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Lifestyle Based Segmentation of Rural Consumers of Central Gujarat: An Empirical Study

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Abstract:
Consumer lifestyle analysis has become popular tool in the case of marketing decision making. The present study attempts to segment rural consumers of Central Gujarat region of Gujarat on the basis of their perceived lifestyles. An instrumentinvolving Activities, Interests, and Opinions (AIO) has been used for the purpose of study. Initially, an effort is made to unearth the perceptions of rural consumers in the region, and then the same were factor analyzed so as to form homogenous groups of such consumers which would help marketers to ensure success in market targeting. This study providesgenerous insights to marketing managers in Gujarat with valuable visions for marketing segmentation, value creation, product positioning/re-positioning, and promotional decisions. With change in lifestyle paradigms of rural consumers, it has become significantly important for a marketer to know rural consumer behavior and the dynamics of it. Lifestyle segmentation being one of the most related and effective tool in gauging such behavior, this study will prove of a great help to marketers in designing customized marketing strategies specially for targeting the rural consumers.

Keywords: Lifestyle Analysis, Psychographic Segmentation, AIO

1. Introduction

Consumer lifestyles are a well-accepted basis for market segmentation. In consumer behavior, lifestyles reflect different modes of living and the patterns of consumption that tend to accompany them. As lifestyles offer more comprehensive view of behavior and the motives that underlie many of the purchases made by the consumers, they are regarded as advantageous for market segmentation (Todd, Lawson and Faris, 1996)

Many academia and marketers use the lifestyle concept to identify existing or potential customers and to understand their decision making process (Hawkins et al., 2004; Senauer et al., 1991) because the concept is deeply connected to consumerism (Chaney, 1996) and helps to account for how people express their identity in many areas such as activities, interests, and opinions (AIO) (Wells & Tigert, 1971).

The large size and high rates of growth in emerging market countries such as BRIC (Brazil, Russia, India, China) nations have sparked growing interest among the top executives and managers from western countries. However, they have till date kept their main focus on targeting the well-to-do consumers of urban markets (Wilson and Purushothaman, 2003). However, the major growth potential lies not in this affluent urban consumers, but in the large numbers of lower income consumers in rural areas. (Prahalad, 2006; Mahajan and Banga, 2006).

The credit of shift in lifestyle paradigms of rural India can be very much given to the increasing number of pucca houses in rural areas which has brought about a strikingly positive turnaround in the lifestyles of rural consumers. Once untrodden rural markets have now caught the eyes of many multi-national corporations, not only the ones engaged in FMCG sector, but also durable and electronic goods industry.Debjani Ghosh (VP, Intel- South Asia) in her recent interview with Business Standard said that "Opening up to rural markets is our top most priority". Companies are taking large scale initiatives in developing a strong hold over Indian rural markets. However, India is a diverse country. This diversity gets reflected in the customs, cultures, language, ideologies, beliefs, notions, values, virtues, castes and psychologies. Therefore, a standardized marketing strategy for one nation seems meaningless. The companies need to segment, sub-segment and then target.

The rural consumer is evolving from the poverty-stricken, illiterate, stereotype, with a fear of change and reluctance to spend. Today's rural consumer is value driven. He now believes that a product/service is worth purchasing if it enhances his life either in his earning capability or his status. Two important factors for rural people demanding products consumed by urbanites are-

- Rising literacy on account of government efforts through schemes like Sarva Siksha Abhiyan, National Literacy Mission, Total Literacy Campaign and Sakshar Bharat and
- Exposure to the same commercials as urban consumers.

