

CHAPTER EIGHT
RESEARCH IMPLICATIONS

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This chapter offers the broad underlying motivations in the behavioral process of the consumers. It firstly addresses the constitution of the rural consumer, and how s/he differs from the urban, and secondly, the significance of the social class in determining behavior. The chapter finally discusses the kind of changes that would have a bearing on consumption activities, and also suggests certain research activities that could be undertaken in the future, to continuously monitor the changing behavior of the consumers in an ever changing environment.

A. What "Makes" A Rural Consumer

The object of a purchase is primarily to achieve "value-for-money". Since money is indeed a scarce commodity, and more so for the rural consumers, they make a purchase such that the perceived risks of making a "wrong" purchase is lowered. "Wrong" is used to imply the mismatch of the purchase with their expectations.

Therefore, the rural consumer is motivated towards purchase of that brand, which "insures" her/him against these perceived risks. This emphasis on perceived risks implies that the consumer is attempting to derive "value-for-money" basically through "minimizing dis-satisfaction" rather than "maximizing satisfaction" from the purchase. This attitude of "minimizing dis-satisfaction" rather than "maximizing satisfaction" probably arises due to the constraints imposed by the limited purchasing power of the consumer. This constraint in turn probably results in making a "compromise" between desires and limited purchasing power, which in other words implies a "compromise" between all that s/he desires to purchase and that which s/he can actually do so. The consequence of the conflict between the desired state and the actual state is the adoption of a cautious approach, which is expressed through an emphasis on "minimizing dis-satisfaction" and not on "maximizing satisfaction".

In short, it implies that brand value could probably be created through all such factors which the rural consumer perceives as "minimizing dis-satisfaction". Of course, there is a conflict between the desired and the actual state among the urban consumers too. But the difference between these two consumers lies in the kind of purchases which trigger this conflict, and the extent to which the conflict arises. For the rural consumer, this conflict is most likely to occur for all products, be it a brown or a white good; while the occurrence of such a conflict among the urban consumers would most likely be in the purchases of white goods. The extent of this conflict in the case of rural consumer is greater than that of the urban, therefore to that extent it can be considered that the tendency of the urban consumer would most probably be to "maximize satisfaction".

Conflict between the desired and the actual state is more evident during brand purchases rather than during product purchases. The underlying reasons in such differences in the attitude of the rural consumer can be understood, when the implication of what constitutes "value-for-money" in a product and brand is analyzed. The analysis is based on the per se consideration of what is implied by "value-for-money". This is considered to be either the functional value of a product or a brand, and/or the status value that it implies. Brand value, though, can be considered to possess a "derived" value. It is considered so because, primarily

for a brand to possess any value, it could be considered mandatory for the product to have some value be it functional or social or both. Comparing the perception of the rural consumer, which is based on the preceding analysis of the behavioral process involved in the purchase of a product or a brand, it is observed that the perception fits the framework described above in so far as perception on the value of a product is concerned. Meaning thereby, that s/he does consider that a product fundamentally offers either or both of these values. Whereas, a brand for the rural consumer has a "limited" value.

The limitation in the "value-for-money" that can be created by the brand is imposed because of the attitude that, a brand essentially serves a "function" or rather is more a means toward achieving the value-for-money objective of the product purchased. Which is to say that brand is viewed more as a "vehicle" towards purchase of a product. The combination of three factors, that is, the functional, and the social value of the product, and thirdly the price differentials between competing brands, overshadows the social value of the brand. In essence therefore, the brand is viewed as serving a functional value more than a social value. **The rural consumers depend more upon the products to "service" their social needs than on the brands. So, while products possess both the values, the brand possesses more of the functional value.**

Hence, a brand can create greater value for the rural consumers primarily through **enhancing the functional value**. So, all those factors which would lead to the enhancement of the function would be better equipped to motivate brand purchase. It is therefore in this context that the "intrinsic" and the "extrinsic" factors of motivating brand purchase have to be viewed. By "intrinsic" factors is implied all those factors that are "in-built" or can be directly influenced, such as the price, the availability, the quality of after sales service, the aesthetics, the popularity, durability, the dealer service, and the like. By "extrinsic" factors is implied all those factors that can only, if at all, be influenced indirectly, like the likability of advertisement, the influence of the peer group, the "high" class, family, the prior experience of the brand, and the like. Indirect, because it depends more on the environment in which the consumer lives.

The attitudinal difference between a product and brand implies that brand purchases are not primarily motivated due to social considerations because of the conflicts between the actual and the desired state. Therefore, **to this extent it may be concluded that a rural consumer leans toward "maximization" of "satisfaction" on product purchases while leaning towards "minimization" of "dis-satisfaction" on brand purchases.** The lean on the "positive" side on product purchases is probably due to the narrowing of the gap between the desired and the actual state. Among the urban consumers brand value can be created through social value implications. They have a lesser conflict between the desired and the actual state, even for brand purchases; and therefore the tendency to attempt maximization of satisfaction.

Therefore in conclusion, **it could be said that while the urban consumers take recourse to expression of status through products and brands, the rural consumers perforce do the same through products alone.**

Within the framework of the extrinsic and the intrinsic factors that determine purchase, the aesthetics of the brand, the peer group, and the dealer have special significance. Given

the constraints within which all factors influence decision making, if a product has a certain capacity of meeting the aspirations of the rural consumer, there would be a corresponding influence on the aesthetic value of the brand, even if the brand is not purchased for meeting their aspirations. In other words, were the rural consumers to perceive that the "high" class consumers have adopted a certain product and if purchase could be motivated because of this, then there would be an increased influence of the aesthetic value of the brand, notwithstanding the fact that the brand may not offer any aspirational value to them, that is, the brand per se is not adopted by the "high" class.

The importance of the peer group lies in the assessment of the experience of these members in adoption of the brand, and the dealer's recommendation is sought with the intention of obtaining assurance not only on the performance of the brand, but also on the quality of the after sales service. The importance of these two factors in brand purchase is corroborated by the stress of the consumers on the peer group, and the dealer for information.

Reliance on these sources for information reveal not only the risk aversion tactics employed by the consumers but it also stresses on what kind of information is sought by them in order to reduce the perceived risks. An equally important aspect of the consumers, again especially of the rural, is the impact of the television as a medium for the dissemination of information on products and brands, although, it has been observed that television has had more impact only during certain product purchases. But, as already stated this could be due to the order in which products have been purchased, rather than a reflection on the capacity of the medium to disseminate information for selected products. The potential of this medium, especially with reference to the rural consumer, lies in its ability to bring "alive" a product, by which it is implied, that the potential of this medium rests on the visual appeal, and therefore its impact. This tremendous visual appeal of the medium has stretched to an extent where there is a greater reliance on it, rather than on the print media. Moreover, the visual impact of the medium once again underlines the importance of the aesthetics of the brand.

With the continued exposure of the consumer to such a visual appeal, her/his interest in the product is activated to an extent that, were there a need to fulfill certain objectives, s/he might make an effort to learn more about the product from the dealers, and their peer group. The beliefs and attitude that had been formed or reinforced on the exposure to this visual medium are evaluated on the basis of what is learnt from the peer group, and the dealers. The evaluation is based on what the objectives of the purchase are, and thereby a decision arrived at on either to make a purchase or not to make one, which is in effect either a further reinforcement of the beliefs and attitudes or a rejection of the same. This is not to imply that television has the sole responsibility of activating the consumer's interest. Awareness and interest could also have been kindled due to the perception of the consumers on the potential of a product to fulfill various goals. This, in turn, could have been a result of either a continued exposure to the behavior of the peer group members, or those of the "high" class. The emphasis of the television as a more effective medium for dissemination of information among the rural consumers is stressed therefore, only in relation to other media vehicles.

