious'. They were not in favour of spending money in 'Expensive Clothing; Jewellary, and Vacation' but in buying only the things which they can afford. The best part was that majority of them 'liked to be Tidy & Attractive' and fond of having 'Dinner in Good Ambiance'.

- Though female Internet users in Ahmedabad believed that 'price is the best indicator of quality', and they wanted to be tidy & attractive, but neither they were in favour of Expensive Clothes, Accessories nor they were in favour of having Luxury Items, Expensive Outing & Shopping at prestigious stores.

- Trend in the City of Surat showed that female respondents were fan of eating out in good ambiance & wanted to look tidy & attractive but they too were not status conscious & show-off was not their cup of tea.

- The female Respondents of the City of Rajkot were found as relatively more status- conscious than rest of the Cities of the Gujarat State. They were found interested in expensive clothing, jewellery and expensive vacation. Female Internet users from other Cities were not very Status-Conscious, they liked Outing, wanted to look tidy & attractive but not at the cost of heavy expenses.

- In the City of Baroda, female Internet users were found as 'loyal to brands and do not go for discounts & bargains only'. 'Females do not prefer to buy from one super market only'. But, 'they try samples and when gets satisfaction only then they buy the products'. They believed that 'super markets' Private Labels are different in quality than established brands'. They were 'ready to pay a little more for better quality'.

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- In comparison to City of Baroda' a per cent age of agreement was slightly higher in case of City of Ahmedabad. It showed that 'Female Internet users of Ahmedabad City were more innovative'. 'They liked to try new products' samples; they were not ready to make compromises in quality for low price' & they believed that 'super markets' private labels are different in quality than established brands'.

- In the City of Surat in comparison to Cities of Baroda & Ahmedabad, 'more female respondents agreed to do all shopping from one large super market, just for the sake of saving money they would not prefer to shop here & there'. They also 'liked to try new products' samples', & were 'ready to switch brands for special offers'. They were not sure about the 'quality of private labels of supermarkets'.

- In the City of Rajkot, a very different trend from other Cities of the State of Gujarat was found. 'Most of the female Internet users were indecisive in every case', and 'majority of them showed agreement in the statement 'I enjoy trying new products even if I'm not sure I'll like it'. It showed their risk taking behaviour. Respondents were found as 'less quality consciousness.

- In other Cities of the State of Gujarat, the trend and pattern of responses from amongst the selected female Internet users was found as very close to the City of Ahmedabad. They showed agreement for paying more for higher quality products. Indecisiveness among respondents was comparatively lower than City of Rajkot. Maximum disagreement was found in case of 'I will go out of my way to shop where I can save money'.

- Overall data analysis revealed such a trend which clearly indicated that female Internet users disagreed for trying those product for liking of which they were not sure. Simultaneously, neither they were ready to switch over brands because of special offers nor they were ready to go out of way to shop for saving money. In case of indecisiveness maximum respondents could not say that 'supermarket private label offer same quality as known brands'. An average 20 to 30 percentages of female respondents were found as indecisive in all selected criteria. Majority of them agreed that it was 'worth paying a little more for higher quality products', rest of the statement carried 40 to 50 percentages of respondents who agreed with the selected criteria for shopping.

- In the City of Baroda, female Internet users were found as brand loyal, and once they come across good brand they stick to it. They were also found as health conscious and preferred nutritious food items, but they were not weight conscious.

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- In the City of Ahmedabad, female Internet users revealed concern for health and nutrition on the higher side. They were either indecisive or disagreed when asked that whether they wanted food which their kid can prepare. They too were found as brand loyal alike respondents of the Baroda City.

- In the City of Surat too brand loyalty of the respondents was found as comparatively high. Majority of them were health-conscious but they were not weight-conscious. They had bought food items of their kid's choice but they were against cooking by their kids.

- In the City of Rajkot, high indecisiveness was found of the respondents which showed that majority of them were not sure for their health concern.

- The key findings of the research study on 'Overall Experience on Problems Being Faced By Selected Female Internet while using Internet' & their 'Overall Opinion on Internet & Information Technology' were found as dependent on 'Age & Educational Qualifications' while except some of the problems, others were found as independent of' Income & Marital Status'.

- In case of use of Internet for shopping of products was found as dependent on Age, Income & Educational Qualifications' while in case of a 'Marital Status', no influence was found of it.

- Certain criterion under opinion towards Information technology was found as independent to 'Age of the respondents'. Self-Perception; Status-Consciousness; Social Opinion; Opinion towards Shopping & Especially Food Products Shopping were found having significant Association with selected Demographic Variables.

  [Detail Results & Findings of this research study are provided in the in the Chapter Number Five & Six respectively].

6.1: LIFESTYLES OF HEAVY INTERNET USERS:

6.1:1: Heavy Internet Users Defined:

Those Internet users who have been accessing Internet daily or on alternate day & they were spending approximately 10 to12 hour per week have been called as 'Heavy Internet Users '.

6.1:2: An Internet Usage Index:

Taking support of the efforts and work undertaken by Henry Assel (2005), the researcher has prepared 'An Internet Usage Index' considering use of Internet of the selected female Internet users. In brief, 40 per cent of 'Heavy Internet Users ' were found in between 18 to 34 years old compared to 28 per cent of the 'Total Samples', for 'An Internet Usage Index' of 1.43 (40 per cent/28 per cent). **The Demographic & Lifestyle Variables comparing 'Heavy Internet Users' to the 'total samples of the Research Study 'are given in Appendices at the end of this thesis (Henry Assel, 2005).**

6.1:3: Selected Lifestyles of Heavy Internet Users:

In all, the researcher has sub-divided selected female Internet into 06 'Life Styles 'considering their Use of Internet as follows:

6.1:3: 1: Web Generalists:

They are frequent email users, information seekers, web purchasers

6.1:3: 2: Downloaders:

They excessively download Software and Music.

6.1:3:3: Self-Improvers:

They mainly search for jobs; collect information on business and education, and read news.

6.3:4: Entertainment Seekers:

They mostly prefer to play Games, and seek to entertain themselves using Internet.

6.1:3:5: Traders:

They mostly make Stock transactions.

6.1:3:6: Socializers:

They mainly prefer to participate in Chat Forums.

The researcher prepared profiling studies of the selected female Internet users considering their 'Demographics' based on selected background variables such as Age; Marital Status; Educational Qualifications, & Income Vis-A -Vis identified & Selected Key Lifestyle Variables.

6.1:4: 4: Selected Lifestyles Variables:

The selected key life style variables were as follows:

6.1:4: 4:1: Self-Perception (21 Items)

6.1:4: 4:2: Factors Associated with Status-Consciousness (09 Items)

6.1:4: 4:3: Opinions on TV Advertising (04 Items)

6.1:4: 4:4: Attitudes toward Shopping (06 Items)

6.1:4: 4:5: Attitudes toward Information Technology (08 Items)

6.1:4: 4:6: Attitudes toward Food Shopping (10 Items)

6.1:4: 4:7: Female Internet Users were also described by several web-specific questions as follows.

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6.1:4: 4:7: 1: Average Hours Worked Per Week

6.1:4: 4:7:2: Type of Information Sought on Internet

6.1:4: 4:7: 3: Attitudes Toward Internet

6.1:4: 4:7: 4: Nature of Internet Usage

6.1:4: 4:7:5: Types of Purchases Made on the Internet in the Past Six Months.

6.2: LIFESTYLES OF HEAVY INTERNET USERS IN BARODA:

In the City of Baroda overall 59.6per cent of female Internet users were found as heavy users.

⚜ Among Heavy Internet Users 39 per cent were below 25years and 35 per cent of them were belonging to age group of 26-35 years. Internet Usage Index showed that in comparison to total sample of female Internet users, heavy users were having more number of unmarried Internet users & they were belonging to nuclear families. Among heavy users 60 per cent were Graduates, and 33.8 per cent were post-Graduates. 61.7 percentages of heavy users belonged to annual income group of more than Rs 3, 00,000.