Connectivity has increased due to the development of infrastructure, especially transportation facilities. Rural India has thus emerged as a market worth chasing in its own right and corporates are launching rural driven marketing campaigns **(Kashyap, 2012).**
According to RMAI, with 12.2% of the world's population, Rural India represents the single largest potential market and accounts for 53% of FMCGs and 59% of durables sale in India.
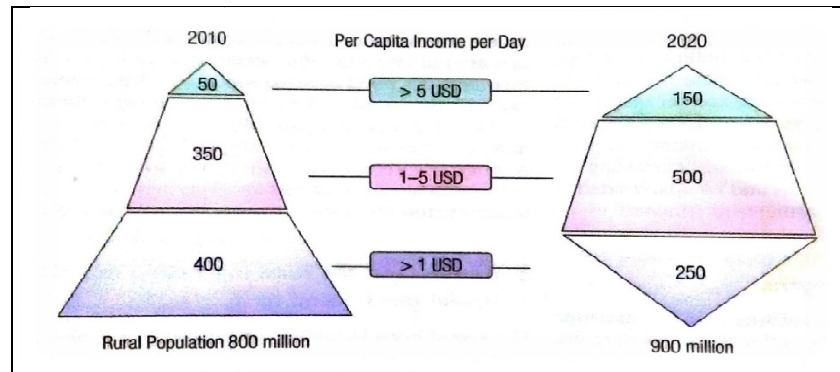

Figure 1
Source: 'Rural Marketing', Pradeep Kashyap, Pearson, Second edition

2. Literature Review

Prevailing consumer life-styles and the resultant actions in a country indicate how consumers live, think, behave, and act. This, in most cases, is determined by consumers' demographic background, experiences, socio-economic characteristics, behavioral tendencies, and current situation or action. These proto-typing attempts to paint a more realistic multi-dimensional portrait of a consumer that represents a sub-segment for a particular product/brand. It suggests answers to the deeper motivations and aspirations behind the purchase and consumption of a product and service (Wansink, 2000).

Lifestyle segmentation has been an active research field in western countries. The most popular lifestyle segmentation schemes that have been built are VALS (Values and Lifestyles), AIO (Activity, Interest and Opinion), and LOV (List of Values) (Ma, 2004). Despite the large body of lifestyle studies, very little research has focused on the Asia Pacific region. (Tai & Tam, 1997)

The theory based lifestyle works initiated in the 1950's by Havinhurst and Feigenbaum have been carried forward by number of researchers worldwide till date. In consumer research and market segmentation, the term lifestyles has had widespread reference with many studies using the term over the last 60 years. However, in the Indian context, the studies have been comparatively fewer in number (Kumar and Sarkar, 2008)

Life-style segmentation, in most cases, follows a post-hoc model. This is explained in the way of consumers first being asked questions about their life-styles and then being grouped on the basis of the similarity of their responses (Peter & Donnelly, 2012). Life-style research conducted for large populations is rather extensive and expensive, and as a result, this field has been developed to a large extent by commercial market research companies. The most popular application of general life-style pattern is SRI International's VALS program. VALS provides a systematic classification of consumers into several distinct value and life-style patterns. This program reflects a real-world pattern that explains the relationship between personality traits and consumer behavior. In general, VALS uses psychology to analyze the dynamics underlying consumer preferences and choices. VALS not only distinguishes differences in motivation, it also captures the psychological and material constraints on consumer behavior (Harcar and Kaynak, 2007)
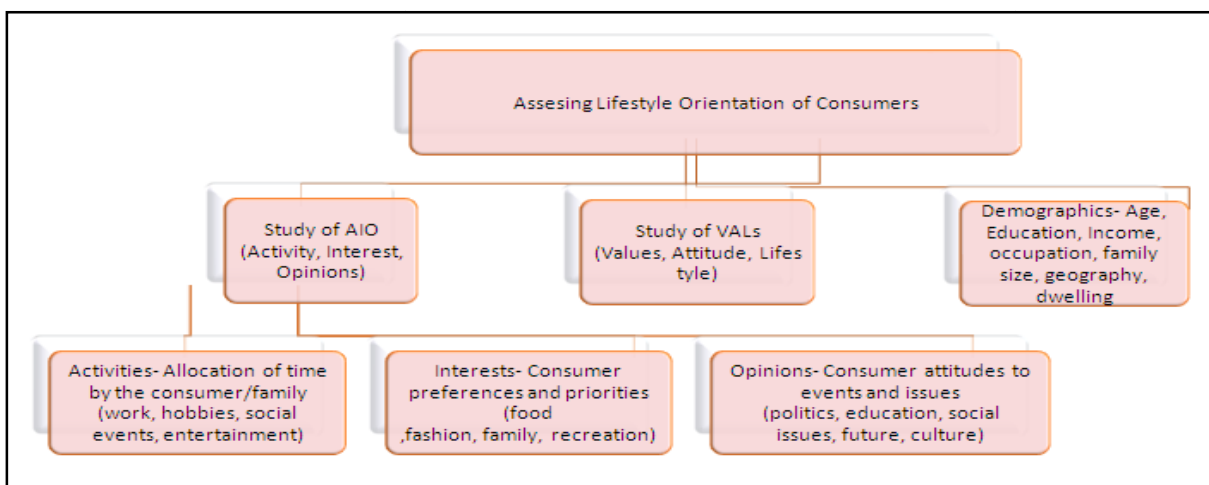