These various stages in the decision making process imply that the consumer arrives at a decision essentially, on the basis of her/his exposure to the environment. Moreover, wherever greater perceived risks are involved, the consumer is likely to assimilate the views of the various members within the family, and subsequently make a decision. Hence in this context that family members assume importance in the decision making process. The roles that are adopted by various members differ between the rural and the urban consumers, although the predominance of the Male Household Head(MHH) is amply evident.

In spite of this evidence, there is an increased importance of children and the Female Household Head(FHH). **Between children and FHH, the former are the major idea-initiators among the rural consumers, and the latter among the urban. At the advisory stage, even though several members of the households participate, the FHH is predominantly active. The major difference between the rural and the urban consumers lies in the participation of the FHH at the purchasing stage. Among the rural consumer she seldom, if at all, participates at this stage, while in the urban there is a more active participation. This again could be a pointer to the non-availability of products in the rural regions, which is to say that, were products easily available for the rural consumers, the participation of the FHH as a buyer could be imminent.**

Although, a broad role adoption within the family has been sketched, it needs to be cautioned that role adoption also depends on the product itself. Between the FHH and the children, were the products to serve a greater functional value that would result in direct benefits accruing to the children, the adoption of the initiator's role might be their forte', among both the rural and the urban consumers. On the other hand, FHH is an initiator not only wherever product purchase serves a functional value whose benefits accrue directly to her, but also where there are greater social benefits, that is, when there is a perception of a greater social value of a product.

In conclusion, it could be said that, the underlying emphasis throughout has been on the importance of the perceptions of the consumers, since they are instrumental in leading to a product purchase. Fundamentally, a product needs to be assessed on its ability to change lifestyles. The "utility" of a product could be considered to lie in its potential to change the way consumers live and work. Lifestyles could be changed not only due to the function the product serves but also due to the underlying social implications on adoption of the product. The perception of the functional value of a product is a major criterion for product purchase. This is concluded in view of the discussion on what constitutes product and brand value. **But, the thesis points toward a perception among the rural consumers that a product, in general, has a less functional value, as compared to the urban consumers. Therefore, lastly, it needs to be emphasized that since much rests on how s/he views the functional value of a product, there is a need to "educate" them on how the products would be able to transform their lives.**

B. Social Class - Is it Significant

Disparities between social classes are prominent during certain product purchases and not so, for others. In other words, nature of the products also determine behavior, to the extent of determining the level of involvement and thereby the motivations that lead to purchase. So, in that sense, drawing a broad outline for social classes on product purchase has limitations. Nevertheless, an attempt is made to throw light on the broad behavioral pattern that emerges from this thesis.

Products create value for the "low" class consumers not only for the function it serves but also for the social goals that are fulfilled. Of course, as mentioned earlier, products are purchased basically for these two reasons. **The difference between the "low" class consumers, and the "higher" classes lies in the extent to which social goals are fulfilled before price has an "intervening" effect. The desire to emulate the peer group members is a strong force among these consumers.** That is to say that, emulation of the peers, and meeting the perceived standards of their own stratum are fulfilled even if price is a little on the expensive side. Although aspirations of the consumer are an important influence and attempts are made to fulfill them, there is a greater influence of price, which "blocks" the purchase of products which do not offer "sufficient" aspirational value; "sufficient" in the sense that, purchase of products with a higher prospect of fulfilling aspirations is made only when they are sure that the purchase would definitely lead to an identification in a "higher" stratum. At the same time, purchase of brands is not motivated to an extent that would replace the influence of price. But, aesthetics of the brand are important. The reasons for the importance of this factor is because of the aspirations that are attempted to be fulfilled with product purchase.