⚜ In case of daily activities of female Internet users, they have shown preference for watching TV, Listening Radio & Going for Walk. Reading News Paper & Magazines was not found in their priority. Meeting Friends & Relatives were found higher in case of Heavy Internet Users than Total Internet Users' Sample.

⚜ The ownership pattern of selected respondents showed that most of the Heavy Internet Users were having Own House, TV, Refrigerator, Washing Machine, PC, Music System, Mobile & Landline Phones. In comparison of total sample, Heavy Internet Users were found as having higher percentages.

⚜ In case of investment priorities of Heavy Internet Users, Mediclaim topped the list, followed by LIC, Mutual Funds, Shares than Post Office Savings. Investment in LIC & Mediclaim revealed the Post office savings too were found as preferred by very little number of Heavy Internet Users, which showed that they believed in fast growth with less security.

⚜ Majority (72 per cent) of Heavy Internet Users were having debit cards, while 30.3 per cent of them were having Credit Cards, 9 per cent were having none of the Cards. It showed the faith of Heavy Internet Users in Debit Cards & Fear of Safety & Security in Credit Cards.

⚜ Among Heavy Internet Users, 35.8 percentages of them had taken Loan for Home, followed by Car by 21.9 and Two-Wheeler by 14.4 per cent respectively.

⚜ In case of Internet Service Provider (ISP) , 30.3 per cent of Heavy Internet Users were having BSNL as their ISP, Broadband dial up was opted by 24.4 per cent of them and 11.4 per cent were having Tata as their ISP. Rests of them were having other ISP in fewer percent ages.

- 57.7 per cent of female Heavy Internet Users were accessing Internet from Home, followed by Workplace/Office and Cybercafés. In comparison to total female Internet users, accessing Internet from home, Heavy Internet Users reported access of Internet from Home in less number. While percentages of Heavy Internet Users who were accessing Internet from Cybercafés was comparatively high.

- Maximum (31.8 per cent) female Heavy Internet Users reported access of Internet since last 2 to 4 years, followed by 24.4 percentages for more than 4 years; 17.9 percentages, since last 1 to 2 year, and 15.9 percentages since last 6 months to 1 year. Internet Usage Index in all cases were greater than one, except in the option of 2 to 4 years, which showed that these categories were having high percentages in Heavy Internet Users.

- 39.3 percentages of Heavy Internet Users surfed Internet for more than an hour, followed by 29.9 percentages of them used Internet for less than half an hour, and 23.4 percentages for 1 to 2 hour respectively. Though, the number of Heavy Internet Users used Internet for more than 2 hours and for more than half hours were less in number. But, it was higher than the number in female Internet users in total sample.

- Major source for getting the information about Websites were hyperlinks through Search Engines and Friends & Family Members. Comparatively percentages were high in case of Heavy Internet Users than total sample of female Internet users.

- 98 per cent of Heavy Internet Users reported use of Internet for collecting information, followed by 73 percentages for sending & receiving e-mails & 56.2 percentages had availed online services. In all, sending & receiving e-mails were high in case of total sample than Heavy Internet Users; in rests of the cases Internet Usage Index was higher than one proving that percentages of female Heavy Internet Users were higher than the percentages of the total female Internet users.

- Education topped the list followed by Travel and Job in case of collection of information from Internet, and Internet Usage Index for all of the categories is greater than one.

- Among various downloading activities, downloading of 'Education Material' topped the list with 69.7 percentages followed by downloading of 'Attachments' whereas 60.7 per cent of Heavy Internet Users downloaded 'Software' 47.8 per cent downloaded pictures; movies; & Videos amongst the Heavy Internet Users .

- Buying of Travel Product, Online Bill Payment and Net Banking were preferred by 40 to 45 percentages of Heavy Internet Users, followed by Online Stock Trading & 36.3 per cent of Heavy Internet Users.

- In case of buying of online products, results were not encouraging as only 5 to 10 per cent of Heavy Internet Users were found involved in Buying of Computer Hardware, Software, Magazines, News Paper, Books, Flowers & Jewellery.

- Regarding experience of Online Advertisement Heavy Internet Users had clicked a sponsored search ad & bought in a special promotion deal few times, and were having Internet Usage Index higher than one.

- In case of Problems faced in use of Internet as being faced sometimes by Heavy Internet Users & their Internet Usage Index was higher than one which implied that they normally faced problems more times compared to Total Female Internet Users.

- Attitude towards Internet was also found positively related with heavy Internet uses and in case of heavy users it was higher and low in case of total sample.

- Overall opinion towards Information technology was also found positively associated with heavy use of Internet and Internet Usage Index was found higher than one.

- For Heavy Internet Users statements under 'Self-Perception' factor showed comparatively low degree of Agreement and Internet Usage Index less than one.

- In case of 'Status-Consciousness' of Heavy Internet Users, it was found high in comparison of Total Sample and Internet Usage Index was found higher than one. It meant that Heavy Internet Users were more 'Status Conscious' than Light Internet Users.

- Heavy Internet Users were found as interested in TV advertising.

- Heavy Internet Users were found having casual approach towards Shopping. They were ready to switch over brand and buy anything from anywhere, which they were not sure of liking even.

- Heavy Internet Users were found as 'Health-Conscious' but otherwise they were having casual approach towards Food Shopping.

- In the City of Baroda, majority were found as Self-Improvers' were found in. Besides, some of them were found as 'Web Generalists & Socialites', who used Internet for collecting Information and sending & receiving e-mails and also for Internet Telephony.

6.2.1: Strategic Implications for the City of Baroda:

On the bases of data analysis and its' findings, researcher has made an attempt to put forward important implications of the research study as follows.

Online marketers need to go beyond preparation of 'Profiles of Internet Users' for targeting because of the high penetration rate of use of Internet. **As a result, the development of demographics and lifestyle profiles by level and type of Internet usage assumes crucial importance. This research study is useful in providing a systematic description of Heavy Internet Users. It has divided the sample from selected Cities of Gujarat in to six key Internet usage groups and profiled each.**

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Online marketers need to have a more specific basis for targeting groups by type of Internet activity, specifically Self Improvers, Web Generalists and Socializers. Self-Improvers create opportunities for job consultants to flash their Advertisements on Websites, Web-Generalist is involved in all kind of activities on Internet and that is why give opportunities to the marketers for Easy Access Everywhere. During chat or e-Mailing Ads can be flashed to attract socializers.

Demographics too can provide a basis for selecting media to target Heavy Internet Users, and the six usage groups.

Lifestyle variables enrich the user profiles that are helpful in setting the tone of advertising and marketing efforts targeted to these groups. The time-deprived, multitasking orientation of Heavy Internet Users confirms prior assumptions. The findings also have important implications for the time of adoption regarding the nature of Internet usage.

Female-Internet users in Baroda were found as belong to age group of below 25 years & 26 to 35 years as well as majority of them were unmarried, living in equal families, & having positive attitude towards Internet & Information Technology It meant that marketers can easily access them on Internet, & shall employ efforts to attract them by flashing Ads, because they are having liking towards Advertisements & they are also used to respond to advertisements a.

Female Internet users in Baroda were found as 'Status-Conscious' & but not brand loyal. It implied that attracting these kinds of females is easier & innovative marketers can target them well.

6.3: LIFESTYLES OF HEAVY INTERNET USERS IN AHMEDABAD:

In the City of Ahmedabad 60 per cent of total Internet users were found as Heavy Internet Users.

- In the City of Ahmedabad, from amongst Heavy Internet Users, 46 per cent were below 25 years and 36 per cent of them were belonging to age group of 26-35 years. Internet Usage Index showed that in comparison to total sample of female Internet users, heavy users were having more number of unmarried Internet users & they were belonging to equal families. Among heavy users, 67 per cent were Graduates, and 32 per cent were post-Graduates. 68 percentages of female heavy users belonged to annual income group of more than Rs 3, 00,000.