Figure 2

Marketers have been constantly using VALS to understand why consumers make the choices they do. VALS helps the marketer to understand the motivations that fuels the consumer behavior. VALS - short for values and lifestyles – is a way of viewing people on the basis of their attitudes, needs, wants, beliefs, and demographics. (Anandan et al., 2006). The first ever VALS framework was based on social values and VALS represented Values and Lifestyles. However the current VALS (aka: VALS 2) framework as developed by Strategic Business Insights is based on psychology to segment consumers based upon their lifestyles.

Thus number of prior studies have focused on VALS model, but very few researches have been actually carried out in rural India taking AIO model as a base of study. Thus, this study clearly aims on bringing out lifestyle orientation of Central Gujarat and segmenting them using it. There is a lacuna as far as lifestyle research in Gujarat is concerned. Hence the study will prove to be quite insightful for the marketers.

3. Research Methodology

3.1. Problem Statement
Various studies have been conducted to understand the behavior of consumers worldwide so as to help the marketers devise various strategies which best suit their needs. Severe competition has led to saturation of markets and marketers are exploring niches so as to continue their flow of revenues. On the other hand, the growing penetration of media has made all the consumers quite aware of the developments in the market. It has become one of the key causes in bringing a sea change in the behavioral profile of customers. Traditional theories have always considered culture, economic circumstances and perceptions of customers to understand buyer behavior, but use of media has an uncanny impact on buyer behavior. Here we attempt to understand the lifestyle paradigms of rural consumers of Central Gujarat and its impact on their buying behavior. The present research is aimed to identify the values and attitude of the present day customer which impact her lifestyle. Since marketers are anticipating great scope in rural markets, we have psychologically targeted them.

3.2. Primary Objectives
    i.   To identify the perceptions of consumers of Central Gujarat regarding lifestyle orientation
    ii.   To identify the key dimensions to lifestyle orientation of urban consumers

3.3. Research Design
The present study is descriptive in nature so as it to identify customer perceptions regarding lifestyle orientation. It attempts to highlight the lifestyle archetypes of rural consumers and identify the causes of the same. The study attempts to understand the values and attitude of consumers, which reflects in their way of living. Hence primary data has been collected by field survey. The secondary data has been collected from newspapers, magazines, and journals. This has helped in updating the research with latest developments in rural markets. Especially with the growing importance of internet, exposure of rural markets has increased and can no more be considered as dumping place for old and outdated goods. Rather, studies have proven that rural consumers have deep pockets and are early adopters of the products. In order to understand the way of living of rural consumers, the respondents have been chosen on the basis of non-probability convenient sampling method. The data has been collected from 406 customers of the selected rural areas of Central Gujarat. The respondents were contacted personally at their residences so as to get a detailed view of their way of living. A comprehensive view is adopted after thorough literature survey to fulfill the objectives of the study. Marketers have been constantly using AIO to understand *why consumers make the choices they do*. AIO helps the marketer to understand the motivations that fuels the consumer behavior. Modi (2009) criticized that the extant work on rural marketing has used the same theories, models, concepts and frameworks as those used in the mainstream commercial marketing. Hencethe Questionnairehas been prepared by modifying the AIO, Values and Attitude statements keeping in view the Indian consumers. It has been divided in two parts; a)Behavioral profile of respondents (general behavior, views and attitudes towards life, social behavior, hobbies and interests, fashion orientation and adoption, family values and conceptions); b) Demographic profile (age, gender, family income)