The "middle" class consumers differ from the "low" class, on the extent to which they are influenced by price. Among them, price is not a factor which would "intervene" to the same extent. **Secondly, the desire to be identified in a "higher" class is a strong influence that determine product purchase.** Therefore, as compared to the "lower" order, these consumers would be more inclined to a product purchase not only if the price is a little "expensive", but even if they are not as sure of being identified in a "higher" stratum. This is because of the stronger influence of their perceptions of what is expected of them, which implies that product purchases would result even when the price is expensive because of the influence of the normative behavior and the desire to be identified in a "high" class. **Brand value, as among the "low" class consumers, can be created through aesthetics, the quality of the after sales service, and the performance of the brand.** The difference between the classes lies on not only the extent to which each of them contributes to the brand value, but also because of the emphasis on the aspirational value of the brand. **Due to the greater influence of this factor, it could be concluded that the influence of the aesthetics of the brand is not solely because of the aspirational value of the product, but also an attempt to "reach" a "higher" stratum through brand purchase.**

There is a divergence in the products' capacity to offer value to the "high" class consumer, when compared to the "lower" classes. Products, in general, are not employed to attain a higher status, but purchases are motivated more for the function the product serves, and for its ability to maintain a similar status as the peer group. Brand, on the other hand, has tremendous scope to assist them in their desire to identify in a "higher" stratum. Hence, the emphasis on the aesthetics of the brand is due to the aspirational value of the brand, as opposed to the "lower" order consumers. The importance of the aesthetics is evident to a degree, where even price has a lower order of importance.

Learning about a product varies among the different classes of consumers, and also on the products. Certain purchases are carried out in a routine manner, among the "middle" and the "high" class, and especially so among the "high" class consumers. The major departure among the consumers at this stage is on the impact of the television advertisements. They have a greater impact on the "low" and the "middle" class consumers, and between these two classes of consumers, more so on the former. The reasons for the impact of this medium, and the resultant behavior has already been dealt with, and so not discussed here. The "high" class though does not place as much importance on this medium, in relative terms; and moreover, it does not replace the order of importance of the print media. In fact, between the three media vehicles discussed here, these consumers rely on print media advertisements as the primary source. This difference implies that there is a greater emphasis on learning on product and brand features rather than on the appearance of the product, this inspite of the greater emphasis on the aesthetics of the brand. The anomaly described here is explained by the influence of price. Since this factor does not have any considerable influence on them, they are not as "forced" as the "lower" order consumers to make a "trade off" between price and the aesthetics of the brand.

Family involvement not only varies between the social classes but also between the products. Yet, in general, it could be considered that the involvement of the family is greater among the "low" class. In spite of the predominance of the Male Household Head(MHH) in every social class, there are certain differences which are discernible. Children play a more dominant role as the idea initiators than the FHH, among the "low" class households. FHH is predominantly active as an advisor, inspite of the involvement of several family members. But, as a buyer she is not all that participative. Among the "middle" and the "high" class households, FHH is more active than the children in the idea initiator stage. The advisory stage is similar to those in the "low" class. But, the difference between the "low" class, and the "higher" class households lies on the participation of the FHH as a buyer, and this is more evident among the "high" class.

Lastly, the need to "educate" the consumers among the various classes on the potential products' possess to transform lives have to be emphasized. "low" class households have a greater need for this "education", especially on the functional value of products,

and then the "middle" class households. This though does not imply that "high" class households are "educated" on the product potential, but since they are "better educated" than the "lower" classes, the emphasis is on the need to "improve" these households.

In conclusion therefore it could be said that major differences are discernible between the "low" class and the "higher" classes of consumers. Yet, inspite of these major differences between them, there are certain similarities between the social classes. As already mentioned, the nature of the product also determines behavior. It could be said that the "low" class consumers behave differently while purchasing a brown good, while the "low" and the "middle" class consumers are similar in their behavior while purchasing a white good. The differences between the social classes are discernible in the behavior of the "high" class from the "lower" classes on purchase of a white good.