- In case of daily activities of female Internet users in Ahmedabad, 88.7 per cent of heavy users were having preference for Watching TV, followed by 79 per cent & 73 per cent Reading News Paper & listening Radio respectively. Going for Walk. & reading of Magazine was not in their priority. All of these daily activities were also found in higher proportion in case of Heavy Internet Users.

- The living status of Heavy Internet Users revealed that 80 per cent of them were having own House, TV, Refrigerator, Washing Machine, PC, Music System, Mobile & Landline. In comparison of Total Sample, Heavy Internet Users were having lower percentages of all of these products.

- Among investment priorities of Heavy Internet Users, Shares, Debentures & Mutual Funds were in higher proportion than Total Sample of Female Internet Users. Investment in LIC & Mediclaim was approximately equal.

- Majority (77.3 per cent) of Heavy Internet Users were having Debit Cards, while 22.7 per cent of them were having Credit Cards & 4 per cent were having none of the Cards. This showed faith of Heavy Internet Users in Debit Cards & fear of safety & security in Credit Cards.

- Among Heavy Internet Users, 'Loan' was only preferred for taking Home & Car. Very few had taken Two-Wheeler on loan basis.

- In case of Internet Service Provider BSNL was highly preferred amongst Heavy Internet Users.

- In the City of Ahmedabad, majority (81.3 per cent) of female Heavy Internet Users reported access of Internet from Workplace/Office followed by Home, and cybercafé. In comparison to percentages out of total female Internet users, accessing Internet from Cybercafé & Office/Workplace, heavy Internet user was less in number.

- Most of the Heavy Internet Users were accessing Internet since 2 to 4 years, followed by more than 4 years and Internet Usage Index in both of the cases were greater than one showing that these categories were having high percentages in Heavy Internet Users in comparison to total sample of female Internet users.

- 48 percentages of Heavy Internet Users used Internet for more than an hour, followed by less than half an hour, and for 1 to 2 hour. Internet Usage Index for more than 2 hours and for more than half an hour were having value more than one.

- Major source for getting the information about Websites were hyperlinks through Search Engines and Friends & Family Members. Comparatively percentages were high in case of Heavy Internet Users than total sample of female Internet users.

- 98.7 per cent of Heavy Internet Users used Internet for collecting information, followed by 76 percentages for sending & receiving e-mails, & 63 percentages availed online services. Sending & receiving e-mails were high in case of total sample than Heavy Internet Users; in rests of the cases Internet Usage Index was higher than one proving that percentages of female Heavy Internet Users were higher than the percentages in total female Internet users. Internet Usage Index in case of buying online products was 4.73 which showed that though buying of product is comparatively low but it was higher in heavy users.

- Specifically Education had topped the list followed by Travel and Job in collection of information. Internet Usage Index for all of the categories is greater than one.

- In case of various downloading activities, downloading of Attachments was 76.70 percentages followed by downloading of Education Material by 69.3 percentages of Heavy Internet Users; Software by 63.3 per cent; Pictures by 36 percentages; and Movies; & Videos by 22 to 32 per cent of Heavy Internet Users.
- Buying of Travel Product, Online Bill Payment and Net Banking were opted by 43 to 48 percentages of Heavy Internet Users, followed by Online Stock Trading by 37 per cent of Heavy Internet Users. Reading Online Magazine & News Paper was high in Heavy Internet Users.
- In Ahmedabad City too, results of online buying of products were not so encouraging. Jewellery & Software were the only categories bought online.
- Heavy Internet Users had clicked a sponsored search ad & bought in a special promotion deal few times and were having Internet Usage Index higher than one.
- In case of Heavy Internet Users' experience on problems being faced by them while using Internet were found as comparatively less in the City of Ahmedabad. Problem of expiry of websites & web pages was encountered by many Heavy Internet Users.
- Attitude towards Internet was also found positively related with heavy Internet uses and in case of heavy users it was high and low in case of total sample.
- Overall opinion towards Information technology was also found positively associated with heavy use of Internet and Internet Usage Index was found higher than one in Ahmedabad.
- Heavy Internet Users under self-perception factor were found goal oriented; self centered; excellent physical condition and enjoying their family life. Internet Usage Index was found less than one in majority of cases.
- In case of 'Status-Consciousness' of Heavy Internet Users, Internet Usage Index was found higher than one. It showed that Heavy Internet Users were more 'Status-Conscious' than light Internet users.
- Heavy Internet Users were found interested in TV advertising.
- Heavy Internet Users were ready to pay little more for higher quality of food, & they were found brand loyal also. Comparatively Heavy Internet Users were found more indecisive.
- In case of opinion towards food shopping, Heavy Internet Users were found more indecisive in the City of Ahmedabad.

Ahmedabad was having maximum Entertainment Seekers, & Socializers as well as Web Generalists were also in good number. Comparatively few number of female Internet users of Ahmedabad had gone for online buying; as well as search & collection of information.

6.3: 1: Strategic Implications for the City of Ahmedabad:

Results of the study revealed that in Ahmedabad female Internet user seeks fun on Internet by downloading music & movies as well as plays & downloads games on Internet. They were engaged in Socializing with friends, Colleagues and Family members, and use to chat on Internet frequently. They were making use of Internet for Gathering Information, Sending & Receiving e-mails, which are general features of Internet.

Marketers need to identify the anxiety and desires of the consumers to be able to target their minds, hearts, and spirits. In the globalization paradox, the generic anxiety and desire of the consumers is to make their society-and the world at large-a better, perhaps even an ideal place to live. Therefore, companies that intend to be icons should share the same dream with consumers and make a difference.

Female Internet users in Ahmedabad were quality conscious, brand loyal & health conscious, which provide an opportunity to the marketers to convince the females by user friendly designed websites, having detailed information about features of the products and easy payment terms.

To catch the female Internet users of Ahmedabad marketers can flash their advertisements on entertainments sites as well as on social websites.

6.4: LIFESTYLES OF HEAVY INTERNET USERS IN SURAT:

Among 250 respondents 62.8 per cent were heavy users in the City of Surat.

⚜ In the City of Surat 40 percentages of Heavy Internet Users were above the age of 36 years followed by 37 percentages belonging to age group of 26-35 years and 22 per cent of them were below 25years. Internet Usage Index showed that in comparison to total sample of female Internet users, heavy users were having more number of unmarried Internet users & they were belonging to nuclear families.

⚜ Among Heavy Internet Users 52 percentages were post-Graduate, followed by 42 per cent Graduates.

⚜ Most of the Heavy Internet Users belonged to annual income group of 1, 80, 000 to Rs 3, and 00,000.

⚜ In case of all daily activities of female Internet users, Internet Usage Index was found higher than one.

⚜ Data collected in a view to have an idea that what type of assets & things Heavy Internet Users has, revealed that most of the female Heavy Internet Users were having own House, TV, Refrigerator, Washing Machine, PC, Music System, Mobile & Landline. In comparison of total sample, Heavy Internet Users were having lesser percentages in majority of things.

⚜ Among Heavy Internet Users there were 19 per cent who were member of one or other online community.

- Among investment priorities of Heavy Internet Users, LIC topped the list, followed by Mediclaim, Shares & Mutual Funds between 40 to 45 per cent. Post Office Savings were comparatively high in Heavy Internet Users.

- 59 per cent of Heavy Internet Users were having Debit Cards, while 30.6 per cent of them were having Credit Cards, 42 per cent were having none of the Cards. This showed the faith of Heavy Internet Users in Debit Cards & fear of safety & security in Credit Cards.

- Among Heavy Internet Users 60.5 percentages of them had taken loan for Home, followed by car by 34.5, and Two-Wheeler by 14per cent respectively. Some of the Heavy Internet Users had also taken loan for AC & Washing Machine.

- In City of Surat, BSNL & Cable were having 21 per cent & 18 per cent of Heavy Internet Users clientele. Not a single ISP had prevailed. Rests of them were having other ISP in fewer percentages.