3.4. Sample Size
An appropriate sample size is very much necessary for lifestyle based studies as these studies try to make psychological analysis of consumers. However, according to one such thumb rule, 4 to 5 times observations as compared to the variables used in the study reflect an excellent sample size where factor analysis is ought to be used as a tool for statistical analysis. Hence, for our study more than 57*4=228 observations would account for an excellent sample size. We actually collected 200 samples from across the Central Gujarat.

3.5. Data Collection

3.5.1. Primary Data
Primarily, the drop-off/pick up data gathering method was used to collect data from the villages of Central Gujarat. This method is similar to face to face interviews where the survey questionnaire is delivered to respondents by an interviewer who explains the aims of the surveyand how to fill out the questionnaire. Respondents are then allowed to complete the questionnaires in private. Later, the interviewer returns to the households to pick up the questionnaires. This method incorporates the advantages of a number of data

collection methods. It is not as time consuming as face to face interviews and is able to secure higher response rate than mail surveys. Such interviews were conducted by the researcher personally, as well as with other help. In the Central region, we distributed around 216 questionnaires and collected it back. However, at the time of data entry 16 questionnaires were found to be barely complete and hence those questionnaires were disregarded for data entry thus restricting the sample size to 200 respondents. Thus, 7.4% of the questionnaires were discarded as they were found to be inoperable being incomplete or haphazardly filled up. The data was collected during October 2014 to April 2015. The consumers where contacted at their home. However, it was observed during data collection that people in the villages of Central Gujarat had a tendency to gather at a place called "Chowrah" as well as nearby market yards for gossip every evening. Hence we targeted the consumers directly there.

3.5.2. Secondary Data
Even though this study is mainly based on first hand data collected personally from rural consumers through questionnaire, wherever necessary the research relies on the use of published literature, data available from various books and journals and magazines, data published on different websites.

3.6. Data Analysis Techniques
SPSS 21 has been used to analyze the primary data. All the descriptive data has been tabulated for calculation of percentages regarding demographic characteristics. A statistical process, cross tabulation, helps to summarize categorical data into contingency table. Thus, it provides a basic picture of interrelation between two variables and can help find interactions between them. Here, the age and gender would be crossed tabulated with lifestyle clusters.

4. Data Analysis and Findings

4.1. Reliability Analysis
In the present study reliability analysis helped to identify which variables contributed to perceptions of customers regarding lifestyle orientation. It tries to capture all those variables that are dependent on each other so far lifestyle is concerned. Internal consistency of the items of the questionnaire is measured using reliability analysis. Cronbach's alpha quotient was calculated to ensure that the items in the questionnaire are able to measure orientation to lifestyle in a meaningful way.All the 57 items generated a Chronbach Alpha Value of 0.923 which is considered to be fairly good for our study. As per the thumb rule, any alpha value greater than 0.6 is considered to be reliable.

Reliability Statistics	
Cronbach's Alpha	N of Items
.923	57

Table 1

4.2. Descriptive Analysis

4.2.1. Frequency Distribution

		Age of Respondent					Total
		18 TO 25 AGE	26 TO 35 AGE	36 TO 45 AGE	46 TO 60 AGE	61 AND ABOVE AGE	
CLUSTERS	1. ECONOMICALLY, EDUCATIONALY, FAMILY & MEDICALLY CONSCIOUS RELIGIOUS AND SOCIALLY CONSCIOUS	5	4	10	5	3	27
	2. TRENDSETTERS	8	9	11	6	3	37
	3. TRADITIONAL BUYER AND EXTROVERTS	3	5	4	4	2	18
	4. ORTHODOX AND CONSERVATIVE BUYER	12	9	7	6	2	36
	5. CONSCIOUS AND CONCERNED BUYER YET INNOVATIVE	3	5	1	0	0	9
	6. FASHION BUFF, SOCIAL BUTTERFLY AND SHOPAHOLIC	25	15	17	12	4	73
	Total	56	47	50	33	14	200

Table 2

From the above table it can be derived that the highest number of rural consumers in all age groups are fashionable, shopaholic and social butterflies.

		Sex of respondent				Total
		FEMALE		MALE		
CLUSTERS	1. ECONOMICALLY, EDUCATIONALY, FAMILY & MEDICALLY CONSCIOUS RELIGIOUS AND SOCIALLY CONSCIOUS	9	18%	18	12%	27
	2. TRENDSETTERS	9	18%	28	19%	37
	3. TRADITIONAL BUYER AND EXTROVERTS	3	6%	15	10%	18
	4. ORTHODOX AND CONSERVATIVE BUYER	6	12%	30	20%	36
	5. CONSCIOUS AND CONCERNED BUYER YET INNOVATIVE	4	8%	5	3%	9
	6. FASHION BUFF, SOCIAL BUTTERFLY AND SHOPAHOLIC	18	37%	55	36%	73
	Total	49	100%	151	100%	200

Table 3

4.2.2. Mean of AIO Statements

Statements	Mean	Std. Deviation
I believe that prevention is better than cure	4.40	.902
I believe in simple living and high thinking	4.15	1.060
I believe that it's good to go for medical/physical check-ups at regular interval	4.21	1.038
I believe that reading newspaper is a good habit	4.29	.980
I give my utmost possible cooperation to any growth oriented work	4.18	1.001
I like to be associated with a religious institute	3.97	1.107
I would rather spend a quiet evening at home than go out to attend social function	2.12	1.226
I like social functions where there is lots of music	3.28	1.436
I love to do gossip at social functions	3.37	1.401
I am a homebody	1.96	1.140
I like to be an active member of any social service organization	3.51	1.330
I have personally worked in a political campaign or for a candidate or for an use	2.90	1.430
I usually have many outfits of the latest style	3.18	1.428
I usually dress for fashion and not for comfort	2.75	1.449
I often try the latest hairstyles when they change	2.93	1.349
I do not mind in buying beauty (cosmetic) products	3.04	1.403
I believe that the fashion we see in Movies can be adopted in day to day life also	2.56	1.384
I always follow elder's advice	4.26	.962
I consider boy-girl both equal	4.21	1.043
When my children are ill in bed, I drop most everything else	4.20	.960
My children are the most important thing in my life	4.20	1.040
I like to arrange my home for my children's convenience	4.09	1.021
I take a lot of time and effort to teach my children good habit	4.11	.996
I like to go out with family once a week to have food	3.53	1.392
I don't like to see things lying around here and there	4.15	1.172
I like to educate my children in mother tongue	4.15	1.100
I believe that higher education is inevitable necessity now a days	4.48	.885
I believe that it is necessary to give computer education to children nowadays	4.50	.833
I believe that besides imparting school education children should be inspired to take part in extracurricular activities of their own interest	4.45	.884
My friends or neighbors often come to me for advice	3.50	1.215
I sometimes influence what my friends buy	3.54	1.287
People come to me more often than I go to them for any product related information	3.27	1.297
I spend a lot of time talking with my friends about brands and product	2.64	1.393
I often try new stores before my friends and neighbors do	2.46	1.295
I will probably have more money to spend next year than I have now	3.60	1.315
I like to pay cash for everything I buy	4.30	.945
I shop for special people	3.57	1.358