C. Where Do We Go from Here

There is probably no phenomena that occur as constantly and permanently as change itself. Over and above the cultural differences, other differences between societies therefore, basically arise, due to the rate at which changes are adapted into the society. If the emphasis on economic growth of a society be viewed within a framework of the opportunities presented to its citizenry to inculcate the values of change, then it is to be hoped that Indian society too would not be lagging far behind other societies in incorporating change as a constantly occurring phenomena, into its system.

The socio-economic transformation of societies has a bearing on the attitude and the behavior of its citizens; and these attitudinal and behavioral changes are reflected on the changes in the pattern of consumption. Pattern of consumption changes can be viewed within a framework of a "consumption cycle". Of course, the idea of any cycle does not promote the idea of a beginning. Nevertheless, considering the mechanization of production activities as the reference point, it could be said that, when societies emphasize development through production of greater number of goods and services, the attitudinal and behavioral changes that occur in society influence not only what and how much is consumed but these behavioral shifts also change the attitude from what is consumed to why and how, is it consumed. Continued consumption and product proliferation witness a further shift in the behavior of consumers, whereby, the consumption activity itself is questioned and attempts are made to reduce consumption. The cycle nevertheless continues since a reduction in the consumption of a particular product would lead to a shift towards consumption of a "better" product, and not an end to consumption itself.

In India, the attention thus far has been on what and how much of it is being consumed. This of course is important, since the per capita consumption levels are abysmally low. Presently though, the focus of the policy makers is to induce greater consumption. The advantage for the manufacturers through greater consumption, is the

possibility of enhancing market share as well as profitability. The object of the policy makers by inducing greater consumption is to foster economic growth. It is hoped that with the rapid strides that are expected to be made at the economic front, would in turn lead to a societal transformation.

Essentially therefore, the need is to understand what "makes" a consumer or in other words, what leads to consumption. It is especially pertinent for the manufacturer to understand these motives, since it would not only illuminate the present needs of the consumers, but an understanding of the consumer might also aid in anticipating the behavioral changes in the future. This thesis, has already discussed the present needs of the consumers, especially of the rural. Here it addresses, albeit in a limited manner, the kind of changes in the society which probably would lead to a commensurate change in the behavior of the consumers.

It may be recalled that the rural and urban consumers have been assessed within the context of two states viz. Gujarat and Kerala. The states were selected not only for the convenience of the researcher, but also from the point of view of the characteristics of the economic development in the two states. As may be recalled, the state of Gujarat was selected for the relative high levels of industrialization, while the state of Kerala was selected for the relative high physical quality of life and infrastructure it offered. Essentially therefore the impact of the of the rural and urban regions was examined within the framework of a macro level environment which presented different aspects of economic development.

In general it could be considered that, the characteristics of development at the macro-level, that is at the state level, and regional characteristics of a community, both together have an influence on the behavior of the consumers, even though this influence is itself limited. Due to this limited influence it could be concluded that the micro-level environment, that is the characteristics of the household, together with the macro level and regional characteristics might probably be better equipped to explain the behavioral differences. But, nonetheless, the limited influence of the macro level environment and the regional environment do contribute towards a better understanding of what kind of changes would be "desirable" for manufacturers. There are four major conclusions, with respect to the impact of these two environment, and also of social classes, that can be derived from the thesis.

Firstly, it needs to be noted that of the two, that is, the characteristics of development of the overall environment, and the regional setting of a community, the macro level environment of the state seems to be more influential in determining behavior that leads to a white good purchase; while the regional characteristics seem to be more important in determining the behavior while making a brown good purchase. Purchase of white goods is important because of the greater ramifications of these purchases. White goods are not only sophisticated and expensive, or generally considered to offer a greater status value than brown goods. Equally important is the fact that, white goods are better equipped to bring

about drastic changes in the attitude to life and work. This is so because of the very nature of these products, which reduces not only the tediousness of work, but work itself is completed faster and in comfort. This has a resultant change in the amount of leisure time now possible. Therefore, the life style of the consumers undergo fundamental changes with the adoption of white goods. Therefore, it can be concluded that development characteristics of the state not only are an indicator of what the lifestyles are, but also what kind of lifestyles are preferred. The object of the thesis is not to infer on which of the two broad development characteristic represented by Gujarat and Kerala, would be "desirable" for the manufacturers; "desirable" in the sense that, what would assist in greater profitability to them. But, the object of the thesis is to understand which of the two environment have a larger influence on consumer behavior, and therefore what are its implications.