- 54.20 per cent of female Heavy Internet Users were accessing Internet from Workplace/Office followed by Home, and Cybercafé. In comparison to total female Internet users, accessing Internet from Cyber Café & Office, Heavy Internet Users reported access of Internet from the same place, but in lesser number.

- 37 per cent female Heavy Internet Users reported access of Internet since last 2 to 4 years & more than 4 years. Internet Usage Index was more than one in 2 to 4 years, and more than 4 years.

- 42 percentages of Heavy Internet Users used Internet for more than half an hour, followed by less than half an hour, and 23.4 percentages for 1 to 2 hour.

- Major source for getting the information about Websites were hyperlinks through Search Engines, but Internet Usage Index was found more than one.

- 97 per cent of Heavy Internet Users used Internet for collecting information. Sending & receiving e-mails was comparatively low in case of Heavy Internet Users. Other categories were having more than one Internet user index.

- News had topped the list followed by Education, Companies and Job. Internet Usage Index for all of the categories was greater than one.

- Among various downloading activities, downloading of 'Education Material & Downloading Attachments' topped the list with 68 percentages followed by Software 56 per cent. All other Categories of Downloading were having Internet Usage Index more than one.

- Buying of Travel Product & Online Bill Payment were opted by 45 percentages of Heavy Internet Users, Stock Trading, Reading News Paper, Magazines were used by 28 to 35 per cent of h Heavy Internet Users.

+ In case of buying of online products, results were not disappointing as only 5 to 10 per cent of Heavy Internet Users were found as involved in buying of computer Hardware, Software, Magazines, News Paper, Books, Flowers & Jewellery.

+ Regarding experience of online advertisement, Heavy Internet Users had clicked a sponsored search ad & bought in a special promotion deal few times and were having Internet Usage Index higher than one.

+ In case of problems faced by, Heavy Internet Users, during use of Internet were faced sometimes or never.

+ Attitude towards Internet was found as positive in case of Heavy Internet as total sample.

+ Overall opinion towards Information technology too was also found as positively associated with heavy use of Internet and Internet Usage Index was found higher than one.

+ For heavy Internet user's statements under self-perception factor, showed confidence and innovativeness among them, Internet Usage Index was found less than one. Heavy Internet Users were found indecisive in majority of cases.

+ In case of 'Status-Consciousness' of Heavy Internet Users of the City of Surat were willing to go on Expensive Vacations, Buy Expensive Clothing & Shopping at prestigious stores. Internet Usage Index was found higher than one. It showed that Heavy Internet Users were more 'Status-Conscious' than Light Internet Users.

+ Heavy Internet Users were found interested in TV advertising.

+ Heavy Internet Users were not ready to buy from one large super store; they were not ready to shop just to save money. They were ready to switch brand.

+ Heavy Internet Users were not found health conscious.

6.4:1: Strategic Implications for the City of Surat:

+ With a large number of **Web Generalists, Traders** were found in Surat, who has searched for Economy, Real Estate & Stock Exchange as well. Demographic characteristics can provide a basis for selecting media to target Heavy Internet Users and the six usage groups. Lifestyle variables enrich the user profiles and are helpful in setting the tone of advertising and marketing efforts targeted to these groups. The City of Surat was having maximum Heavy Internet Users out of selected Cities in the state of Gujarat.

+ In case of Surat effect of demographic variables were found as less significant which implies that marketers need not to take too much care of demographic variables? Female Internet users were not found as very status conscious, but they liked going for expensive vacations. It gives an opportunity to Tours & Travel Operators for offering such tour in competitive price & flashing Advertisements on Websites of their choice.

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6.5: LIFESTYLES OF HEAVY INTERNET USERS IN RAJKOT

In the City of Rajkot overall 49.5per cent of female Internet users were heavy users.

- Among Heavy Internet Users 32.7 per cent were below 25years, 44.5 per cent of them were belonging to age group of 26-35 year and 22.7 per cent were above 36 years of age. Internet Usage Index showed that in comparison to total sample of female Internet users, heavy users were having more number of unmarried Internet users & they were belonging to nuclear families. Among heavy users 60 per cent were Graduate and 40 per cent were post-Graduate. 72.7 per cent of heavy users belonged to annual income group of more than Rs 3, 00,000.

- When we talk about daily activities of female Internet users, in Rajkot 90per cent female Heavy Internet Users were watching TV daily, 80 per cent were reading news papers & 76 per cent of them listening radio. Meeting friends & physical exercise were found between 55 to 60 per cent, rests of the activities were preferred by less than 50per cent of female Internet users. Heavy Internet Users were found more activities oriented than total internet users' sample, because Internet Usage Index of daily activities are more than one.

- Data collected in a view to have an idea that what type of assets & things heavy user has, revealed that Most of the female Heavy Internet Users were having own House, TV, Refrigerator, Washing Machine, PC, Music System, Mobile & Landline. Microwave, AC & Oven were less owned by Female Internet users in Rajkot. In comparison of total sample, Heavy Internet Users were having higher per cent of all this, showing Internet Usage Index higher than one.

- A different trend, from other Cities, was found in Rajkot regarding Investment. More or less preferences for investment were found similar in case of heavy & light users. In comparison to total sample, heavy users of Internet were having lesser preference for these options but they might be having some other investment preferences, as data revealed.

- Majority (75.5 per cent) of Heavy Internet Users in Rajkot were having Debit Cards, while 20.90 per cent of them were having Credit Cards, 2.7 per cent were having none of the Cards. This showed the faith of Heavy Internet Users in Debit Cards & fear of safety & security in Credit Cards.

- Among Heavy Internet Users, 35.8 per cent of them had taken loan for Home, followed by Car & Two-Wheeler.

- BSNL topped the list in the City of Rajkot as an Internet Service Provider, & very few had opted for other ISPs.

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- 64.5 per cent of female Heavy Internet Users reported access of Internet from Home, followed by Workplace/Office and Cybercafé. Heavy users were not found accessing Internet from College.

- In comparison to total sample, more Heavy Internet Users were found as having access of Internet from Cybercafé Office & Business Places.

- In the City of Rajkot, 41.8 per cent female Heavy Internet Users reported use of Internet since 2 to 4 years, followed by 34.5 per cent for more than 4 years and these per cent were high in comparison of total sample having Internet Usage Index of more than one. Rests of the categories were found as very low, having Internet Usage Index of less than one.

- 46.4 per cent of Heavy Internet Users used Internet for more than an hour, followed by 31.8 per cent of them for less than half an hour, and 19 per cent for 1 to 2 hour. Though, the number of Heavy Internet Users who used Internet for more than 2 hours and for more than half an hour was less in number but it was higher than the number in total sample. Internet Usage Index for Internet users who used Internet for more than half an hour & more than 2 hour was found more than one in the City of Rajkot.

- Major source for getting the information about websites were hyperlinks through search engines and friends & family members. Internet Usage Index was found more than one in all of the options.

- 98 per cent of Heavy Internet Users used Internet for collecting information, followed by 73 per cent for sending & receiving e-mails & 56.2 per cent availed online services. In case of all generic use of Internet Usage Index was higher than one.

- Education topped the list of purposes for which Internet is used, followed by Travel and Job. Internet Usage Index for all of the categories is greater than one.

- Among various downloading activities, downloading of Education Material and Downloading of Attachments were on the top. Software, Pictures & Music was the other downloading preferences. All of the downloading activities were having Internet Usage Index of more than one.

- Online Buying of Travel Product, Online Bill Payment and Net Banking were opted by 40 to 45 per cent of Heavy Internet Users, followed by Online Stock Trading by 36.3 per cent of Heavy Internet Users. Internet Usage Index was found high in case of availing of Online Services.

- Overall online buying was less but online buying of Computer Software, Games, Music CDs Magazines, Flowers & Jewellery were found as more in case of Heavy Internet Users.

- Regarding experience of online advertisement, Heavy Internet Users had clicked a sponsored search ad & bought in a special promotion deal few times and were having Internet Usage Index higher than one.

- In case of the problems related to use of Internet as faced sometimes by Heavy Internet Users and their Internet Usage Index was less than one. It meant that Heavy Internet Users normally faced fewer problems than total female Internet users. Problems related to Website Updating & Speed was faced by Heavy Internet Users.

- Attitude towards Internet was found positively related with Heavy Internet Users and Internet Usage Index was found of more than one.

- Overall opinion towards Information technology was also found as positively associated with heavy use of Internet and Internet Usage Index was found of more than one.

- For Heavy Internet Users, some of the statements under self-perception factor, like 'I try to improve myself'; 'I am happy with who I am'& 'I have confidence in Indian economy' showed comparatively low degree of Agreement and Internet Usage Index was found of less than one. Rest, 'Self-perception' was found high in comparison to Light Internet Users.

- In case of 'Status-Consciousness' of Heavy Internet Users s, it was found as low in comparison of total sample and Internet Usage Index was found of less than one. It implied that Heavy Internet Users were not that 'Status Conscious' like light Internet users.

- In the City of Rajkot, Heavy Internet Users were not very fond of TV Advertising as they were not having trust in news on TV and fast forward TV Advertising during watching recorded shows.

- Heavy Internet Users in Rajkot were found particular towards shopping, once they like any brand they stick to that, & were ready to do shopping at one super market, and were not ready to switch brand or place just for bargains & offers.

- Heavy Internet Users in Rajkot were found 'Health Conscious'.

6.5: 1: Strategic Implications for the City of Rajkot:

- Marketers have a more specific basis for targeting groups by type of Internet activity, specifically Entertainment seekers and Web generalists found in Rajkot.

- In the case of Rajkot City, most of the trends were similar to Ahmedabad & Vadodara, which provides similar implications for the City of Rajkot.

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6.6: LIFESTYLES OF HEAVY INTERNET USERS IN OTHER CITIES:

- Other selected Cities in the State of Gujarat, were having majority of respondents of below 25 years, unmarried & living in joint families.

- Heavy Internet Users were either Graduates or post-Graduates.

- Heavy Internet Users were reading News Paper; Magazines; Watching TV; Meeting with Friends, Relative & Colleagues and doing Physical Exercise also as their Daily Activities.

- In comparison to total sample, Heavy Internet Users owned Home, PC, Laptop & Microwave in more number.

- In other selected Cities of Gujarat, majority of female Heavy Internet Users were driving Two-Wheeler.

- Respondents were found investing in LIC and Mutual Funds.

- Female Heavy Internet Users were belonging to Income Group of Rs.3, 00, 0000 Per Annum & Above.

- Heavy Internet Users were having Debit cards in majority.

- They had taken loan for the purchase of home & Air Conditioner.

- The BSNL emerged as the most preferred Internet Service Provider amongst Female Heavy Internet Users in other Cities.

- Female Heavy Internet Users in other Cities were accessing Internet from Home & Work Place.

- Majority of them were using Internet since last 2 to 4 years, and they used Internet for at least half an hour to 2 hours.

- Heavy Internet Users were highly involved in collection of information on Business, Companies & Education and collection of information was found as higher than total sample. They were involved in Chatting, Sending & Receiving E-Mail and Buying Online Services such as Buying Travel Products, Online Bill Payments & Net Banking.

- Source of information about Websites was found as hyperlinks on other Websites and reference of Colleagues & Friends. Respondents were clicking on sponsored links & few had participated in promotional deals also.

- Female Heavy Internet Users in case of other Cities had sometimes faced Problems during the use of Internet and were having positive attitudes towards Internet and Information Technology.

- Out of the responses received from other Cities, maximum indecisiveness was high. Majority of opinions gathered more than 60 per cent of Agreement.

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✦ In case of responses towards 'Social Opinion', majority of female Heavy Internet Users (71 per cent) agreed that they could make a difference in protecting environment followed by respondents who were willing to spend more money on environment friendly products. Respondents were having confidence in Indian Economy & they preferred products 'Made in India'. They believed that media provided fair report but they also believed Movies and TV have been presenting violence as an acceptable part of society.

✦ Majority of female Internet users from other Cities disagreed on Buying Expensive Cloths, Jewellary & Going on for Expensive Vacations. Apart from that, they liked outing and having dinner in good ambiance. They were not very 'Status-conscious', they liked outing, wanted to look tidy & attractive but not at the cost of heavy expenses.

✦ They believed that still it has not become so difficult to stay in touch with Friends & Family Members, & they were having positive attitude towards protecting environment. Female Internet users were having lifestyles revolving around their kids.

✦ In the other Cities respondents liked to watch TV Advertisements, and they usually fast forward the advertisements while watching recorded shows; female Internet users in other Cities agreed that rarely change channel when a commercial starts.

✦ In other Cities, overall trend was found as similar to Ahmedabad.

6.7: OVERALL LIFESTYLES OF FEMALE INTERNET USERS IN THE STATE OF GUJARAT:

✦ The pattern that emerged from the total result indicated that out of the total population of 1,118, the maximum respondents (42 per cent) belonged to the age group of 36 & above which is followed by 33.6 per cent respondents belonging to the age-group of 26-35 years, and the younger population, below the age of 25 years were comparatively less in number (24.4 per cent).

✦ Overall trend was similar to Baroda, Ahmedabad, & Others, where the ratio of married: unmarried was 3:2.The above table revealed that majority of respondents (60 per cent) were married and rest of them were unmarried (40 per cent).

✦ It can be discerned from the above data, that all of the selected Cities in Gujarat were having more or less similar pattern and overall, the majority of the respondents (69.8 per cent) belong to an equal family in comparison to, of joint families (30.2 per cent).

✦ The total figures can lead to some broad deductions that 41.5 per cent of the total population was Graduates and 40.9 per cent were Post Graduates. 9.92 per cent of the respondents had completed their Doctorates while only 7.5 per cent have completed professional courses.

⊰ Overall data showed similar pattern of Income distribution among selected female Internet users, having maximum of 62.1 per cent in the income bracket of more than Rs three laths; followed by 171 (15.2 per cent) respondents in to the category of up to Rs.90, 000; 144 (12.8 per cent) respondents in to the category of Rs 1, 80,001- 3, 00,000 and only 108 (9.6 per cent) respondents in to the income bracket of Rs1, 35,001 - 1, 80,000.

⊰ Overall trend also showed the alike priorities in daily activities amongst selected female Internet users with a little difference in overall per cent ages.

⊰ The above data revealed that the majority of female Heavy Internet Users were having Fridge; House; Personal Computer; Car; Colour T.V; Washing Machine & rest of the things were owned by less than 50 per cent of respondents.

⊰ The entire data regarding ownership of vehicles reveal that out of the total respondent population 67 per cent own two wheeler; 13.3per cent are the owners of four wheelers; 19.2 per cent possess both and 0.4 per cent possessed neither.

⊰ The pattern that emerged from the above data analysis revealed that the majority of the selected female Internet users (64 per cent) were interested in Mediclaim followed by LIC; Mutual Funds; shares; Post Office; Banks and Debentures.

⊰ The majority of the selected female Internet users used Debit Card (62.9 per cent), and 19.6 per cent used both the Cards and 14.7 per cent used neither Debit Card nor credit Card.

⊰ The table above reflected certain patterns in the credit inclinations amongst the selected female Internet users. Majority of them (50.8 per cent) had taken loan for Housing. There were many who had also taken loan to purchase a Car (27.6); Two Wheelers (4.2 per cent); Refrigerators (2.2 per cent); Computer (2.5 per cent), and Air Conditioner (3 per cent) respectively. None of them had reported taking of loan for the purchase of washing machines.

⊰ The data analysis gave us a clear indication regarding the Internet Service Providers used and known to the sample population of female Internet users in the various Cities of Gujarat. An overall picture also followed the set trend of highest per cent were having BSNL as ISP (64.6 per cent) followed by Tata (17.4 per cent), and Reliance (8.7 per cent). 6.5 per cent of respondents were having Cable connection while only 3.4per cent were having other Internet providers.

⊰ The above table showed the pattern that emerged regarding the place used by female Internet users to access Internet. The majority of the respondents reported access Internet from their Home (59 per cent); Workplace (40.42 per cent); Office (24.23 per cent); Cyber café (14.9 per cent); Business Place (6.79 per cent) go to the to use Internet; and Other Places (6.08 per cent).

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 The maximum respondents reported use of Internet for the last two to four years. Overall, 29.5 per cent of the sample population reported use of Internet for more than last two to four years; 25.4 per cent for more than four years; 14.3 per cent for one to two years; 19.9 per cent for more than six months and less than two years, and 10.7 per cent had been using Internet for less than six months.

 The frequency of the use of Internet amongst the selected female Internet users in which maximum of them used Internet daily (31.9 per cent) followed by 26.9 per cent used it every alternate day; every fortnight; twice a week and once a week. It meant that out of selected female Internet users there were approximately fifty to sixty per cent of Heavy Internet Users who were using Internet daily & alternate day, and rest were Light Internet users who were using Internet at least once a week, twice a week and every fortnight.

 The overall pattern that emerged from data analysis was in accordance of patterns of the Cities of Baroda & Ahmedabad, which showed that maximum female respondents used Internet for less than half an hour (37.2 per cent); followed by 31.5 per cent and 29.5 per cent used Internet for more than half an hour per day & for one to two hours respectively. Only 1.6 per cent of them reported use of Internet for more than two hours per day.

 Overall, female Internet users were found as 'Health-Conscious' but they were not having rigid boundaries in buying of 'Food Products'.

 The most popular sources of getting information about Websites was Hyper Links through Search Engines followed by Colleagues, Friends and Family Members Ad banners on the Home Page of the Websites; Hyper Links on the Home Page of the Websites; Hyper Links through Search Engines; Advertisements on the Television; Advertisement in the Newspaper; Online Books; Online Magazines and Blogs. Only 1.6 per cent reported receipt of information regarding the websites from the other sources.

 The pattern that emerged from the data collected from various Cities regarding the use of the Internet for responding to an online advertisement or promotional offer amongst the selected female Internet users showed that majority of respondents had not responded to an online advertisement or promotional offer, while few had clicked a sponsored advertisement and downloaded an attachment regarding the same. Rests of the options were tried rarely, by the respondents.

 The Total data collected from selected Cities of Gujarat showed that the uses of the Internet for the sample population of the female Internet users. 86.2 per cent of them had used Internet to collect information and 61.7 per cent to receive and send e-mails; 48.4 per cent used Internet to avail online services; 34 per cent used Internet for chatting and 33.5 per cent for making international calls; whereas 12.5 per cent used Internet for online purchase of shop products.

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- Overall pattern of downloading activities provided that downloading of Education Material was followed by Software, Music, Pictures, Movies, and Video Downloads. Games, Wallpapers& Screensavers contributed only 6 to 7 per cent to the total download by female Internet users.

- Overall picture was different from individual pictures of different Cities, apart from 46.4 per cent online bought Travel Tickets. Net Banking was also found as useful by them. Newspaper Reading, Online Stock Trading, and Accessing of News were between 18 to 20 percentages & none of them had availed Insurance Services Online using Internet.

- Above mentioned categories were the only categories which were considered for online buying. For rest of the things respondents don't prefer online buying, may be because of concern for safety & security, which lead to lack of online buying.

- Overall operational problems & 'problem of expiry of web pages' were sometimes faced by selected female Internet users. Ad banners had always caused disturbances to them. Problem of hacking was never faced by more than 90 per cent of respondents.

- The overall data in the various Cities showed the trend of disagreement towards the disadvantages of Internet and Agreement towards the benefits of Internet. In majority of cases, 10 to 40 per cent of respondents were found as indecisive. Above 60 per cent of indecisiveness was found in case of 'Internet helps me to decide products/brands that I want to buy' & 'I prefer to collect and compare information available on Internet regarding products/services, before making actual purchase'.

- Majority of respondents agreed to the benefits of Information Technology.

- In the overall picture of selected Cities of Gujarat, none of the respondents wanted to improve themselves. Maximum Disagreement was found in case of 'I am self centered person' (40 per cent) followed by 'Many times I try to do more than one thing at the same time'; 'I try to avoid surprises in life' & 'if I do not write something down, I forget that easily'. Rests of the criteria received 30 per cent of indecisiveness. There were majority of criteria which had obtained 75 per cent of agreement of the selected respondents. The selected Criteria about Control of life; satisfaction with life; consideration of themselves as an innovator, enjoyment in taking risk and being a goal oriented person were opted agreed by more than 55 per cent of respondents. Rests of the selected criteria also gathered considerable agreement amongst the selected the female Internet users.

- The Female Internet users in the State of Gujarat shown their disagreement in their opinion in case of buying of an expensive clothing, Jewellary, vacation and buying of only those things which they can afford. On an average 20 to 30 per cent of indecisiveness was found in majority of opinions. Majority of them liked to be tidy & attractive and were found as fond of having dinner in good ambiance.
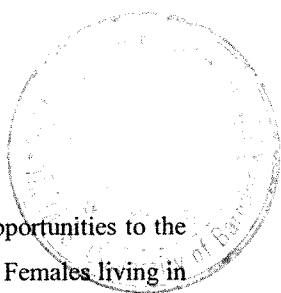
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◈ The female Internet users liked to watch TV Advertisements. They rarely changed channel when a commercial advertisements started on TV. Majority of them did not trust the news that they watch on TV.

◈ The female Internet users disagreed for trying of those products for which their liking was not clear. Simultaneously, neither they were ready to switch brands because of special offers nor they were ready to go out of way to shop for saving money. In case of indecisiveness, 34.2 per cent could not state that 'Supermarket private label offer same quality as known brands', & on an average 20 to 30 per cent of them were found as indecisive in all the selected criteria. 72.9 per cent of respondents agreed that it was 'worth paying a little more for higher quality products', rest of the statement carried 40 to 50 per cent of agreements on the selected criteria meant for shopping.

◈ The majority of female Internet users wanted to buy only those food products which are healthy, & they looked for nutritionally fortified food products. 56.6 per cent of them were found to be brand loyal who agreed that once they found a brand they liked, they stuck with it. 53 per cent of respondents agreed that they often used the nutritional labels on food to help them select it & they want to buy what their kids like.

6.8: OVERALL IMPLICATIONS OF THE RESEARCH STUDY:

Internet is a worldwide technological phenomenon aimed at sharing & use of information amongst businesses, stakeholders & society. It would be true to state that IT infrastructure plays crucial role in use of Internet & resultant experience of Internet users. But, the concepts of geographic location, time, speed, distance & gender are losing its' relevance over a period of time. Hence, the researcher has put forward overall implications that have emerged in form of results & findings of the research study to avoid repetition. Although, the significant differences & key findings along with its' implications has been provided in the earlier part of the research study.

Major overall implications of this research study are as follows:

◈ Majority of Heavy Internet Users were found as having age above 36 years that could offer an opportunity to the marketers, because at this age, they earn and enjoy autonomy and economic independence for spending their earnings. Exposing online advertisements to this segment could directly influence their buying decision process and availing of services.

◈ Majority of Internet users were found as married, which supports the previous result of age, because in India at the age of 28 to 30 majority of female population usually gets married. It would be fitting to state that majority of the married female Internet user always get preoccupied with family priorities in her mind, & advertisements related to education of child, learning tools & toys; kitchen accessories; household things and furnishings should be flashed on the home page of websites.

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- Majority of respondents are living in equal families that could provide the opportunities to the marketers for exploiting their economic and individual potential as consumer. Females living in equal families where housewives not only participate in buying decision process, but also get involved in buying of high involvement products. Targeting these kind of families would be very crucial in creating & offering product & services to them.

- Females living in equal families have another great combination to provide unexploited market, if they are working too, because they do not get time and therefore they might prefer ready to consume products such as viz., ginger-garlic paste, bhuna masala & ready to serve preparations that are in great demand. Advertisements for such products with home delivery options shall be of great help to consumers and opportunity to the marketers.

- Marketers of four wheelers need to exploit their economic potential by giving online advertisements of four wheelers with attractive schemes and easy loan processing.

- Banks & other financial institutions should flash online advertisements of various secured schemes of investments on popular websites.

- Research study revealed that majority of female Internet user were Graduate, post-Graduate & professionals and they were using Internet for searching; collecting and downloading the education material, this suggests UGC & other Governmental authorities to prepare & upload e-material on website for all academicians.

- The female Internet users' uses Internet for online buying of travel products & booking for Taxi & Hotels by Credit Cards, but as female Internet users are security conscious, use of Debit Cards needs to be encouraged by banks for payment.

- The BSNL should offer better service at competitive prices with better infrastructure to female Internet users.

- Online buying is still found in its' infant stage & shall require marketing strategies to attract the female Internet users which can be only done through extra emphasis on security & privacy with fast delivery of products of good quality supported with efficient after sales services.

- Majority of female Internet users were accessing Internet from home, which creates again an opportunity to the marketer, because at home female feels a little bit relaxed and she can pay attention to the advertisements & other promotional offers by participating in online contests.

- There was significant variation found in experience of problems faced by female Internet users, during their use of Internet due to their age & education, which indicates that with age, experience increases and education enhances the knowledge & makes respondents more techno savvy, through which their capability to face the problems also varies.

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- Two statements of problem that Computer gets hang up frequently & problem of virus were found associated with annual income of respondent .Normally Internet users use to download anti-virus from Internet which is not as effective as the licensed version of anti-virus ,which is paid and this prevents computer from virus and frequent hang ups.

- Lifestyle variables were found closely associated with demographic variables such as Age; Income; Education & Marital status, which were held responsible for the variation among the opinion of female Internet users. **These association or relationship can be exploited by the marketers in targeting & making marketing strategies for implementation.**

- The marketers should try to encourage increased use of Internet with an emphasis on "Self-Fulfillment" in their communications. It is anticipated that as the use of the Internet continues to diffuse throughout the population, more attention will be given to securing an understanding not just of the generic Internet user but also to finding ways to target and communicate effectively with more selective segments or audiences.

- The Activities, Interests & Opinions of Internet users carry significant managerial implications for the marketing of services & products on Internet. The results of this study thus shall be helpful in the marketing of services & products.

- The current study indicated some avenues for marketers to approach target market with personal values. Advertising and other forms of marketing communication can incorporate specific personal values that appear to be linked to specific Internet usage or activities.

- An effort was made in this study by the researcher to find out Activities, Interests and Opinions to assess various lifestyles of female Internet users existed amongst female Internet users of the middle income groups present in selected Cities in the state of Gujarat.

- The marketers should ensure that whether there exist any significant differences amongst these groups so as to warrant different marketing and media communication strategies. It is being therefore hoped that the conclusions emerged from the research study were found as useful to Indian marketers and advertisers.

- Many female Internet users were agreed that sometimes they buy those things which they cannot afford, this shows their status consciousness which should be exploited by marketers, by providing flexible payment terms. In many malls jeans of Rs.3000/- & more are now offered on interest free installments. Advertisements can be flashed on the websites.

- The results of social opinion of female Internet users showed that they wanted to contribute for environment & economy, which gives an idea of their adoption & acceptance level towards eco-friendly products.

⚜ The readiness towards trial of new products & risk taking behaviour of selected female Internet users of selected Cities in Gujarat provide a lot of opportunities for innovators.

⚜ Their fun loving nature & liking to go for expensive vacation straight forwardly gives opportunity to travel & tour operators for flashing, advertisements on websites of their choice, for combination of various tours with attractive schemes.

⚜ Health conscious attitude of female Internet users towards food shopping provides an opportunity for marketer for food like FOODLES, recently introduced by HORLIKS, because they want something new, tasty as well as healthy too.

6.9: RECOMMENDATIONS OF THE RESEARCH STUDY:

Through, the results of this research study, it was revealed that the lifestyle variables such as : Self-Perception; Social Opinion; Status-Consciousness; Attitude Towards Information Technology; Attitude Towards TV Advertising; Attitude Towards Shopping & Attitude Towards Food Shopping were having a 'Significant Association' with selected Demographic Variables Such As: 'Age; Income; Education & Marital Status of the Female Internet Users'

It is therefore recommended that marketer should keep in mind the differences in demographic variables of the population or target market vis-à-vis their respective lifestyles for making and implementing the appropriate marketing strategies, which will be having a socio-economic implication on target market.

◈ It is possible that those who possess more advanced technological capabilities would be more likely to use advanced Internet services. Most likely, as individuals move into higher levels of computer sophistication, their level and degree of comfort using Internet technology will increase as well. More emphasis should be given on IT education.

◈ There must be some activities on Internet that should require frequent visits & involvement, through which occasional user will be converted in to regular user & regular user will be converted in to heavy user.

◈ The Female Internet users have faced problems from frequent online advertisements that are why it is recommended to flash Ads in sides or corners of the websites.

◈ For making Internet cheap it is recommended to work on infrastructure, as well as increase in speed should also be emphasized.

◈ There was a problem, of not getting guidelines on websites, encountered by female Internet users in the selected Cities of Gujarat, which makes recommendations for clear & specific guidelines on websites.

- The results of the study indicated that proportion of online buying was very less, which forces to recommend that first of all awareness towards the benefits of online buying should be provided to Internet users, and with wide range of choices, they should be convinced that the quality will be maintained and payment terms should be either flexible or at the time of delivery.
- The buying decision process should be simple and hassle free.
- With fast delivery of products, trust and security should be kept in mind and also misuse of information should be avoided.
- The appropriate government should formulate and monitor a policy, which is aimed at addressing the issue of security and sanctity of data on the Internet to ensure confidentiality of commercial and business information traversing the super highway.
- The private sector should be encouraged to participate fully in the development of computer systems and other IT products.
- The academic programmes in tertiary institutions should emphasize teaching and research in computer education.
- The National Policy on Education should be formulated to give special emphasis to computer studies both at primary and secondary levels.
- There should be cooperation among the ISPs to create a good global environment. International organizations should open up avenues for the creation of new services markets in developing countries; promote the development of open systems and international standards; work resolutely towards opening up to third world markets, and support research and development efforts. They should also develop a policy to promote a common information area, which requires the setting up of an effective system for cooperation between the countries concerned. They should develop policy objectives that are practical and development oriented, or better still, they should be project oriented.

6.10: SUGGESTIONS OF THE RESEARCH STUDY:

The results of this research study have vital implications for Researchers, Practitioners, Web page Designers and Policy Makers for managing and promoting the use of the Internet.

6.10: 1: Suggestions for Policy Makers:

- The policy makers shall search for alternatives to the compulsory use of proxy servers in the state of Gujarat to screen out objectionable websites which can slow down Internet access speed.
- They can also help to make ISDN cheaper for the masses by ensuring that the necessary telecommunication infrastructure is in place.

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- The Web page designers can help to mitigate the problem of slow access by reducing the graphical content of their Web pages or by providing alternative text-based Web pages for faster access.

- The Web page designers should ensure that the Web pages are useful to Internet users, has up-to-date information, is easy to read, has required information, is pleasing to look at, has required resources and is customized for visitors.

- The Web page designers should ensure that promised information and resources, if advertised, are easily accessible at designated locations.

- In cases where such information or resources are not available, hyperlinks to alternative pages should be provided, whenever possible. Nevertheless, some authors claim that the use of psychographics or lifestyle research remains even today one of the least understood but potentially most powerful approaches in market and communication research.

6.10: 2: Suggestions for Website Designers:

- Dynamic personalization of web sites is suggested to the marketers.

- Large enterprises make increasing use of web sites to conduct business and these sites tend to be large, monolithic, complicated, difficult to navigate, and often not easily accessible to a majority of visitors.

- User-centered design recognizes that information presentation must be driven by the needs of users, and principles of user-centered design are generally accepted as essential to the development of effective web pages and other information displays. However, despite an abundance of design guidelines for building usable web sites; usability continues to be a pressing problem. Resolution of this incompatibility between client and site requires personalization and all large enterprises are seeking new technologies that will craft the interaction in response to the needs of the individual to create a truly customized experience. In 1999, Jakob Nielsen estimated that within the following 5 years, 196 Million new websites would be created. However, he also predicted an acute shortage of user interface professionals to build usable sites.

- Although, the development of new software tools and methodologies will undoubtedly help to accelerate and improve the design process, without knowing how the user is predisposed to behave, it will be difficult to customize the interaction in a manner that is both pleasant and productive.

- Without knowing the user's technology profile, and the prevalence of user types in the target population, the designer must configure the site layout, options, and hierarchies using hunches based on past experience. If these guesses are wrong, the user is condemned to a frustrating sequence of trial-and-error interactions and many will give up in disgust.

- The Website designers should be encouraged, in their efforts to propose new innovations such as the possibility of zooming in the image of the product, so the buyer can get an idea of the external qualities of the product.

6.10: 3: Suggestions to Government:

- Still penetration of Internet is to increase ,which is dependent on education ,In every state female literacy is to be enhanced by providing subsidy to the school & colleges ,who give admission to girls, so that they can get admission at very less fees.

- Government should be strict for making computer training necessary for working on computers in the offices to reduce use of paper.

- E-governance is a step towards technology adoption; it should be implemented all over the state &country as well.

6.10:4: Suggestions to Marketers:

A variety of marketing opportunities exist among the different segments. Profiling market segments is of little use unless they vary in their attractiveness to marketing practitioners.

Lifestyle of today's female, keeping in mind their routine activities & interests, encourage them to be online & promote online transactions also. But, findings of the research study showed that there is tiny amount of online buying of products by female Internet users in the selected cities of Gujarat. **e- Marketers should therefore need to better exploit this opportunity keeping in mind following points:**

- Keeping in mind the variety of female Internet users on the basis of Internet activities marketer can assess that where can these female be approached, & where they can flash their advertisements for better response.

- e- Marketers should make easy to understand, colourful & three dimensional advertisements to attract female Internet users.

- e- Marketers should keep in their mind that female Internet users of Gujarat are health conscious, so that while giving ads focus should be on ingredients.

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- e- Marketers should ensure that the security measures have been properly taken care of and this should be conveyed to the female Internet users to convince them about personal privacy associated with online transactions.

- Online marketers should include telephone, fax numbers and email addresses in their websites so that consumers can easily communicate with them. The above measures may also help to lessen consumers' fear of online fraud and poor Internet security.

- Cyber Marketers should invest on providing incentives to encourage trial and to overcome possible barriers, for example in the form of providing virtual experience to the female Internet users or extensive online customers' reviews.

- A big store should offer detailed product information on its website, enlargeable three dimensional photo of the product and items purchased online must be returnable to physical stores, (provided there is a genuine reason for that).

- The virtual marketers should also provide clear information and responses to Frequently Asked Questions (FAQ); including information about the Security of Consumers' transactions, Company return, Payment policies, and after sales services, and guarantees and Statements about product quality.

- Marketer should also provide product warranty and logistics support in order to reduce consumer concern. Services being ranked the highest imply that online marketers should emphasize providing comparison guides for shoppers, third party reviews and evaluation about product attribute, access to knowledgeable sales person, information about product availability and search functions to encourage more online shoppers to shop for online services.

- Online marketers who particularly aim at a female market ought to take social and emotional dimensions into account.

- e- Marketers should provide clear exchange or a refund policy to minimize the perceived risk in purchasing and reassure consumers of the quality of products and responsiveness of after-sales service. Competent sales support staff who can handle customers' enquiries and complaints promptly will add credibility to online business.

- The lesson for e- Marketers is that they should focus on making the experience of online shopping more accommodating and more user friendly. Since the risk of online shopping appeared to be more important than the benefits of online shopping in differentiating online shoppers from offline shoppers.

- The customerisation of Internet web page is substantially positive for females since it increases the sense of consumer freedom and accessibility.

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e- Marketers must convince female Internet users that online shopping is convenient, safe and simple to use. In the selected cities of Gujarat, expensive goods like Home Electronic Appliances; Jewellery; Furniture; Clothing, and Shoes are not ready for Internet selling. The monetary risks involved in buying Consumer durable products. These products also require more than visual inspection. This reflects some of the Electronic retailers should focus on computer related products which allqw trial sampling or those that are high on information content. Examples of these include Computer Software, CDs, Online newspapers, Online Videos; Music; Online financial, and Stock information.

6.11: DIRECTIONS FOR FUTURE RESEARCHERS:

The online audience is a booming market worldwide, and consumers of different countries with similar online habits may have more in common with one another than with other members of their society. Internet is more a global than a local issue.

The results of this study suggest that the Web-usage related lifestyle Scale may be such a segmentation tool that can be used cross-culturally for segmenting the online market. Still this is infant stage of online lifestyle marketing; following are few suggestions for future research:

- The areas which consider studying how Internet communication influences consumer behavior and marketing processes should be explored to further our understanding of the Internet as a new marketing opportunity.

- The Internet is a feasible means for distributing any kind of information to widespread markets. Employing marketing strategies that utilize the Internet as a promotional medium can attract potential visitors through a marketing channel that is in its early stages of development.

- The future research should compare the per person cost of traditional marketing methods to those of Internet promotions to determine the cost effectiveness of including the Internet as a viable marketing tool.

- The research study has focused upon female, similar study can be conducted for male and family itself.

- The Researcher has divided the sample in to six categories of Internet users, an individual research can be conducted for each category.

- One can conduct separate research study for lifestyle of target market for particular product category.

6.12: CONCLUDING REMARKS:

To marketers, the findings of the study implicate that presence on the Internet is, indeed, important, as a growing number of people will look to the Internet for product information instead of using traditional information sources like print catalogues and visits to stores, regardless of whether they like to go to shops or not. Also, perceived availability of the needed information on the Internet affects the perceived cost of using the Internet for information search, and perceived cost affects the use of the Internet. It is, therefore, important for marketers not only to be present on the Internet but also to be present in such a way that consumers experience that they are able to find the information. Based on the findings, there seems to be a need for differentiated communication strategies on the Internet.

Lifestyles emerge from various social influences. They are also derived from the individual's personal value system and personality. Lifestyle analysis involves identifying consumers' activities, interests, and opinions. 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 Demographic factors such as Age, Occupation, Income, Education Level, Geography, and Stage in the Family Life Cycle are also used along with Activities, Interests, and Opinions for identifying market segments.

Consumer lifestyles are changing dynamically under social environmental influences. Lifestyle, cultural trends, and consumer attitudes influence consumer decisions. Marketing research has revealed information demonstrating how lifestyles are changing. Marketers therefore need to study the way consumers live and spend their money as well as how they make purchase decisions. Lifestyle marketing aligns brands with consumer's 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 customer/product lifecycles and apply their "marketing machine" to successfully innovate around lifestyles and repackage existing offerings to fit the needs of new customers.

This research study has shown the picture of female Internet users in the selected cities of Gujarat, in terms of their Age, Education, Income & Marital Status. Internet-related activities like place of accessing Internet, span, & sessional length of use of Internet as well as their downloading activities, online buying of services & products were also sketched. Offline activities, interests & opinions of female Internet users were also analysed in the form of lifestyles of the respondents, which can be used in making lifestyle marketing decisions and in developing strategies to take advantage of it.