I find myself checking the price in the grocery store even for small item	4.03	1.162
I like to buy products from nearby town and city	4.00	1.114
I usually watch the advertisements for announcement of sales	3.19	1.551
I buy products as I like good life style	4.04	1.131
I believe that a person can save a lot of money by bargaining while shopping	4.08	1.177
I prefer to buy from Haats, Melas and Mandis as it is economical and quality products are available	3.41	1.382
I prefer to take my family members for purchase of grocery	3.72	1.209
I believe my lifestyle affects my purchase decision	3.73	1.232
I believe spending too much time in shopping is wastage of time	3.41	1.357
I shop more during festivals and religious fairs and expedition	3.26	1.322
We are joint family and purchase decisions are taken by elders of family	3.60	1.322
I believe that approaching Consumer Protection Organization helps in seeking justice	3.92	1.196
I always like to buy branded products	3.99	1.207
I believe that more the products in home more the happiness	3.14	1.417
There are so many things without which I can easily live	3.85	1.259
I think eating ready-to-eat food packets is bad for health	3.79	1.287
I believe that with the use of Internet has made things quicker and cheaper	4.12	1.090
I think it is easy to use Internet	3.78	1.149
Five years from now the family income will probably a lot higher	4.02	1.132
I believe that for better future of my family, financial management is very much necessary	4.42	.899

Table 4

4.3. Exploratory Factor Analysis

Factor analysis was carried out to group various variables under specific factors. Varimax rotation method was utilized for the purpose of the study. The 57statements were hence grouped into 14 different factors.The KMO Bartlett's test of sphericity measures in rural customers of Central Gujarat were 0.844 which is considered to be reasonably meritorious. According to a thumb rule, Kaiser-Meyer Measure of Sampling Adequacy in the .90s is considered marvelous, in the .80s meritorious, in the .70s middling, in the .60s mediocre, in the .50s miserable and below .50 unacceptable.The variance explained was 65.81% by 14 factors which were derived by Varimax rotation method. However, 11 factors were finally considered for further analysis as last three factors had one or two loadings only.

4.3.1. Factor Loadings as per VARIMAX Rotation Method

FACTORS		Component													
		1	2	3	4	5	6	7	8	9	10	11	12	13	14
ECONOMICALLY, EDUCATIONALLY, FAMILY & MEDICALLY CONSCIOUS	I believe that higher education is inevitable necessity now a days	0.853													
	I believe that it is necessary to give computer education to children nowadays	0.801													
	I believe that besides imparting school education children should be inspired to take part in extracurricular activities of their own interest	0.8													
	When my children are ill in bed, I drop most everything else	0.77													
	I believe that reading newspaper is a good habit	0.744													
	I like to pay cash for everything I buy	0.739													
	I always follow elder's advice	0.71													
	I consider boy-girl both equal	0.674													
	I give my utmost possible cooperation to any growth oriented work	0.631													
	I like to arrange my home for my children's convenience	0.62													
	I believe that it's good to go for medical/physical check-ups at regular interval	0.572													
	I believe that prevention is better than cure	0.571													
	I believe that a person can save a lot of money by bargaining while shopping	0.568													
	I find myself checking the price in the grocery store even for small item	0.565													
	I believe that for better future of my family, financial management is very much necessary	0.555													
	I take a lot of time and effort to teach my children good habit	0.533													
	I don't like to see things lying around here and there	0.521													
	My children are the most important thing in my life	0.511													
	I believe that approaching Consumer Protection Organization helps in seeking justice	0.485													
	I believe in simple living and high thinking	0.467													
	I buy products as I like good life style	0.447													
	I like to educate my children in mother tongue	0.43													
FASHION BUFF	I usually have many outfits of the latest style		0.784													
	I usually dress for fashion and not for comfort		0.734													
	I do not mind in buying beauty (cosmetic) products		0.582													
	I often try the latest hairstyles when they change		0.559													

Category	Statement													
TRENDSETTER	My friends or neighbors often come to me for advice		0.76											
	I sometimes influence what my friends buy		0.742											
	People come to me more often than I go to them for any product related information		0.659											
	I like to go out with family once a week to have food		0.531											
CONSCIOUS AND CONCERNED BUYER	I usually watch the advertisements for announcement of sales			0.686										
	I like to buy products from nearby town and city			0.604										
	I prefer to buy from Haats, Melas and Mandis as it is economical and quality products are available			0.489										
SOCIAL BUTTERFLY	I would rather spend a quiet evening at home than go out to attend social function				-0.829									
	I am a homebody				-0.821									
	I love to do gossip at social functions				0.632									
	I like social functions where there is lots of music				0.564									
SHOPAHOLIC	I believe that more the products in home more the happiness					0.696								
	I often try new stores before my friends and neighbors do					0.586								
	I spend a lot of time talking with my friends about brands and product					0.485								
	I shop for special people					0.438								
EXTROVERTS	I have personally worked in a political campaign or for a candidate or for an use						0.74							
	I believe that the fashion we see in Movies can be adopted in day to day life also						0.568							
RELIGIOUS AND SOCIALLY CONSCIOUS	I like to be associated with a religious institute							0.672						
	I like to be an active member of any social service organization							0.604						
TRADITIONAL BUYER	I shop more during festivals and religious fairs and expedition								0.752					
	I believe my lifestyle affects my purchase decision								0.652					
	I prefer to take my family members for purchase of grocery								0.384					
INNOVATIVE	I think it is easy to use Internet									0.68				
	I believe that with the use of Internet has made things quicker and cheaper									0.534				
ORTHODOX AND CONSERVATIVE BUYER	I believe spending too much time in shopping is wastage of time										0.653			
	I think eating ready-to-eat food packets is bad for health										0.58			
	There are so many things without which I can easily live										0.454			
	We are joint family and purchase decisions are taken by elders of family											0.748		
	I will probably have more money to spend next year than I have now												0.535	
	Five years from now the family income will probably a lot higher												0.491	
	I always like to buy branded products													0.52
	Extraction Method: Principal Component Analysis.													
	Rotation Method: Varimax with Kaiser Normalization.													
	a Rotation converged in 18 iterations.													

Table 5

4.4. Cluster Analysis

Final Cluster Centers						
	Cluster					
	1	2	3	4	5	6
ECONOMICALLY, EDUCATIONALY, FAMILY & MEDICALLY CONSCIOUS	.55606					
FASHION BUFF						.41525
TRENDSETTER		.43007				
CONSCIOUS AND CONCERNED BUYER					.47766	
SOCIAL BUTTERFLY						.17613
SHOPAHOLIC						.51981
EXTROVERTS			.66595			
RELIGIOUS AND SOCIALLY CONSCIOUS	.54969					
TRADITIONAL BUYER			.68054			
INNOVATIVE					1.36647	
ORTHODOX AND CONSERVATIVE BUYER				.59953		

Table 6

Cluster analysis is a very useful statistical technique to segment the market and find opportunities for new product development (Punj and Stewart, 1983; Kaye-Blake et al.,2007) and Lifestyle segmentation instruments have been shown to be especially useful when they are combined with marketing variables (Kamakura and Wedel,2000; Brengman et al.,2005) Accordingly, this Lifestyle scale specially developed with reference to rural consumers was used in further elaborative studies of marketing research and respondents clustered to analyze cross-sectional or cross-cultural sub-groups' differences.

5. Marketing Implications

The result of Factor analysis generated 11 factors out of 54 statements. The main orientation of rural consumer's lifestyle is as follows-

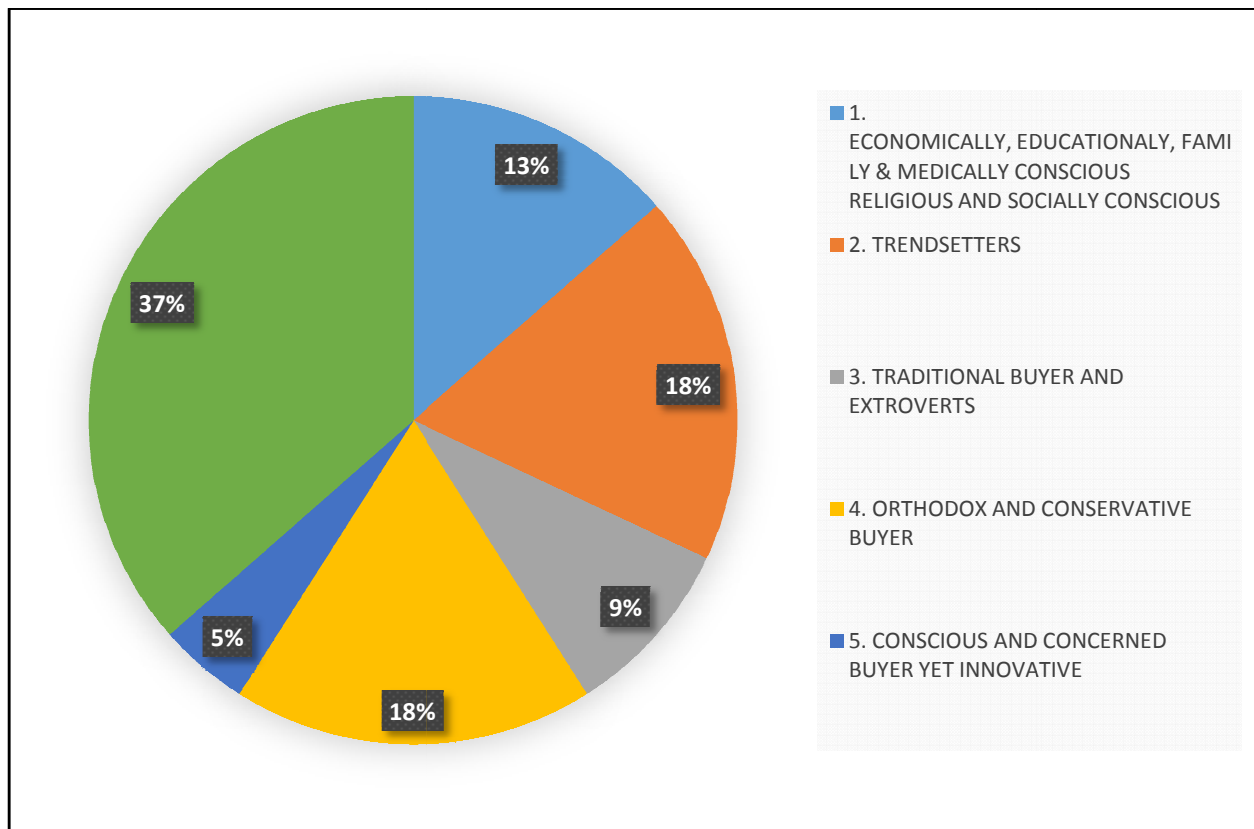*Figure 3: The Rural Consumer Lifestyle Orientation Matrix*

Figure 4: Central Region Rural Consumer Lifestyle Clusters

6. Research Scope and Limitations

In the context of present study, the main limitation is that there are various tools for measuring the lifestyle of consumers. Hence, it may be possible to obtain different results with other scales if used in the context of rural India. Moreover, generalizability of the results across the other rural regions in India as well as Gujarat is quite difficult as there are ample cultural, social, religious and mental diversities in a country like India. However, if the same study is carried out in different regions than it can bring significant insights with reference to lifestyle studies.

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