So, the importance of the macro level development characteristics, especially on white goods implies that: with the continued improvement in the overall development of the state, there would be a resultant change in the behavior of the consumers. More importantly, what it implies is that were increased development to take place in any given area of the state, these changes would not only affect behavior of the citizens of that particular area, but behavioral changes would be manifest in all the areas within the state. In other words, developmental changes occurring in the urban areas would result in such a manner that the behavioral direction of the urban and the rural consumers would be in tandem.

Secondly, the thesis suggests a hypothesis that, a rural "transformation" rather than an "urbanization" process would be a better facilitator to induce behavioral changes in the rural regions. It may be recalled that a community is termed "urban" by the policy makers on the basis of the occupation and total population, and population density, or on the basis of the administrative structure of the community. The thesis points that an "urbanization" process leading to the fulfillment of these criteria is not necessary for behavioral changes. The object is not to overlook the impact of these characteristics on behavior and especially of occupation, but to imply that there are other characteristics of the urban regions which probably have an equal if not a greater impact on behavior, and therefore that, these characteristics of the urban regions could be assimilated into the rural regions without altering the occupational or the population density patterns of the regions. That there are other characteristics of the urban regions that are important and could be assimilated in the rural, is derived from the conclusion on the greater impact of the overall development of the state rather than of the regional characteristics. Since much of the macro level changes occur in the urban regions, and since the impact of the macro level environment is such that it "percolates" to every region of the state, it is to be assumed that macro level changes occurring in a region itself would have a greater impact than the impact of the "percolation". It may further be recalled that the two states were selected on the basis of relatively high income levels, high quality of life, and the infrastructural development that existed in the states. Therefore, were the rural regions to be "transformed" in a manner that would lead to an improvement in the

income levels, quality of life, and infrastructural development, it is probable that the behavioral changes among the rural consumers would converge with the behavior of the urban consumers.

Thirdly, the thesis indicates that the greater importance of the state level development rather than of regional characteristics implies that the social and the cultural characteristics of the rural and the urban community are not very disparate. This is implied since, buying behavior is essentially influenced by the social, cultural and psychological characteristics of an individual or household. Since these in turn are influenced by the society or the community, it follows that the socio-cultural- psychological backgrounds of the two communities are not drastically different. The intention is not to underplay the differences either between the rural and the urban communities, nor between the rural and the urban consumers, when in fact, even the per capita consumption of the rural consumer is much lower than the urban. But the object here though, is to emphasize that inspite of the behavioral differences between these consumers, they are not so vast that it cannot be bridged.

Of course, urban regions are rapidly undergoing changes. These changes imply a resultant change in the consumer behavior. Changes that occur in the urban regions seem to be inducing certain changes in the rural regions too, as is evident from the lesser importance of the regional differences over that of the macro level environment, in determining behavior. But, this "percolation" of changes alone is not sufficient to usher in changes in the consumption pattern of the whole society. Given the two current situations: first, that there are seemingly no vast differences between the rural and the urban consumer; and second, that the urban societies are evolving rapidly, the solution towards bridging the gap between the rural and the urban consumer would be by inducing a faster rate of change in the rural areas. This implies that if rural "transformation" occurs at a rate faster than the urban "transformation", then it is quite probable that the orientation of the society might be towards a "mass consumer society", meaning thereby, not only an increase in the income levels but also an increase in the desire for greater consumption.

At such a juncture in the evolution of the society, segmentation of the market into a rural and urban would not probably be as effective, as in the present. Social classes may be an even more effective tool than the employment of the state in segmentation or even product differentiation strategies.

