Chapter 2

Review of Literature

CHAPTER II

REVIEW OF LITERATURE

The main objective of the present study was to study the food shopping-orientation of the consumers of selected packaged foods and the relationship of their psychographic profile with the same. Relevant literature and research studies were collected from books, research articles, and research papers form journals like Journal of Marketing, Journal of Marketing Research, Journal of retailing, Journal of Advertising, Journal of Consumer Research and a few others. The libraries of institutes like M.S.U. of Baroda, IIMA, N.M Institute of Management, CERC Ahemdabad, S.P.Jain Institute of management, and Podar Management College, Jaipur were visited in course of collection of the review.

Relevant literature and research studies are presented here in this chapter under the following headings.

1.0 Convenience food and its consumption: An Indian perspective and Related studies

2.0 Shopping-orientation and Related Studies

3.0 Psychographics

3.1 Lifestyle and Related Studies

3.2 Personality and Related Studies

3.3 Market Beliefs and Related Studies

3.4 Attitude and Related Studies

3.5 Perceived Risk and Related Studies

4.0 Market Segmentation and Related Studies

1.0 CONVENIENCE FOOD AND ITS CONSUMPTION: AN INDIAN PERSPECTIVE

Convenience foods can be broadly defined as 'Foods that have undergone major processing by the manufacturer such that they require little or no secondary processing and cooking before consumption. This means, apart from warming, thawing, cooking, frying, diluting and reconstitution, the food is ready-to-eat. A food may be classified as convenience food if it meets the criteria's like.

1. The food must have undergone considerable amount of food preparation by the manufacturer before it reaches the retailer.
2. It must require minimal cooking or processing before consumption by the consumer.
3. The preparation time before consumption should be minimal (Manohar, 2005).

1.1 Classification of Convenience Foods

Convenience foods can be classified into 3 major categories.

1. Ready-to-eat foods (RTE)

The foods which can be directly consumed from the package with or without warming/thawing and without preparations. Examples include

i. Dairy snacks like processed cheese, cheese spreads, butter spreads
ii. Dairy sweets like gulab jamuns, rasgoolas, peda, burfi and other sweets like sohan papdi, sohan halwa etc.
iii. Biscuits
iv. Breads
v. Snacks like chips, wafers.
vi. Retort processed foods like paneer curries, dal fries
vii. Frozen foods like ice cream, dosa etc.

2. Ready-to-use foods

The foods which need some preparations like cooking, frying, reconstitution, dilution etc. before consumption. These include

i. Masalas like butter chicken mix, garam masalas, ginger/ garlic paste etc.
ii. Fresh cut vegetables like carrots, potato, cauliflower, radish, beans, cabbage etc. which are sorted, washed and cut into slices, cubes, shreds and modified atmospherically packed.
iii. Ready-to-cook like noodles, instant rava idli mix etc,
iv. Ready-to-fry like papads, color gold fingers, wafers, chicken samosa.

v. Ready-to-reconstitute like khoa powder, kulfi mix powder.Breakfast cereals like corn flakes, wheat flakes, honey crunch . which need some preparation like addition of milk, fruits if desired before consumption.

3. Beverages

They are further divided into

i. Ready-to-drink which can be directly consumed from the container i.e, like RTD fruit based milk, drinks from mango

ii. Ready-to-serve, needs some preparations like dilution, reconstitution before consumption this include fruit juice concentrate (Manohar, 2005).

1.2 Current status and future prospects of convenience food in India

Analysis shows that India is currently witnessing greater change in lifestyle and buying habits of the Indian consumers (Sumathi, 2003). India being very vast geographically, consumers here are naturally scattered over a vast territory. As the country is also marked by great diversity in climate, religion, language, literacy level, customers and calendars, lifestyle and economic status, here consumers present a complex and bizarre group. Studies by the center for monitoring Indian economy reveal that structural shifts have been taking place in the consumption pattern of Indian consumers in the recent years and the shift have gained greater momentum since the launch of economic reforms. Convenience foods and ready-to-eat foods are now popular. With the nuclear family, there is also a shift in the women's attitude to cooking and the meals she serves. Teenagers are also becoming influencers of change in their family's meal pattern (Ramaswamy, 2003)

In recent years, the increase in the number of working, women, changing lifestyle, increase in nuclear double income families, influence of media, increase in foreign travel and integration of ethnic foods into the local food habits and desire for quality foods have resulted in increased need for convenience foods (Manohar, 2005). RTE foods have now become one more option in the home-meal replacement segment along with the convectional options like restaurants, mess/ canteen and catering services (especially during travel) and not-so-conventional fast food joints and take-away/carry –home outlets (Rangarao, 2004). The changing lifestyles of the consumers and rising disposable income groups, branded food, health foods and convenient foods are gaining popularity and the market for these items are growing at 10 to 15% (Anonymous, 2004).

The middle class is now emerging as the 'consumption community' of the country. As the members of the class are better educated and better exposed to global lifestyles, their aspirations have been constantly growing (Ramaswamy, 2003). One significant point about the middle class consumers is that in spite of the regional, linguistic and cultural diversities of the country they generally fall into a common pattern of lifestyle and buying behavior (Sumathi, 2003).

The profile of the Indian middle class consumers reveals one vital point- they account for a lion's share of the demand base in the country in respect of most branded consumer products. Their needs are on the increase, as is their disposable income. Marketers of most products and services will be targeting this class. They have to naturally study the class in depth and properly assess the buying motives and buying behavior of each segment in the class to design marketing strategies (Ramaswamy, 2003).

Indian food buying behavior is changing gradually in response to the changes in social and economical patterns (Manohar, 2005). The four fundamental shifts which further emphasize growth in the convenience foods are

1. Rapid growth in organized retail, a catalyst for the processed food development.
2. Convenience and enjoying life driven by demographic trends in age, income-levels and more women in workforce
3. Global shift to outsourcing from India across products/ services, including food.
4. De-regulation and liberalization of the Indian economy since from 1991.

With the changing socio-economic factors, the demand for convenience foods is increasing steadily. India being one of the largest food producers in the world is stated to become a global hub or production of convenience food. Therefore in India the food processing is identified as sun-rise industry. The de-regularization and liberalization of Indian economy has boosted the food processing industry which is mainly engaged in production of convenience foods (Manohar, 2005).

India is on of the world's top producers of food. It is first in milk and cereal production, and second in fruit and vegetables. The size of semi processed and RTE food industry is estimated to be US$1 billion which is growing @20% per year. Food processing industry is identified as a sun-rising industry due to its enormous input potential and its significance in the country's development as it promotes vital linkages and synergies between the two pillars of economy namely agriculture and industry (Manohar, 2005).

India's middle class segment will hold the key to success or failure of the processed food market in India. Of the country's total population of one billion, the middle class segments accounts for about 350-370 million. Though a majority of families in this segment have non-working housewives but can afford hired domestic help and thus prepare foods of their taste in their own kitchens, the profile of the middle class is changing steadily and hired domestic help is becoming costlier. This is conducive to an expansion in demand for ready-to-eat Indian style foods (http//www.indiaonestop.com/middleclassesindia.htm)

The big leap forward for packaged commodity foods, semi-cooked and pre-cooked foods is expected in the next 5-10 years (Mathur, 2004). Technological developments particularly in the field of food processing equipment, processes and packaging material have brought revolution in the development of convenience foods as per the necessity, taste as well as nutritional requirements of the consumers. