

## CHAPTER SEVEN

### **ANALYSIS OF CONSUMER DECISION PROCESS (CONTD.) : COROLLARIES OF THE PURCHASE PROCESS**

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This chapter looks at the different support functions in the behavioral process. When a consumer purchases a product there are underlying motivations for doing the same. These underlying motivations have already been discussed in the preceding chapter. But, for those underlying motivations to have been activated and re-enforced, the consumer would have gone through different stages to ultimately purchase the product and the brand. Such different stages have been analyzed in this chapter. Moreover, since purchases are made within the family, the household behavior and characteristics have also been analyzed here. This too is considered as part of the support function. The first section pertains to the behavioral process evident in these support functions in the two regions of the two states. In the first section of this chapter, the stress, as mentioned in the previous chapter, is on the differences or the similarities among the rural and the urban consumers. The second section pertains to the same but for the social classes. All the tables, as already mentioned, are presented in Annexure B.

#### A. Rural Urban Comparison Between the States

##### 1) What is the Value of a Product

Each of the five product classes has been tested for the perceptions with respect to the product value, that is, the perception on the status value and the functional value of these products. An understanding of the perception of the people on the value a product offers to them, whether or not they actually possess it or not, would enable a better understanding of the objective of a product purchase, and therefore a better way towards addressing the product to non-users. Each of these two perceptions has been tested independently of the other. Each of them is considered as the Dependent Variable(DV), and the state and region as the two Independent Variables(IVs). Table 7.1 presents the results of the Two Way Analysis of Variance tests performed.

**There is an interaction effect on the functional value of the products in the transpiration class. The perception of the status value of these products is solely dependent on the characteristics of the regions. The total variation though, is insufficiently explained by both the IVs. Even though there is a joint effect of the IVs on the perception on the functional value, the characteristics of the states are relatively more important in explaining the differences.**

**There is an interaction effect in the case of the perception of the functional value of the products in the entertainment class. But, the perception of the status value of these products is only dependent on the characteristics of the regions. The total variance in neither of the two perceptions is sufficiently explained by both the IVs. Nevertheless, the characteristics of the states and the regions are equally important in explaining the differing perception on the extent of the functional value of these products.**

**There is an interaction effect in the case of the functional value as well as the status value of the products in the personal effects' class. The variance in the differing response though, is insufficiently explained by both the IVs. Yet, the characteristics of the regions are relatively more important in explaining the variation in both the perceptions.**

**There is an interaction effect in the case of the functional value of the products that belong to the home and kitchen appliances' class. The perception of the status value of these products is solely dependent on the characteristics of the regions. The total variance in neither of the perceptions though, is sufficiently explained by both the IVs. Nevertheless, the characteristics of the regions are relatively more important in explaining the differences in the perception of the functional of these products.**

**The perception of the functional value of products belonging to the white goods' class is solely dependent on the characteristics of the regions. There is an interaction effect in the case of the status value of this class of products. The total variation though, is insufficiently explained by both the IVs for both the perceptions. Yet, the characteristics of the states are relatively more important in explaining the differing perception on the status value of these products.**

**In conclusion it can be said that, products in general, except those in the entertainment class, have a greater functional value for the urban people than the rural. The rural households perceive almost all product except the white goods as possessing greater social status value than the urban. The perception on the social implications of white goods is no different between the two regions.**

**The reason for the differences in the social value of the brown goods might probably be so, due to the lower living standards in the rural areas. The lower purchasing power of the rural than of the urban, in general, leads to the suggestion of a hypothesis that, an orientation towards greater consumption, even though the consumption is of brown goods, implies to those in the rural, an attainment of a "high" status. The similarity in the perception of the rural and the urban on the social value of white goods is obvious, and needs no explanation: the very nature of the products speaks clearly to the rural people too, the sophistication as well as the expensiveness of these products.**

**The greater differences between the rural and the urban households lie in the differences in the perceptions of the two households on the functional value of products. This greater gap in the perception of the functional value of products needs careful examination, since products, when the medium of exchange is scarce, would not be solely purchased for the social value it offers. Therefore, those in the rural regions have to be "educated" on the functional value of the products, and how these products would enable transform their lives.**

## 2) What Sources are Relied for Information

Each of the five product classes has been tested for the extent to which the consumers have relied on five sources while seeking information on products/brands. Each of these sources has been tested independently of other sources. Each is considered as the Dependent Variable(DV), and the state and region as the two Independent Variables(IVs). The sources are tested for the extent to which each has been relied for collecting information on products and brands. Table 7.2 presents the results of the Two Way Analysis of Variance tests performed.

Interaction effects are observed on the extent to which three sources of information are relied while making a purchase of any product from the transportation class. These three sources are: peer group, television, and radio advertisements. The differences in the extent of reliance on the retailer or dealer are evident due to the regional characteristics only. Both types of main effects test significantly on the extent to which print advertisements are relied for information while making a purchase from the transportation class. The differences in the extent of reliance on these five sources are inadequately explained by the two IVs. The variance explained for the reliance on the print advertisements by these two IVs is upto 25.6 percent. The variation explained for all the other sources amount to less than 10 percent for each of them. Although there is a joint effect on the above mentioned three sources, the differences in the extent of reliance on peer group and radio advertisements are better explained by the regional characteristics; while the differences in the extent of reliance on television advertisements are attributable to an equal degree to the regional and state characteristics. The differences in the extent of reliance on print advertisements are better explained by the characteristics of the states, even though both the types of main effects are significant.

Interaction effects are observed on three sources of information, while making a purchase of any product in the entertainment class. These three sources are: retailer or dealer, radio, and print advertisements. Peer group as a source of information in the entertainment class tests significantly on both the kinds of main effects. No Anova was performed to test the reliance on TV advertisements, since the response among all the consumers was uniform. The differences in the extent of reliance on most sources are inadequately explained by the two IVs. The variance explained for the reliance on the print advertisements by these two IVs is upto 53.6 percent. The variation explained for all the other sources amount to less than 10 percent for each of them, excepting for peer group, whose variation is explained upto 12.7 percent. Although there are both types of main effect present in explaining the differences in the extent of reliance on peer group, the variation is better explained by the characteristics of the states. Moreover, inspite of the presence of joint effects on the above mentioned three sources, the differences in the reliance on dealers are better explained by the characteristics of the regions. The differences in the extent of reliance on radio advertisements are attributable to an equal degree to

the regional and state characteristics. Lastly, the differences in the extent of reliance on print advertisements are better explained by the characteristics of the states.

**Interaction effects are observed on four sources of information, while making a purchase of any product in the personal effects' class. These four sources are: dealer, television, radio, and print advertisements. Both the types of main effects are present in explaining the differences in the extent to which the peer group is relied for information by the consumers. The differences in the extent of reliance on none of the five sources are adequately explained by the two IVs. The variance explained for the reliance on the print advertisements, and dealers, by these two IVs, are upto 29.6 and 27.4 percent respectively. The variation explained for peer group, and radio advertisements amount to a little more than 10 percent. Although there is a joint effect on the above mentioned four sources, the differences in the extent of reliance on dealers and print advertisements are better explained by the characteristics of the states. The differences in the extent of reliance on the peer group members, television, and radio advertisements are attributable to an equal degree to the regional and state characteristics.**

**Interaction effects are observed on four sources of information, while making a purchase of any products from the home and kitchen appliance class. These four sources are: peer group, television, radio, and print advertisements. Both the types of main effects test significantly on the extent to which the dealer is relied for information while making a purchase in the home and kitchen appliances' class. The differences in the extent of reliance on these sources are inadequately explained by the two IVs. The total variance explained for the reliance on the print advertisements by these two IVs is upto 30.3 percent. The variation explained for peer group and dealers amount to more than 10 percent. Although there is a joint effect on the above mentioned four sources, the differences in the extent of reliance on dealers, television, and print advertisements are better explained by the characteristics of the states. The difference in the extent of reliance on radio advertisements is attributable more due to the regional characteristics. Although there is a presence of both the types of main effect for explaining the differences on the peer group as a source, the characteristics of the regions are relatively more important in explaining these variations.**

**Interaction effects are observed on all sources of information, while making a purchase of any product in the white good's class. Variation is inadequately explained by the two IVs. The variation in the extent of reliance on dealers, and on print advertisements are explained to 23.3 and 49.2 percent respectively. The other three sources have their variance explained to less than 10 percent. Although the presence of joint effect is evident on all the sources, the differences in the extent of reliance on all sources, excepting on peer group, is better explained by the characteristics of the states. The characteristics of the states and the regions are equally**

important in explaining the differences in the extent of reliance on peer group for information.

**On analysis of the information acquisition behavior of the consumers it can be concluded that, the order of importance of the various sources relied for information, are similar between the rural consumers and the urban. In general it could be stated that, the orders of importance are: dealer, peer group members, print advertisements, radio advertisements, and lastly, TV advertisements. The difference in this order is mainly observed in the information acquisition behavior for purchase of white goods, where TV advertisements are relied to a greater extent than radio advertisements. This is observed for both the consumers. This could be because the rank order in which the white goods are purchased. Both the consumers tend to purchase a Black & White television before purchasing any white good, or alternately, a Color TV before purchase of any other white good.**

**The differences between the rural and the urban even though not evident in the order of importance placed on the various sources for information, is quite evident in the extent to which they rely on three sources, namely, peer group, dealers, and radio advertisements. It could be concluded that the rural consumers rely on these sources for information to a greater extent, while there is an equal reliance on TV, and print advertisements by both the consumers. This reliance though is restricted while purchasing brown goods. Moreover, although they rely on dealers for information, it may be recalled that the rural consumers are not influenced by the dealers in their purchase decision, while the urban consumer seems to be influenced by the dealer in brand purchase to a greater extent. The greater extent of reliance on all these sources could be due to the greater perceived risks among them, and the object of such an active information acquisition behavior could therefore be to evaluate the various options available, such that a "best" purchase could be made within the constraints that they operate in.**

### 3) Is there a Family Decision Making Process

The roles that are played by various members of the family are ascertained. Three roles have been studied, that of the: 1) Initiator, 2) Advisor, and 3) Buyer. Percentages have been worked out separately for each of the products in the product class. **Tables' 7.3, 7.4, and 7.5 give details of the results for all the three roles in each of the product classes.** Discussion though, pertains to the overall trends observed in the different locations for the product classes. It needs to be noted that, discussions are drawn at length, wherever they are based on percentages, since the conclusions are rather obvious.

#### a) Transportation Class

**Among the rural consumers of Gujarat, the children and other members living in the household have been the major initiators of buying any of these products. The Male Household Head(MHH) too has been active, but less so when compared to the above mentioned members of the household. Among the rural consumers of Kerala, the idea of buying any of these products was mainly mooted by the MHH, and less so by the children. Among the urban consumers of this state, the MHH has been the sole initiators. The Female Household Head(FHH) has been active only among the urban consumers of Gujarat, although to a limited or to the least extent. The major initiators among these consumers too, are the MHH, and children.**

**Among the consumers of all locations excepting in the urban households of Gujarat, there have been active participation of several members at the advisory stage of the decision making process. Among the consumers of these three locations, the participation of the FHH is prominent. The role of the MHH at this stage is limited across these locations. Among the urban consumers of Gujarat, this stage in the decision making process is not active to the same extent as observed in the others. Here there are a number of households where advice has not been sought at all. Nevertheless, wherever it is sought, the prominence of the MHH over the FHH is observed.**

**The prominence of the MHH as the buyer of these products is observed across all consumers. In fact, the MHH is the sole buyer among the urban consumers of Kerala. In the rural households of both the states, inspite of the prominence of the MHH as a buyer, children as well as other members of the households have been active. It is only in the urban households of Gujarat that the FHH plays any role, even though this is limited, at this stage.**

#### b) Entertainment Class

**The prominence of the MHH as an idea initiator in this class of products is observed among all the consumers across the four locations. In spite of this, the children and the FHH also are quite active among the different households. Children though, are more active than FHH, among the rural consumers of Gujarat. Among the urban consumers of both the states, the FHH is more active as an initiator than the children of the households. Among the rural consumers of Kerala, both are equally active.**

**The advisory stage is more active in the rural households than in the urban. Among these households several members are active as advisors. Nevertheless, the prominence of the MHH and then of the FHH is evident among the rural consumers of Gujarat. Although, this stage in the decision making stage is not as pronounced in rural households of Kerala as in such households of Gujarat, prominence of several**

members of the household is more evident than of the MHH and FHH. Whichever households of urban Gujarat have gone through this stage, the prominence of the MHH and then of the FHH is observed. On the other hand, in such households of Kerala the prominence of the FHH is observed.

**Purchases of the products are mainly completed by the MHH, across all the four locations.** In fact, in the rural households of Gujarat, the MHH is the only participant. In the rural households of Kerala, children also participate, although it is observed to a limited extent. **It is only among the urban households of the two states, that the participation of the FHH is observed, even though this is in the company of the MHH.**

c) Personal Effects/Use Class

**The idea of buying any of these products of this class is almost uniform among the consumers of the four locations.** The prominence of the MHH is observed for this class of products too. But the FHH has also contributed at this stage, across all the locations. Among the urban consumers of Kerala the participation of the children has been observed, while among the rural consumers of this state in certain households, there have been no single member who has initiated this idea.

**The role of the advisor has not been adopted in a number of households in the different locations, although this is more prominent among the households of Kerala.** Yet, in the rural households in both the states, there have been several members who have participated at this stage. This is more evident among the rural households of Kerala. In such households of Gujarat, the MHH and then the FHH is more active. Such a trend is observed among the urban households of this state too. In the urban households of Kerala, it is the FHH who is more active at this stage.

**Purchaser among the rural consumers of Gujarat is the MHH. In the other locations, although the prominence of the MHH is noted, also observed is the participation of the FHH in the company of the MHH.** Moreover, among the households of Kerala, the participation of the children although to a lesser extent than that of the other two members, is also observed.

d) Home and Kitchen Appliances Class

**Purchase of any of these products has been mainly proposed by the FHH. The MHH is active to a lesser extent. This is observed among all the consumers of the four locations.** The participation of children is also observed, though to a limited extent, among the consumers of all the locations, excepting among the rural households of Kerala.

**In a number of households of the four locations the advisory stage is not very active. This is observed to a greater extent among the urban households of the two states. But in whichever households this stage has been activated, the prominence of the MHH over the FHH is noted. This being true for across all the locations. Moreover, participation of several members of the households is observed, though to a limited extent, among the rural households of Kerala.**

**Purchaser of these products has been mainly carried out by the MHH among all the households. Yet, the participation of the FHH is also observed. This though, is observed to a limited extent among the rural households of Gujarat, and that too only in the company of the MHH. In the households of the other three locations the FHH has been the sole purchaser and also been active in this role while in the company of the MHH.**

#### **e) White Goods**

**The trend on the idea initiator stage is similar across all the locations, in this product class. The idea of buying any of these products has been proposed mainly by the FHH and then by the children, while the role of the MHH has been limited at this stage.**

**The advisory stage is very active in all the locations. Likewise, although several members have participated at this stage, the prominence of the MHH as an advisor is observed in all the locations. The FHH too, plays an active role at this stage of the decision process, although her participation is evident to a lesser extent than the MHH.**

**Excepting in the urban households of Kerala, the MHH is the most prominent member of the household in the purchaser stage. The FHH also participates, though in the company of the MHH. This though is observed to a lesser extent among the households of these three locations. In the urban households of Kerala, the participation of the FHH along with the MHH is more prominent over the MHH as a sole buyer of these products.**

**Moreover, the participation of the children in the urban households, though to a limited extent, is observed.**

#### **4) Product Financing - How is it Done ?**

**Table 7.6 gives details of the means through which the households in each of the locations purchased the products in every product class. Percentages have been worked out for each of the products. The following discussion though restricts itself on the overall trend that is observable for the product classes. Table 7.7 depicts the**

**results of the Annual Discretionary Income(ADI) of the households in every location. Percentages have been worked out for the number of households having particular ADI class. Discussion though pertains to only the broad categories, with respect to their ADI, into which the households of the four locations belong.**

**i) Product Financing**

**a) Transportation Products**

**Savings have been the major means through which these products have been purchased among all the consumers, excepting those from urban Kerala. Among the consumers of Gujarat, installments have been employed to a small extent only, and current income has been employed by some of the households of urban Gujarat to buy the products. The rural consumers of Kerala have been more prone to take installments to buy these products. Income also has been employed, though to a small extent only. Among the urban consumers of Kerala, installments have been taken most often to buy these products, while though savings have been employed, it is to a small extent only.**

**b) Entertainment Class**

**Across all the locations, savings have been employed more often to buy these products. In the rural households savings or installments have been employed while in the urban it has been either savings or current income. Although savings have been employed, installments have also been taken in almost equal proportions in the different rural households of Gujarat. In urban Gujarat, these products if not purchased through savings have been purchased through current income alone. In the rural households of Kerala, installments have been taken more often than employing the current income for the purpose of buying these products. In the urban households of Kerala current income has been employed more often than installments.**

**c) Personal Effects/Use Class**

**The households of the different locations have mainly employed their current income to buy these products. But, it is also observed that the households of all locations excepting those in urban Gujarat have employed their savings too, even though this is observed to a small extent. In the urban households of Gujarat current income is the sole means through which these products were purchased.**

#### d) Home and Kitchen Appliances

All the households of the different locations have employed their current income to buy these products. Savings also have been employed but this though is observed to a small extent only. Savings have been, in relative terms, employed more by the rural households of Kerala, followed by those of the urban in the same state. The rural households of Gujarat employed their savings to a still lesser extent, while those in the urban of this state have employed the same to the least extent.

#### e) White Goods

Savings are the major means through which these products have been purchased, in all the locations except those in the urban regions of Kerala. The rural households of Gujarat have employed only their savings to buy these products. In the urban households of this state installment as well as income has been used. Current income though, is employed by a few households only. In the rural households of Kerala, installments have been employed, although this observed is to a lesser extent than those urban households of Gujarat. In the urban households of Kerala, installments have been the major source of finance for purchase of these products, while savings have been employed to a small extent, and income still lesser so.

#### ii) Annual Discretionary Income of Households

The majority of the households have an ADI of not more than Rs.3000/. In rural Gujarat, the majority of the households have an ADI of between Rs.500 and Rs.1500/. In the urban households of Gujarat, it is observed that the ADI is between Rs1500 and Rs.3000/. In the rural households of Kerala, it is observed that the ADI in the majority of the cases does not exceed Rs.1500/; and in the urban, it is observed that the ADI is more evenly distributed between the various ADI classes, than for any other locations. Nevertheless, the majority of the respondents have an ADI of not more than Rs.3000/. It is observed that none of the household have an annual discretionary income of above Rs.7500/.

#### 5) What is the Pattern of Product Ownership ?

The ownership pattern of products has been analyzed for the following: i) The products that are owned by the respondents, ii) The number of each of the products that are owned, iii) The rank order in which the products have been purchased, and iv) The products that the respondents are planning to buy in the coming twelve months.

### i) Products Owned

**Table 7.8 gives the details of the product ownership in each of the product classes for every location.** These details are preceded by a summary of the ownership in each of the product classes. Percentages have been worked out in all cases.

#### a) Transportation Products

**Nearly 58 percent of sample households owns at least one of the transportation products in the total sample.** Among the owners of bicycles the greater proportion is found in urban Gujarat, which is followed by the households in rural Kerala, and then by the rural households of Gujarat. Ownership of bicycles was not found among any of the urban households of Kerala. Moreover, the owners of mopeds are found only among the households of Gujarat and not from among Kerala. The majority of the owners of mopeds were found among the consumers of rural region rather than among the urban regions of Gujarat. Owners of scooters were mostly found among those from urban Gujarat, followed by those from rural Gujarat; while households of Kerala, the urban and the rural, rank third and fourth respectively. Motorbike owners were found only among the households of rural Gujarat and urban Kerala.

#### b) Entertainment Class

**All households irrespective of the location own at least one of the products in this class.** Radio/Transistor set ownership is found to be quite low at 29.3 percent for the entire sample. The greater proportion of ownership of this product is found among the households of Kerala, with both the regions being almost equal in the percentage ownership of the product. Ownership of tape recorder/stereo sets is found to be quite high at 83.9 percent for the entire sample. Households of Gujarat form a greater proportion of owners of this product, than the households of Kerala. The entire sample in urban Gujarat owns this product while the rural sample of the state ranks third which is preceded by the urban sample of Kerala. The rural sample of Kerala ranks the last in the ownership of this product. Black & White Television sets are owned mainly by those in urban Gujarat and by those living in the rural areas of Kerala.

#### c) Personal Effects/Use Class

**Every household owns at least one product in this product class.** It is observed that all households own a wrist watch. Owners of a sewing machine form nearly half the proportion of the entire sample. More than half of the respective respondents in the samples of the urban regions own this product irrespective of the state. The

rural areas of both the states have almost an equal proportion of owners of this product in both the states, which is less than half the respective sample. Owners of molded suitcase constitute 61.6 percent of the sample population. Almost all respondents of urban Gujarat own this product. An equal proportion of households of urban Kerala and rural Gujarat is owners of this product. Households of rural Kerala constitute a small proportion in the total ownership proportion.

#### d) Home and Kitchen Appliances Class

**Nearly 94 percent households of the entire sample own at least one product of this class.** Households of Gujarat as well as of urban Kerala own a wall clock. Exception to this product ownership is found in the rural households of Kerala, where only half the sample owns this product. none of the households in any of the locations other than those in rural Gujarat own an electric fan. Ownership of light weight electric irons are found to have a large proportion of ownership among the urban households of both the states. The proportion of owners of this product in the rural regions is quite low. Pressure cookers are owned by all in Gujarat. In rural Kerala there are less than half the proportion of owners of this product. Ownership of mixers is found to be largely in the urban areas irrespective of the state; although, it is also observed that more than half the proportion of households of rural Gujarat own this product. The proportion of owners in rural Kerala for this product too is observed to be quite low. The majority of the owners of grinders are in Kerala. The urban consumers of Gujarat also form a sizable proportion of the owners. But it is observed that the proportion of ownership in rural Gujarat is quite low for this product. Exhaust fans are owned by a very low proportion of the total sample - only 11.9 percent. The proportion of owners in Gujarat is almost negligible, and that too all these consumers being in the urban region. The majority of the owners of this product are located in urban Kerala.

#### e) White Goods

**There are 62.4 percent of the total sample who own at least one product in this product class.** Only 8.3 percent of the total sample owns a motor car, which is constituted mainly by owners in urban Gujarat. Although there is a minuscule proportion of the sample owners observed in rural Kerala, none such is observed in rural Gujarat. Owners of Color Television sets are observed mainly in the urban areas of both the states, even though the largest proportion of owners of this product is observed in urban Kerala. Yet, what is also observed with regard to this product is the fact that the owners among those in rural Gujarat are also quite sizable, more than half their sample. In rural Kerala such owners form a small proportion. Owners of VCP/VCR are mainly found in Kerala. The rank order of proportion of owners to their respective sample is: urban Kerala, urban Gujarat, rural Kerala, and lastly rural Gujarat. Air conditioners or coolers are found to be owned by only the respondents

in urban Gujarat. Refrigerators are owned by more than half the total sample. The urban areas of both the states constitute for the major proportion. The ownership in rural Gujarat amounts to one-third its sample. Moreover in the same region of Kerala the proportion of owners is nearly one fourth of its sample. Washing machines are owned by only a small proportion of the total sample. The majority of these owners are in urban Gujarat. Although the proportion of owners of this product is minuscule in rural Kerala, it is observed that there are no such owners in the same region of Gujarat. Vacuum cleaners are owned by only the urban respondents of Gujarat. None of the households in the entire sample own a dish washer.

#### ii) Number of each Product Owned

The number of each product owned in every product class has been ascertained. **Table 7.9 enumerates the details for each of the products.**

All owners of products in the transportation class own only a single number of whichever product is owned. The exceptions are found only in the ownership of bicycles and scooters, and that too only in the urban regions of Gujarat.

None of the household in any of the locations possess more than one product in the entertainment class.

Multiple numbers of watches as well as molded suitcases are owned in the personal effects' class, across all the locations.

Multiple number of products owned is observed only in the ownership of wall clocks, electric fans, and pressure cookers among the products in the home and kitchen appliances' class. Such a trend is observed across all locations.

In the ownership pattern of white goods, it is observed that multiple number of products owned is observed only in the case of motor cars and air conditioners/coolers, both observed only in the urban households of Gujarat.

#### iii) Rank Order of Each of the Products Purchased

As already analyzed, there are certain products that are not owned in single numbers. The foregoing analysis though, pertains to only the rank of the first of these numbers purchased. All the respondents, though, were not able to recollect the rank order in which they have purchased the products. Nevertheless, percentages have been worked out for those households who were able to recollect the order. **Table 7.10 enumerates the same.**

Those from the rural regions of Gujarat purchase the transportation products mainly as between the third and the fifth rank order. This same trend is observed in the urban regions of this state and in the urban regions of Kerala. In the rural regions of Kerala, these products are mainly bought as between the first or the third order.

Entertainment products, although purchased between the fourth and seventh order in most of the rural households of Gujarat, of this the majority purchased it as the sixth. Similar is the trend observed in the urban households of Gujarat. In Kerala, households have purchased these products at various priority levels. Radios are purchased as the first product, while tape recorders anything between the third and the eleventh, while B & W TV sets from sixth to eighth, in the majority of the households.

The purchase order of the products in the personal effects' class is subject to various priority levels for the different products among all the households excepting those in rural Kerala. Most of the households of rural Kerala have purchased these products either in the first, second, or third order. In the other three locations only wrist watches are purchased in the first or the second order. Sewing machines are purchased as mainly the fifth product, and suitcases anywhere between seventh to eleventh, among the rural households of Gujarat. In the urban households of this state these two products are purchased mainly as the sixth or the seventh product. In the urban households of Kerala, these two products are purchased as anywhere between the second and the seventh.

Wall clocks, electric fans, and pressure cookers are bought as anywhere between first and fourth, in the majority of the households excepting those in rural Kerala, where it ranks anywhere between the second and the fifth. In the rural households of Gujarat mixers are purchased as anywhere in the sixth to twelfth rank order; while in the urban regions it is between third and eighth. Grinders are purchased at low priority level among the rural households- subsequent to the fifteenth product, and in the urban regions it is the majority of the households bought as the eleventh ranking product. In the rural households of Kerala mixers are purchased mainly as the eighth product, while grinders rank anywhere between seventh and seventeenth. In the urban regions of this state, mixers are purchased as between the fourth and the ninth product, and grinders anywhere between the tenth and the seventeenth.

Purchases of the white goods among the urban households are dependent mainly on the product. Nevertheless, this product could be considered to be purchased at higher priority level among these households than the rural households. Moreover, between the rural households, those in Gujarat consider these products at a higher priority level.

#### iv) Product Class Preference

The analysis has been worked out on the basis of the purchase plan of the households. The respondents were required to indicate their purchase plan, if any, for buying any

particular products in the subsequent twelve months. They were required to indicate the first five that they were planning to purchase. The analysis though, pertains to the preference in the product class and not for individual products. **Table 7.11 depicts the results of the same.**

A little less than half the proportion of the total sample has planned to make a purchase for at least one of the products in the five product classes. Majority of the households in the sample plan to purchase a white good in the subsequent twelve months of the survey. But two important observations are : The majority of the purchases that are being made are among the rural households, and similarly the households in Kerala too seem to be inclined towards making a purchase of any of the products belonging to either of the five classes. A minuscule proportion of the total sample plan to make a second purchase in the subsequent twelve months, and all such households are located in rural Kerala. The products that are being planned to be purchased by these households of rural Kerala is either a product categorized as belonging to the home and kitchen class or in the white goods' class. No respondent has made any plans for any purchase more than two products.

#### 6) Is there any Post Purchase Evaluation

Each of the five product classes has been tested for the extent of satisfaction or dissatisfaction on six factors. Each of these factors has been tested independently of others. Each are considered as the Dependent Variable(DV), and the state and region as the two Independent Variables(IVs). The DVs are tested for the extent of satisfaction derived by the consumers. **Table 7.12 presents the results of the Two Way Analysis of Variance tests performed.** The discussion proceeds in a manner similar to that adopted for all the Two Way Anovas discussed thus far. The emphasis is on the differences or the similarities between the rural and the urban consumers.

Interaction effect is observed on three factors, which are, on the extent to which they are satisfied from the purchase of products in the transportation class. They are: the quality of the after sales service of the brand, its durability, and its performance. Both the types of main effects test significantly on the extent of satisfaction derived due to the social value of the products. The differences in the evaluation on the social value of the brand is due to the characteristics of the regions solely. Anova has not been performed on the extent of satisfaction on the functional value of the product, since the response among all the respondents has not varied at all. The variation in none of these factors are adequately explained by the two IVs. Variance is explained upto 35 and 36.6 percent respectively for the after sales service and the durability criteria of the brand. Although both the types of main effects are evident on the status enhancement value of the product, the characteristics of the regions are relatively more important in explaining these differences. Although, interaction effects are evident for three criteria, the

characteristics of the states are relatively more important in explaining the differences in all these criteria.

The variation in the extent of satisfaction derived subsequent to the purchase of entertainment products, on five criteria is because of the presence of the interaction effects. These five criteria are: status enhancement value of the product, of the brand, its after sales service, its durability, and its performance. The extent of satisfaction on the functional value of the products is dependent solely on the characteristics of the states. The variation in these factors are inadequately explained by the two IVs. Although, the interaction effect is present for five criteria, the characteristics of the two regions are relatively more important in explaining the differences in the following factors: status enhancement of product, and the durability of brand. The characteristics of the two regions as well as the two states are equally important in explaining the differences in the following factors: status enhancement through brand as well as its after sales service. The characteristics of the two states is relatively more important in explaining the differences in the satisfaction derived on the performance of the brand.

Interaction effects are evident in three of the factors, on purchase of products from the personal effects class. These factors are: the functional value, the status enhancement value of the product, and the performance of the brand. The differences in the extent of satisfaction on brand durability is evident solely due to the characteristics of the regions. Anovas have not been performed for the remaining two factors, namely the quality of after sales service, and the status enhancement value of the brand, since the response has been uniform among all consumers. Variance in the extent of satisfaction on none of the factors are explained adequately by the two IVs. Although there is an interaction effect on three factors, the characteristics of the states is relatively more important in explaining the differences in the extent of satisfaction derived from the functional value. The characteristics of the regions is relatively more important in explaining the differences in the extent of satisfaction derived from the status enhancement value of the products. The characteristics of the states as well as the regions is equally important in explaining the differences in the extent of satisfaction derived from the performance of the brand.

Differences in the extent of satisfaction on purchase of products in the home and kitchen appliances class on three criteria is evident due to the interaction effects. These criteria are: the status enhancement value of the product, the durability of the brand, and its performance. This implies that, the extent of satisfaction is dependent on the joint effect of the characteristics of the states and regions. The differences in the extent of satisfaction on functional value is evident due to the characteristics of the states. Both the types of main effects test significantly in explaining the differences in the extent of satisfaction derived on brand durability in the home and kitchen appliances. Anova has not been performed for a single factor, namely, status enhancement value of brand, since the response

has been uniform among all consumers. Total variance in the extent of satisfaction on none of the factors are adequately explained by the two IVs. Although there is an interaction effect on three factors, the characteristics of the regions is relatively more important in explaining the differences in the extent of satisfaction derived from the status enhancement value. The characteristics of the states is relatively more important in explaining the differences in the extent of satisfaction derived from the after sales service, and the performance of the brand. Even though the presence of both the main effects is evident on the differences on the satisfaction derived on the durability of the brand, the characteristics of the regions is relatively more important in explaining these differences.

Differences in the extent of satisfaction derived subsequent to white goods' purchase is evident on all criteria. Total variance in the extent of satisfaction on none of the factors are explained adequately by the two IVs. The characteristics of the states are relatively more important in explaining the differences in the extent of satisfaction derived on all factors excepting on the status enhancement value of the brand. For this factor, the characteristics of the states as well as the regions are equally important.

**For brown goods it can be concluded that: there is greater satisfaction among the rural consumers than the urban on the functional value of the products, its' social value, and the performance of the brand.** The extent of satisfaction on the durability of the brand, as well as its after sales service can be said to be similar, even though there is a certain dissatisfaction among the rural consumers on the quality of after sales service of the products in the entertainment class. Both the types of consumers are indifferent to the social value of the brand.

The order of greater satisfaction among the rural consumers on purchase of a brown good is in the following manner: functional value of the product, and performance of the brand, social value of the product, durability of the brand, the quality of the after sales service, and the social value of the brand. For the urban, the order is: functional value of the product, its performance, durability, social value of the products, the quality of the after sales service, and lastly the social value of the brand. The reasons for the order of importance of the various factors influencing product and brand purchase has been repeatedly stressed in the previous chapter. **The extent of satisfaction and the evaluation made by the rural consumers on the six criteria leads to the conclusion that for the rural consumer, the function, the social value of the products, and the performance of the brand is of paramount importance is also reiterated by this analysis.**

**It needs to be noted that the extent of satisfaction of the six factors on purchase of white goods is not very different between the rural and the urban consumers.** That is to say, that the order in which both the consumers have been satisfied by the six factors are similar, even though there is evidence of greater satisfaction among the urban consumers than the rural, on the satisfaction derived on the social value of

the brand, and its durability. There is greater extent of satisfaction among the rural consumers on the other four factors. This observation is also in consonance of the conclusions arrived at on the underlying factors leading to a product and brand purchase in the white goods category.

#### 7) What Determines Savings

Six factors have been examined to understand the extent of motivation they provide in making any savings. Each of these factors has been tested independently of others. Each are considered as the Dependent Variable(DV), and the state and region as the two Independent Variables(IVs). Table 7.13 presents the results of the Two Way Analysis of Variance tests performed. In this analysis too, the stress is on the behavioral differences or similarities between the rural and the urban.

Interaction effects test significant for three of the factors. These are: old age, unexpected expenditure, and for buying durable goods. The differences in the extent of motivation induced by major expenditure is evident solely due to the characteristics of the regions. The differences in the extent to which the various households are motivated to save to buy houses or farmlands, and for children is evident due to the characteristics of the states. Total variance on none of the factors is adequately explained by the two IVs. The characteristics of the regions are relatively more important in explaining the differences in the extent to which old age is a motivate. The characteristics of the states are relatively more important in explaining the differences in the extent to which unexpected expenditure motivates savings. The characteristics of the regions as well as of the states are equally important in explaining the differences in the extent to which purchase of durable products is a motivate to save.

Although the extent of importance placed on the desire to save in order to purchase fixed assets, and for children are similar, their order of importance given other motivators is different. There is a difference in the extent to which households are motivated to save in order to purchase durable products. This factor's influence is greater among the urban households, but yet, the order of importance of this factor for the two households remains the same. There is a greater emphasis to save for approaching old age, and for major expenditures like marriage, among the rural households; while there is a greater emphasis to save for unforeseen circumstances in the urban regions. The differences in the importance as well as the extent to which the motivates lead the households to save only stresses the differences in the social, and economic conditions of the two regions.

## 8) How is Leisure Time Spent

Data pertaining to different leisure time activities was collected, namely, entertainment, social, vacation-related, and some specific activities. Analysis pertains to the amalgamation of all these activities into two broad groups; 1) amount of leisure time spent at home, and 2) amount of leisure time spent out-of-home.

Both these two activities are tested separately. Each of them constitutes the DV, while the state and the region are the two IVs. Two Way Analysis of Variance was performed on each of them. **Table 7.14 presents the results of these Anovas.**

Both of the DVs test significant on the interaction effect. The total variance that is explained by these two IVs on the amount of time spent at home is twenty-three percent, while the amount of variance explained by them on the amount of time spent out-of-home is only thirteen percent. The amount of leisure time spent at home is determined almost equally by the characteristics of the states as well as the of the regions. On the other hand, the amount of leisure time spent out-of-home is determined more by the characteristics of the states than of the regions.

## 9) What is the Kind of Print Media Exposure

Discussion pertains to the kind of newspapers and magazines that are read regularly by the MHH and the FHH. **Table 7.15 depicts the results of the percentages that have been worked for each of the four locations.**

### 1) The Kind of Dailies Exposed to

**The MHH across all the locations reads at least one newspaper regularly. Almost all the MHHs read a vernacular daily regularly, even though it's only among a minuscule eight percent of the urban households of Gujarat where this trend is bucked. A minuscule proportion is exposed to an English daily. This exposure restricts to the urban households of both the states. There are around eight and twenty-eight percent households of Gujarat and Kerala respectively of this region who read an English daily regularly.**

**Around twenty-eight percent, sixty-one percent, fifty-three percent, and ninety-one percent of the rural urban FHHs of Gujarat and Kerala respectively who read the same. Of these, all the FHHs residing in the rural regions of the two states as well as the urban residents of Kerala read a vernacular daily; while eighty-five percent of the urban residents of Gujarat, does the same. None of the rural residents of the two states reads any English daily, such readers are observed among fifteen and thirteen percent of urban Gujarat and Kerala households, respectively.**

## 2) The Kind of Magazines Exposed to

Around twenty percent and sixty percent of the rural Gujarat and Kerala MHHs respectively, are exposed to a magazine, on a regular basis; while thirty-two percent and sixty-three percent MHHs of urban Gujarat and Kerala respectively, are exposed to the same. The discussion that follows is based on the proportion of MHHs of the respective location who read any kind of magazines.

The MHHs of all the locations are exposed to a vernacular general interest magazine. The exposure of the English variety is observed among fifteen percent of urban Gujarat MHHs, sixteen percent and seventy-eight percent of rural and urban Kerala MHHs respectively. Vernacular film magazines are read by only thirty-one percent of the urban Gujarat and sixteen percent of rural Kerala. The English counterpart is read by only fifteen percent of the urban Gujarat households, from among those reading any magazines. English sports magazines are read by fifteen percent of the urban MHHs of Gujarat and ten percent of the same region of Kerala. Around seventeen percent of the rural Gujarat, fifty of the urban Gujarat, and forty-three and fifty-one percent of the rural and urban Kerala respectively, FHHs reads a magazine regularly. The following discussion ensues only on these proportions of the total of each location.

All the rural FHHs of Gujarat and urban FHHs of Kerala are exposed to a vernacular general interest magazine; while this is observed among sixty-one and sixty-three percent of the urban and rural FHHs of Gujarat and Kerala respectively. While there are none among the rural FHHs who reads an English general interest magazine, the same is observed among an equal eighteen percent of urban FHHs of the two states. None of the rural FHHs reads any film magazines in Gujarat, while forty-five percent of the urban FHHs of the same state, twelve percent of the rural FHHs of Kerala, and thirty percent of the urban region of this state reads the same. This pertains to the vernacular kind. The English film magazines are read among the urban FHHs alone. This is observed among eighteen and twenty-one percent respectively in Gujarat and Kerala. None of the rural FHHs of Gujarat reads any women's magazines. The vernacular variety is read among forty-one percent of the urban FHHs of the same state, all the rural FHHs of Kerala and eighty-six percent of ten urban FHHs of Kerala reads this kind of vernacular magazine. Only the urban FHHs read any of the English women's magazines. This is observed among a small proportion though- eighteen and nine percent in Gujarat and Kerala respectively.

## 10) What is the Demographic Character of the Sample

Discussion of the demographic characteristics pertains to the socio-economic profile of the household, the stage in the life cycle stage of the MHH and the FHH, the family structure, and the dwelling types in the different social class households. For this purpose, percentages have been worked out, and Table 7.16 and Table 7.17 presents these results.

Almost all of the sample households have between three and eight members. The number of rural and urban sample households having between three to five, and six to eight members in the family is almost equal in Gujarat. In rural Kerala there are more number of households with a maximum of five members in the house, while in urban Kerala there are more number of households with a minimum of six members. Joint families are more evident in Gujarat than in Kerala, and are more prominent among the urban sample households in both the states. Almost all the sample families of Kerala live in their own houses. This is especially so in the rural areas, where the complete sample is living in their own house, in the urban regions a small proportion seven percent lives in rented premises. In Gujarat, the kind of dwelling in which the respondents live varied. Twenty percent of the rural sample households of Gujarat are living in rented premises, while in the urban this proportion is larger- thirty percent. Moreover, of the urban sample in Gujarat, there are around ten percent who are living in the accommodation provided by their employer.

Most of the MHH in the sample are aged between forty-one and sixty years. There is a small proportion- around eight and seventeen percent of the urban sample in Gujarat and Kerala respectively, who are not more than forty, though at least thirty years of age. Moreover, there is a small proportion above sixty years in urban Gujarat and rural Kerala. The major proportions of the sample in rural Gujarat are not more than fifty years of age, while in the other three locations majority of the MHH are at least fifty-one years old. Among the FHH the age for most of the sample varies between thirty-one and sixty years. Among the rural households of Gujarat though, the maximum age is fifty years. In the other three locations although the majority of the FHH are not more than fifty and nor less than forty-one, thirty percent of urban households in Gujarat, around twenty percent in rural and twenty-three percent in urban Kerala are a minimum of fifty-one and maximum sixty years of age. There is a small proportion of the rural households in Kerala where the FHH is more than sixty years of age.

## B. Comparison Between the Social Classes

### 1) What is the Value of a Product

Each of the five product classes has been tested for the perceptions on the status value and the functional value of these classes of products. Both these perceptions have been tested independently of the other. This is the dependent variable(DV), while the social class is the single independent variable(IV). One Way Anovas has been performed. **Table 7.19 presents the results of the Anovas on both the perceptions for each of the product classes.** Such perceptual responses were obtained from all the respondents irrespective of whether they own the product or not. Hence, the analysis would illuminate how products are assessed, and a comparison with the product purchase motivators would enable a conclusion of what kind of product values would swing in favor of a product purchase.

**There is a difference between the "low" and the other two social classes on the perception of the extent to which the transportation products offer functional value to these consumers. The "low" class households perceive the products would serve a function to a lesser extent than that perceived by the other two classes. There are differences between all the three social classes on the extent to which these products imply social status. The "low" class households perceive these products as fulfilling social goals to a greater extent than perceived by the other two classes. Implication of status value implies that a product could be perceived as assisting in maintenance of the status or an implication that a person possessing the product would be identified in a "higher" stratum. Referring to the purchase motivations for these products points to an evidence that they are capable of meeting both the types of social goals. But, at the same time the functional value of the product to induce a product purchase is indeed an aspect that cannot be ignored, since that is the prime condition for purchase for consumers of all classes. The perceptions of the functional and the status value of these products are commensurate with the product purchase decision of the "middle" and the "high" class consumers.**

**The "high" class households perceive the products of the entertainment class as offering lesser functional value than the "middle" and the "low" class households. The status value of these products is perceived in a completely different manner by the households of the different social classes.**

**The households of the three social classes not only perceive the products in the personal effects' class as offering different status value but also different functional value. The perception of the status value is greater among the "low" class households, while at the same time, the perception of the functional value is lesser in such households. It may be recalled that it was concluded that the purchase decision of these products was more in the nature of a routine purchase for the consumers of the "high" class, to a lesser extent to the consumers of the "middle" class, and still lesser so to the consumers of the "low" class. The different extent of perception on the value of the product for the different households bears this reasoning out.**

**Similarly, the perception of the households of the different social classes not only differs on the extent to which the products in the home and kitchen appliances' class offer functional value but also the extent to which they imply status value. The perception of the status value is greater among the "low" class households, while at the same time, the perception of the functional value is lesser in such households. It may be recalled that it was concluded that purchases of these products were more in the nature of a routine purchase for the consumers of the "high" class, to a lesser extent to the consumers of the "middle" class, and still lesser so to the consumers of the "low" class. The different extent of perception on the value of the product for the different households bears this reasoning out.**

**The perceptions of the "low" class households on the functional value that the products of the white goods' class offer are observed to a lesser extent than for the other two classes, although the perception differs between all the three classes. Between the three classes, it is those households of the "high" class who perceive these products as offering greater functional value. But, the perception of the households on the extent to which these products imply status is similar among all the classes. This again is commensurate with the motivations for product purchase.**

In general, therefore it could be said that although products are viewed as offering status value they are not viewed as offering functional value. The goal of a household would be to attain satisfaction on both the kinds of value a product offers. But, given the situation of limited purchasing power, households limit their purchases to what can be afforded, while at the same time being particular that their social goals too are met with the purchases. Therefore, product purchases could possibly result from emphasizing the function that the product offers, and the resultant change in work and lifestyle. Changes in lifestyle are also an implication of the fulfillment of social goals, since lifestyles essentially determine how and where time is spent. This is especially true for the "low" class households. Therefore, it could be concluded that there is a need to change the perception of consumers especially the "low" class consumers on the functional value of these products.

## 2) What Sources are Relied for Information

Each of the five product classes has been tested for the similarities/differences on five factors. Each of these factors has been tested independently of the others. Each of them is considered as the Dependent Variable(DV), and the social class as the Independent Variable(IV). **Table 7.20 presents the results of the One Way Analysis of Variance tests performed.** The analysis pertains to the direction of the difference between the social classes, and the trends that are discernible among the products classes.

**The extent of influence of four sources of information is relied to a varying extent by the consumers of the different social classes while purchasing a product from among the transportation class. One factor, that is the extent of reliance on the dealer for information is similar among the consumers of the three social classes. Peers, TV, as well as radio advertisements are sought and relied for information to a greater extent by the "low" class consumers than by the consumers of the other two classes. Print advertisements are relied to a greater extent by the "high" class consumers.**

In the entertainment class of products, the extent of reliance on the peer group member and on the dealers only emphasizes the influence of the adoption of the brand by their peer group member, and the quality of the after sales service of the brand. Moreover, it needs to be noted that although there is a greater extent of reliance of print advertisements on the "high" class consumers, the order of importance of the source is

similar among all the consumers. TV has the least influence on the "low" class probably because of the rank order in which the products of the entertainment class are purchased by these consumers. **The differences between the three classes are evident on the extent to which they have relied on peer group, and dealers for information on the products in the entertainment class.** The "low" class consumers rely to a greater extent on both the sources for information than do the other two classes. **The "low" class consumers rely on radio advertisements to a greater extent than do the other two classes. On the other hand, the "middle" class consumers rely to a lesser extent on the print advertisements than do the other two classes.** Anova was not performed on the reliance on TV advertisements, since the response has been uniform.

The greater extent of reliance on the peer group, and on the dealer again re-enforces the conclusion of the importance of the underlying motivation for being so, which has already been explained. There is no evidence of reliance on TV advertisements by any of the three social classes, probably because as suggested earlier for "low" class consumers, the purchase of these products could have been prior to the purchase of a television.

The extent of reliance on radio advertisements, as a source of information for purchase of products from the personal effects' class, differs among the "low" class and the other two classes of consumers. **The "low" class consumers rely to a greater extent than other classes. Television advertisements are relied to a greater extent by the "high" class consumers than any other consumer.** The differences between the social classes are evident on the differences between the extent of reliance on the dealers, peer group members, and print advertisements for information. It may be recalled that it was concluded that these purchases are more of a routine nature for the "high" class consumers. This is once again borne out while analyzing their information acquisition behavior. In fact, there does not seem to be any concerted efforts to learn of different products and brands, although the emphasis on the dealer, and then on print media does indicate a certain information acquisition process. The "middle" class consumer too seems to behave in more or less a like manner while learning of competing products and brands, but in relative terms, they do make a kind of a concerted attempt to know more about product and brand features. A distinct learning process is indeed visible among the consumers of the "low" class.

The differences between the "low" class consumers and the other two classes of consumers are evident from the extent to which they rely on the dealer and radio advertisements while learning of products and brands in the home and kitchen appliances' class. The differences between the "middle" and the other two classes of consumers are discernible because of the extent of reliance on television advertisements. The "high" class consumers differ from the other two classes of consumers on the extent to which they rely on print advertisements, and the differences between all the classes indicate the extent to which each relies on the peer group for information.

In order to understand the kind of learning process for products in the home and kitchen appliances' class, for the "high" class consumers, it needs to be viewed in conjunction with product and brand purchase. It may be recalled that the conclusion of the analysis of their behavior at those two stages indicated that the purchase is more of a routine than an outcome of much deliberations. This hypothesis is supported when the learning behavior of these consumers for purchase of these products is analyzed. Moreover, it was also cautioned that though it is a routine purchase, there is a greater degree of purchase motivations that are at play here than in the purchase of any product in the personal effects' class. Although the order of importance placed on various sources for information is similar in both these classes, the extent of influence of peer group, and of the print media advertisements is greater while purchasing these products. Therefore, this indicates that although this is predominantly a routine purchase, there is nevertheless a stress on acquisition of information, and more so than while purchasing products from among the previous class. These very reasonings hold true for explaining the kind of behavior that the "middle" class consumer engages in while learning about competing products and brands. Likewise, the consumers of the "low" class are more involved in the purchase of these products when compared to the other two classes are also borne out by the extent to which they rely on various sources for information. Moreover, it the underlying intention of relying on the peer group, and on dealers for information has already been stressed. Those reasons hold true for these products too.

**The peers are relied to an equal extent by the consumers of all the classes, while searching various sources for information on white goods. The extent of reliance on the dealers is greater among the "low" class consumers than among consumers of the other two classes. "High" class consumers rely on the print media to a greater extent than the other consumers for information on this class of products. "Middle" class consumers differ from the "high" class on the extent to which they rely on television advertisements, which is to a greater extent than the latter. Radio advertisements are relied to a varying extent by all the three consumers.**

The importance of the peer group, and of the dealers has been repeatedly stressed while discussing the behavior evident while collecting information on other products, therefore, it need not be underlined here. But, there are other interesting observations and therefore conclusions to be made, especially with regard to the extent and the order of importance of advertisements through the various media vehicles.

Changes in the order of importance, as well as the extent of reliance on the print media advertisements, and of television advertisements are more noticeable among the consumers of the "low" and the "middle" class. The order of importance of television advertisements has not only increased but also it has also resulted in being relied to a greater extent than print media. One of the reasons could be attributed to the purchase order of white goods. It is probable that either a black and white television is purchased prior to all white goods, or that a color television is purchased prior to other white

goods. Moreover, on purchase of the television it is probable that the advertisements over the television are watched with intent for information because of the nature of the medium, which makes it a much more accessible medium make alive a product or brand, and then the consumer either being re-enforced or discarding the beliefs which s/he formed after a continued exposure to the series of these advertisements. Which is to say that this media vehicle is relied upon by the consumers of the two classes more for the visual appeal of the medium. This conclusion in turn implies that the print media advertisements take a back seat when evaluated against the visual appeal of television advertisements, and also that consumers detailed information on the various aspects of the product and brand on their peer group, and dealers' rather than print media advertisements. In fact, among the "low" class consumers, this medium is relied to a lesser extent than even radio advertisements. The "high" class consumers though are not different in the order of importance accorded to all these sources. The difference lies only in the extent to which they have relied on television, which is greater in this class of products than in the others'. This could probably be due to the rank order of purchase of various products, as stated earlier.

### 3) Is there a Family Decision Making Process

In order to understand the family decision process, three roles have been studied: 1) Initiator, 2) Advisor, and 3) Buyer, among the different members of the same household. Percentages have been worked out for each of the products. Discussion though, is on the overall trend evident on the product class. Tables' 7.21, 7.22, and 7.23 depict the results of the percentages worked out for all the three roles in each of the product classes.

#### a) Transportation Products

The initiator of the idea of buying any of the products in this class is mainly mooted by the Male Household Head(MHH), among the "low" class consumers. None of the other family members are very active at this stage. In the "middle" class, although the similar trend of the MHH being dominant at this stage is amply evident, better participation of the children in the household is also observed. On the other hand, the participation of the children, Female Household Head(FHH) is visible to a certain extent among the "high" class households, even though the MHH is the most dominant here too.

Advise on the purchase of the products in this class is that stage in the decision process where mostly all the members in the household participate. Yet, the participation of the FHH is quite prominent at this stage. These two trends cut across all social classes.

**Purchases of the products are mainly made by the MHH. This again is prominent in every social class. Similar to the idea initiation stage, among the "low" class consumers, the participation of the FHH is not at all evident in the purchase of these products; similarly the only participation at this stage is of the children which though is limited as evident in the idea initiation stage. On the other hand, purchases of these products have been almost completely dominated by the MHH, except in a limited number of households where the other members residing in the households have been responsible for the purchase of the products. Participation of the FHH and that too in the company of the MHH is observed, though to a limited extent, only among the "high" class consumers. The participation of children is also observed to a limited extent among these consumers.**

**b) Entertainment Products**

**In this product class there is an active participation of the FHH and the children in the initiation on the product purchase, even though the dominance of the MHH is quite evident. Although this is true for all the social classes, the prominence of the children over the FHH is observed among the "low" and the "middle" class households, while the prominence of the FHH over the children is observed in the "high" class households.**

**The advisory role on the purchase of these products is adopted by almost all the members of the households. This is observed mainly in the "low" and the "middle" class households. There are though, quite a number of households where the advisory stage has not been activated. This trend is observed among all the classes of consumers. The advisory role among the "high" class households, if at all activated, is mainly adopted by the MHH and to a limited extent by the FHH. Of course, the prominence of the MHH in the other two classes too cannot be ignored.**

**Purchase of these products in the "low" and the "middle" class has been mostly made by the MHH alone, though the role of the FHH in the company of the MHH is evident among these two classes of households. The purchases of these products have been exclusively been made by the MHH, among the "high" class households.**

**c) Personal Effects/Use Class**

**Across all social classes the prominence of the MHH in mootng the idea of the purchase of these products is dominant. The "low" and the "middle" class households have purchased these products also through the initiation of the FHH, and this trend is observed in a sizable number of households. Among the "high" class households the participation of several members of the family is evident at this stage, similar to the consumers of the other two classes, there are a number of families who have purchased these products due to the initiation of the FHH.**

The "low" class households have the MHH as well as the FHH as prominent advisors on the purchase decision of these products. In the "middle" and the "high" class households, there has been no active participation of any member at this stage of the decision process. But, wherever such active participation has been observed, which though limited in these two classes, is mainly adopted by the MHH and the FHH.

Purchases of these products among the "low" class households are made by the MHH alone, although the FHH participation in the company of the MHH is observed to a small extent. Among the "middle" class households the MHH has been the exclusive purchaser. The participation of the children as well as the FHH is observed, though to a small extent, as purchasers, among the "high" class households.

#### d) Home and Kitchen Appliances

Purchases of these products have been made due to the initiation of the FHH. This is true among all the households, irrespective of the social class to which they belong. In the "low" class households' purchases have also been initiated through the mooted of it by the MHH. The "middle" and "low" class households have purchased these products not only due to the MHH but also due to the initiation of the children, though this initiation is limited.

Quite a number of households across all social classes, has no member actively involved in the advisory stage. But, wherever such a stage is observed, it is mainly adopted by either the MHH or the FHH. This too is observed for all the classes.

Purchases of these products are made by the MHH alone. This is pre-dominant in all the social classes. In fact, the "low" and the "middle" class households have no other member participating in this stage. The participation of the FHH in the company of the MHH is observed to a little extent among the "high" class households.

#### e) White Goods

Across all social classes it is observed that the FHH is the dominant member in the idea initiation stage in this class of products. Moreover, it is also observed that the prominence of the MHH and the children at this is almost equal.

The advisory role is adopted by mainly the MHH and to a limited extent by the FHH among the "low" class households. Among the "middle" and the "high" class households, several members are active at this stage of the decision process.

**Purchases are made by the MHH in most of the "low" and "middle" class households. Yet, though limited, the participation of the FHH is also observed. The participation of the FHH in the company of the MHH is observed in quite a number of "high" class households.**

#### 4) Product Financing - How is it Done

**Table 7.24 gives details of the means through which the households in each of the social classes purchased the products in every product class. Percentages have been worked out for each of the products. The following discussion though restricts itself on the overall trend that is observable for the product classes. Table 7.25 depicts the results of the Annual Discretionary Income(ADI) of the households in every social class. Percentages have been worked out for the number of households having particular ADI class. Discussion though pertains to only the broad categories, with respect to their ADI, into which the households of the three social classes belong.**

##### i) Product Financing

###### a) Transportation Products

**The "low" class households have employed their savings to purchase these products. Only in certain households have the products in this product class been purchased with installments. While such a trend is observable in the "middle" class households too, installments have been more frequently employed by these households as compared to the "low" class, and moreover, income too, though to a limited extent has been used to buy the products in this class. "High" class households have taken installments more frequently than using up their savings or their current income to purchase these products.**

###### b) Entertainment Products

**The "low" class households have again chosen to spend their savings more often to buy these products too. Of course there have been households where installments have been employed for the purchase of these products. Moreover, income to a small extent has also been spent on these purchases. Similar is the trend observable in the "middle" class households. In the "high" class households these purchases have been made through either savings or their current income only.**

###### c) Personal Effects/Use Class

**All the households, irrespective of the social class to which they belong, have either used their current income or their savings to buy these products. "Low" class households have employed their savings while the households of the "higher" classes have employed their current income to purchase these products.**

d) Home and Kitchen Appliances

In this class of products too, purchases have been made by consumers (irrespective of the social class to which they belong) through either their current income or savings. It could be concluded that there is a positive correlation between social classes and the employment of income. That is, as the consumer moves from a "lower" social class to a "higher" social class, s/he would employ her/his current income than savings to purchase these products. This has been derived from the following: the "low" class households employ savings and income to an equal degree while purchasing products of this class. "Middle" class households employ income more often than savings, while the "high" class rarely, if at all, employ savings to purchase these products.

e) White Goods

Purchases of these products exhibit a positive correlation between social classes and employment of installments for purchase, and a negative correlation between social class and employment of savings. The rationale for this conclusion follows. The "low" class households have in most cases purchased these products through their savings. But, there a number of households where installments have been the means of purchase of these products. The "middle" class households have employed installments as well as their savings as a means of purchase of products in this class. In the "high" class households installments have been employed more often than the savings. Moreover, current income has also been used to buy the products, though to a limited extent only.

ii) Annual Discretionary Income

Almost all the households belonging to the "low" class have an annual discretionary income not exceeding Rs.1500; while almost all the "middle" class households have an ADI not exceeding Rs.3000/, moreover, none of these households have an ADI less than Rs.500 either. Most of the "high" class households have a discretionary income of between Rs.500 and Rs.6000/ annually, though there are certain households who have an ADI below Rs.1500; and some who exceed Rs.6000. None of the households of the different social classes have an ADI exceeding Rs.7500/, though.

5) What is the Pattern of Product Ownership

In order to analyze the pattern of product ownership, the following has been studied: i) The products owned in each of the social classes, ii) The number of each of the products that is owned, iii) The rank order of the first of the products purchased, and iv) The products that are planned for purchase in the subsequent twelve months.

### i) Products Owned

Table 7.26 gives the details of the product ownership in each of the product classes for every social class. These details are preceded by a summary of the ownership in each of the product classes. Percentages have been worked out in all cases.

#### a) Transportation Products

Ownership of at least one of the products of this class is observed among less than fifty percent of those households classified as "low" class. Exactly fifty percent of the total "middle" class households own at least one of these products; and around eighty percent of the "high" class households own at least one of the products. Very few of the households of any class own a bicycle, although such owners belong to every social class. But even though there are few households owning a moped, none of these owners belong to the "high" social class, they are either "low" or "middle" class owners. Ownership of scooters is observed in every social class. There are almost equal number of "low" and "middle" class households owning scooters, while there are nearly triple these numbers among the "high" class households. But, the ownership of motorcycles is not only evident among all the social classes, almost equal number of households in every class possesses the same.

#### b) Entertainment Class

Every household, irrespective of the social class, owns at least one of the products in this product class. The ownership of a radio is observed in every social class. The ownership of a tape recorder/stereo is observed in every "high" class household alone. Moreover, the ownership of this product is observed more among the "low" class households than the "middle" class. On the other hand Black and White TV sets are owned most among the "middle" class households, and the least among the "high" class households.

#### c) Personal Effects/Use Class

Every household, irrespective of the social class, owns at least one of the products in this product class. Ownership of a wrist watch is evident among all households across the social classes. But the ownership of sewing machines among the "low" class households is very small - a little more than twenty percent of the total of these households own this product. Ownership of the same is quite substantial among the "middle" class households- seventy-two percent of the total of such households, while ownership of this is observed among a little more than sixty-five percent of the "high" class households. While ownership of moulded suitcases is observed among nearly thirty percent of the "low" class households; it is observed among more than eighty

percent of the "middle" class households, and among more than ninety percent of the "high" class households.

d) Home and Kitchen Appliances

Ownership of at least one of the products in this product class is observed among all the "middle" and "high" class households, while more than eighty-five percent of the "low" class households own at least one of these products. Wall clock is owned by all the "middle" and "high" class households, while seventy-three percent of the "low" class own the same. Complete ownership in terms of number of households owning an electric fan, is evident only among the "middle" class. Ownership of the same is evident by an equal percentage- nearly eighty, among the "low" and "high" class households. None of the "low" class households possess a light weight electric iron. The same is possessed by around thirty-three percent of the "middle" class, and by nearly eighty percent of the "high" class households. Ownership of pressure cookers is observed among all the "middle" and "high" class households, while about sixty percent of the "low" class households own the same. The ownership of mixers is observed in more than thirty percent of the "low" class, sixty percent of the "middle" class, and more than ninety percent of the "high" class households. There are no owners of grinders among the "low" class households. More than forty percent of the "middle" and more than seventy percent of the "high" class own the same. Almost all the owners of exhaust fan belong to the "high" class. They constitute nearly thirty-eight percent of their total.

e) White Goods

All "high" class households own at least one of the products in this class. Nearly thirty-seven percent of the "low" class and more than sixty percent of the "middle" class own at least one of the products in this class. Presently, there are no owners of motor cars among the "low" and the "middle" class households. Even among the "high" class households, there are only a little more than twenty-five percent households who own this product. Color TV sets are owned by all the social classes. There are thirty, more than sixty, and nearly eighty-five percent owners of the same among the "low", "middle", and "high" class households respectively. Majority of the owners of a VCP/VCR are the "high" class households. Moreover, none of the "low" class own the same. Only about fifteen percent of the "middle" and about fifty percent of the "high" class households own this product. None of the "middle" and the "low" class own an air cooler or an air conditioner; and there are only a minuscule- eighteen percent, owners of the same in the "high" class households. In every social class there are households owning a refrigerator while every household in the "high" class owns this product. Eighteen and fifty-two percent of the "low" and the "middle" class respectively, own this product. Washing machines are owned by only the "high" class households, and that too a minuscule- near thirty percent. A vacuum cleaner is owned

by a still smaller- near seven percent among the "high" class households. None of the other classes own this product. None of the households own a dish washer.

#### ii) Number of Each Product Owned

**Table 7.27 gives the details of the number of each of the products owned in every product class.**

In the transportation class, none of the social classes except for the "high" class own multiples of the same product; and the same is evident in the case of bicycles and scooters only.

In the entertainment class, none of the households in the three social classes own multiples of the same product.

In the personal effects/use class, ownership of multiple watches and molded suitcases are evident across all social class; while owners of sewing machine in any of the class do not own more than one of it.

None of the "low" and "middle" class households own more than a single number of a product for any of the products, excepting in the ownership of electric fans, owned in the home and kitchen appliances' class. Among the "high" class multiple ownership is observed in the ownership of wall clocks as well. None of the other products belonging to this class have more than a single number ownership among the owners belonging to any of the social classes.

Similarly, there are no multiple ownership of any of the products in the white goods' class, among the "low" and the "middle" class households. Multiple ownership of products is observed among the "high" class for the ownership of motor cars and air coolers or conditioners only.

#### iii) Rank Order of Each of the Products Purchased

As already analyzed, there are certain products that are not owned in single numbers. The foregoing analysis though, pertains to only the rank of the first of these numbers purchased. But, all the respondents were not able to recollect the rank order in which they had purchased the products. Nevertheless, percentages have been worked out for those households who were able to recollect the order. **Table 7.28 enumerates the same.**

Majority of the "low" and the "middle" class households purchase transportation products anywhere in the first to the third rank order; while those in the "high" class place it between the second and the fifth product.

Among the entertainment product too, similarity in the priority purchases of the "low" and the "middle" class households is observed. Radios are purchased in most of these households as the first product, while tape recorders and B&W TV sets are purchased anywhere between the third and the seventh order. In the majority of the "high" class households these products are purchased anywhere between the second and the eighth order.

Wrist watches are purchased by most of the households, irrespective of the class to which they belong, either as the first, second or the third. This same priority is observed for sewing machines too, among the "low" and the "high" class households. This product is bought between the third and the sixth order in the "middle" class households. But suitcases are bought at a similar priority level in most of the "low" and the "middle" class households- between sixth and ninth. The same is purchased in the "high" class at a later stage- between seventh and the eleventh.

Wall clocks, electric fans, and pressure cookers are purchased as between first and fourth among the "low" class households; while they purchase a mixer between fifth and seventh order. "middle" and "high" class households purchase wall clocks, electric fans, and pressure cookers anywhere between the first and sixth; while purchases of mixers, and grinders are made between seventh and the eleventh order among the "middle" class. The "high" class purchase mixer also anywhere between first and sixth, grinders and exhaust fans between seventh and seventeenth.

"Low" class households purchase most of their white goods between sixth and twelfth order; while "middle" class purchases it between seventh and fourteenth. In the "high" class households this is decided on the product itself: while color televisions and refrigerators are purchased between the sixth and the thirteenth order, VCP/VCR or washing machines are purchased between fourteenth and nineteenth order.

#### iv) Product Class Preference

The analysis has been worked out on the basis of the purchase plan of the households. The respondents were required to indicate their purchase plan, if any, for buying any particular products in the subsequent twelve months. They were required to indicate the first five that they were planning to purchase. The analysis though pertains to the preference in the product class and not for individual products. **Table 7.29 depicts the results of the same.**

Among those "low" class households planning to purchase some product in the subsequent twelve months, most of them plan to buy a product from the entertainment class, followed by a product in the home and kitchen appliances' class, and lastly from the white goods' class. Majority of those planning to purchase a product among the "middle" class, plan to buy a product from the white goods' class, followed by a

product in the transportation class. Similarly, majority of the "high" class households too plans to purchase a product from the white goods' class, though the minority of these households also plan to purchase a product form the home and kitchen appliances class, unlike the "middle" class households.

There is no second product planned to be purchased by the "low" class households. All those "middle" class households who plan to purchase a second product in the coming twelve months, plan to do it from the products belonging to the home and kitchen appliances' class only. Those "high" class households who plan to purchase a second product, plan to do it from the white goods' class only.

None of the households in any of the social classes plan to buy more than two products, in the subsequent twelve months.

#### 6) Is there any Post Purchase Evaluation

Each of the five product classes has been tested for the similarities/differences on six factors. Each of these factors has been tested independently of the others. Each of them is considered as the Dependent Variable(DV), and the social class as the Independent Variable(IV). Evaluations of the post purchase have been made only on the purchase of the products and not for all which the respondents plan to buy. **Table 7.30 presents the results of the One Way Analysis of Variance tests performed.** The discussion pertains to the direction of the satisfaction levels, and the general trend that is observable in the three social classes.

The "low" class differs from the other two classes of consumers in the extent to which they have been satisfied with the status enhancement value of the product and of the brand, on purchase of products from the transportation class. They have been satisfied to a greater extent by both these factors. The "high" class consumers differ from the other two classes of consumers on the extent to which they have derived satisfaction on the durability of the brand, as well as the performance of the brand. They are satisfied to a lesser extent by the performance of the brand than the other two "lower" classes. The "high" class consumers are satisfied to a greater extent than the other two "lower" classes by the durability of their brands. Anova has not been performed on the satisfaction levels of the functional value of the brand, because the response was uniform.

Satisfaction levels of the "low" class consumers differed from the other two classes on purchase of products from the entertainment class, on status value of the brand, durability, and quality of after sales service. Certain amount of dis-satisfaction is observed among the consumers of the "low" class on these factors. The "low" class differs from the "middle" on the extent to which they are influenced by the performance, where the "middle" class is not as satisfied. Satisfaction on product purchase from the entertainment class is greater among the consumers of the "low"

class, and the satisfaction on the functional value is lower among the "high" class, when compared with the other classes.

Anovas have not performed on the status value of the brand, and the quality of after sales service, on purchase of products from the personal effects' class. The "high" class consumers have derived lesser satisfaction levels than the other two classes on the product's functional value, and on the performance of the brand. The "low" class consumer derives greater satisfaction on the status enhancement value of the product than the other two classes. The satisfaction level among all the consumers differs on the durability of the brand, where the "middle" class consumers derive greater satisfaction levels.

Anova has not been performed on the status enhancement value of the brands, on purchase of a product from the home and kitchen appliances' class. On the other hand, there is no difference in the extent of satisfaction achieved on the performance of the brand. While satisfaction due to durability is greater among the "high" class than the other "lower" classes, they are satisfied to a lesser extent by the functional value of the products in the home and kitchen appliances' class. The "low" class consumers have derived greater satisfaction on the status value of the products, and lesser satisfaction on the durability of the same.

In the white goods' class, the satisfaction levels on all the factors are dependent on the social class. The "high" class consumers are more satisfied with the after sales service, and the durability, while lesser satisfaction levels are observed on the functional value of the products when compared with the satisfaction levels of the other two "lower" classes of consumers. The "low" class consumers are more satisfied with the status value of the products, while all the classes have differing satisfaction levels on the performance of the brand, and its status value. The "low" class have derived greater satisfaction on the former, while the "high" class have derived greater satisfaction on the latter.

The above observations amply demonstrate the importance of the various factors that were concluded to be instrumental in product and brand purchase among the consumers of the different classes. Moreover, it needs to be noted that although product and brand purchases are made because of several reasons, and an evaluation of the purchases too is carried out, the consumers in the major part do attempt to underplay the post purchase evaluation stage in the behavioral process, unless the levels of satisfaction are not what they expected it to be, be it lesser than or greater than their expectations. Therefore, given this framework the "low" class consumers could be considered to be achieving more than an expected measure of satisfaction as a result of purchases of any products, and the "high" class on a more than an expected level of satisfaction on the status value that the purchase of the brand, especially among the white goods imply. Largely, the various factors could be said to be giving an expected measure of satisfaction among the consumers, other than the "low" class on the three factors mentioned for the entertainment class of products. Dis-satisfaction levels need to be

taken more serious note of than the satisfaction or even the more than the expected satisfaction levels that have been derived from the purchase. This is so because of not only its impact on the other consumers belonging to the same class, but also its impact on the same consumers while making a repeat purchase. The impact of the influence of the peer group has been stressed at three important stages in the decision making process: product decision, brand decision, and information acquisition. Therefore, it is more important that there are no dis-satisfaction levels than that there are more than expected levels of satisfaction. That is to say that, dissatisfaction could create a more negative attitude than satisfaction could create positive attitude.

#### 7) What Determines Savings

Six factors have been examined to understand the extent of motivation they provide to make any savings. Each of these factors has been tested independently of others. Each of them is considered as the Dependent Variable(DV), and the social class as the single Independent Variable(IV). **Table 7.31 presents the One Way Analysis of Variance tests that were performed.**

All the six factors show some differences due to the differences in the social class. The possibility of unexpected expenditure motivates the "low" class households to a lesser extent than the other two classes of households. The "middle" class households differ from the other two classes on the extent to which they are motivated to save in order to purchase fixed assets. They are motivated by this factor to a lower extent than the other households, while the extent to which they are motivated to save for the coming old age is greater than among the "high" class households. The "high" class households are motivated to save for major expenditures to a lesser extent than the other two households, while they are motivated to save in order to purchase durable products to a greater extent than the other households. Children as a motivator to save are observed to influence the three classes to a varying degree, where they influence the "high" class to a greater extent than the other two classes.

#### 8) How is Leisure Time Spent

Data pertaining to different leisure time activities was collected, namely, entertainment, social, vacation-related, and some specific activities. Analysis though pertains to the amalgamation of all these activities into two broad groups; 1) amount of leisure time spent at home, and 2) amount of leisure time spent out-of-home. **Table 7.32 presents the results of these Anovas.**

Both these two activities are tested separately. Each of them constitutes the DV, while the social class is the IV. One Way Analysis of Variance was performed on each of them. Both of these test significant on the social class. The amount of leisure time spent at home differs between the three social classes. The amount of time available for the "low" class is comparatively the least, and the tendency of this class is to spend more

of it at home, than out-of-home. The "middle" class households have comparatively more leisure time than the "low" class. They too spend quite a considerable of it at home, and less of it out-of-home, though the amount of time spent out-of-home, is more than the "low" class households. This trend of spending more of their leisure time indoors than out-of-home is observed in the "high" class households too. But, the difference lies in the amount of leisure time available, and the amount of time spent out-of-home in comparison to the other classes. Leisure time is most available to them, and moreover, the amount of time spent out-of-home is comparatively more.

#### 9) What is the kind of Print Media Exposure

Discussion pertains to the kind of newspapers and magazines that are read regularly by the MHH and the FHH. Table 7.33 depicts the results of the percentages that have been worked for each of the social classes.

##### a) The Kind of Dailies Exposed to

The MHH across all the social classes reads at least one newspaper regularly. Although, all the MHHs read a vernacular daily regularly, its only among a minuscule eight percent of the "high" class households that this trend is bucked. On the other hand, a minuscule proportion is exposed to an English daily. This exposure restricts to the "middle" and the "high" class households only. There are only around seven and nearly twenty-five percent of the "middle" and the "high" class MHHs who reads an English daily regularly.

None other than the FHH of the "high" class households reads the same. Newspapers are read regularly among only twenty-eight and nearly sixty percent of the FHHs of the "low" and the "middle" class households. Among those FHHs who read a newspaper, all those of the "low" and "middle" class households are exposed to a vernacular daily, while a minuscule proportion- around seven percent of the FHH of the "high" class are not exposed to the same. The exposure to an English daily among the FHHs is restricted to the "middle" and the "high" class only- about twelve and eleven percent of those FHHs who read a daily regularly.

##### b) The Kind of Magazines Exposed to

Around fifteen percent of the "low" class MHHs are exposed to a magazine, on a regular basis; while thirty-seven percent of the "middle" and nearly nine two percent of the "high" class MHHs are exposed to the same.

All of those "low" and the "middle" class MHHs who are exposed to a magazine, reads a vernacular general-interest magazine on a regular basis; while the same is observed in

more than ninety percent of the "high" class MHHs. On the other hand, none of the "low" class MHHs reads an English general-interest magazine, although there are more than twenty percent of the "middle" class MHH who does so, while this is observed among nearly fifty percent of the "high" class MHHs. Film and sports magazines are mostly read by only the "high" class MHHs. More than twenty percent of those reading a magazine, reads a vernacular film magazine, while the English counterpart is read by eight percent. English sports magazines are read by around thirteen percent of them.

Around four percent of the "low" class, thirty-seven of the "middle" class, and nearly ninety-five percent of the "high" class FHHs reads a magazine regularly. The following discussion ensues only on these proportions of the total of each class.

All the "low" and the "middle" class FHHs are exposed to a vernacular general interest magazine; while this is observed among seventy percent of the "high" class FHHs. There are none among the "low" and the "middle" class FHHs who reads an English general interest magazine, but the same is observed among fifteen percent of the "high" class FHHs. Similar to the exposure of the MHHs, there are almost none among the "low" and the "middle" class FHHs who reads any film magazines. The vernacular kind is read by among more than thirty-five percent of the "high" class, and the English variety by nearly seventeen percent of the same.

None of the "low" class FHHs reads any kind of women's magazines. There are around seventy percent of the "middle" as well as "high" class FHHs who reads a vernacular women's magazine, while only twelve percent of the "high" class FHH reads an English women's magazine. Although there are only a small proportion of the FHHs, and that those of the "high" class reading an English sports magazine, it is observed that only the FHHs other than the MHHs of the sample reads an English business magazine, although these FHH belong to only the "high" class, and form a very small proportion.