Lastly, the thesis concludes on the impact of the changes that occur in various strata of the society. **The thesis has determined the social classes in terms of income, education, and occupation levels of the consumers. The employment of these three criteria and the resultant conclusion that social classes are important in determining behavior, indicates: firstly, that behavior is not only influenced by income but also by education and occupation; secondly, that any change even in any one of these criteria might lead to a corresponding change in the behavior of the consumer. The relative similarity of the "middle" and the "high" class consumers**

in the purchase process of brown goods and the relative similarity of the "low" and the "middle" class consumers in the purchase process of white goods have already been discussed. Moreover, it has been noted that there are certain similarities in the purchase process of white goods among all classes of consumers. These conclusions can be made use of, to extrapolate the possible future trends in the changes that could occur in the behavioral process of the consumers in the different social classes.

The conclusions seem to indicate the ensuing direction in which behavior would be likely to change. Primarily, it is to be understood that changes are occurring at every level in the society. **Moreover, the similarity and the differences between the social classes seem to indicate that changes in the other classes would move in tandem to the changes occurring in the "high" class. The indications of the research point towards the fact that the behavioral processes adopted by the "high" class seems to be the "desirable" state by the "lower" classes. This has been concluded due to the relative similarity that is observed between the "middle" and the "high" class consumers in the purchase process of brown goods. Future changes would probably occur in the behavioral process of the "low" class consumer "emulating" the "higher" classes in the purchase behavior of brown goods; while the changes in the "middle" class would lead to a similarity in the purchase process as observed by the "high" class consumers for the purchase of white goods. Therefore, a "mass consumer market" for brown goods might occur at a faster rate than for white goods. This is not to imply that at such a stage the employment of social class stratification would not be fruitful, but all it indicates is the changes that could occur in the society. For, as reiterated, the thesis is limited to this extent; and the methodology for the determination of social classes needs to be continuously improved upon. But, the thesis does offer suggestions on the course for future research that could be undertaken, in order to understand in greater detail the changes in the buyer behavior due to changes occurring in a dynamic society.**

The thesis indicates three different research work that could be undertaken in order to continue the study of understanding consumers in a dynamic society. It needs to be cautioned that these suggestions are in no way an exhaustive direction in which future research on consumers could proceed, but, only indicate the limitations of the thesis and some of the ways in which future research could eliminate some of these deficiencies.

It has been noted that even though the characteristics of state and regional characteristics were employed, and found to be influencing the behavior process to a certain extent, it has not been able to satisfactorily explain the differences in the consumer behavior. Moreover, it has also been noted that social class determines behavior, even though the extent to which it determines behavior has not been ascertained. So, future research could explore the possibilities of employing these three criteria, namely, social class, region, and the macro level environment, in order to understand which of them are more important in determining behavior, and also whether these three criteria satisfactorily explain the differences or the similarities

between the consumers.

The present thesis has not explored the differences or the similarities between the consumers of a particular social class living in different regions and different states. Future research could explore the behavior of consumers of the same social class but living in different regions. This therefore would indicate the effect of the region be it the rural/urban, and/or the overall macro level environment, on the behavior of the consumers.

As the society evolves and leans towards "mass consumption", the research direction would then be to understand how "best" to segregate such a "mass market", and what criterion needs to be employed to do so. This research has already indicated that income alone as an indicator of social class is not sufficient to explain the behavior of the consumer. With changes rapidly taking place, the society would then witness a general rise in the income levels. Moreover, the society would also witness a greater division of labor and improved education levels. Since the importance of education and occupation has already been indicated in determining behavior, it would be probable that its' importance over the income would only rise. Therefore future research could examine the basis of this hypothesis by examining the importance of the three criteria separately. Moreover, the research could also be directed to understand the life styles of the consumers, since this might probably be the methodology for segregating the market into various social class segments.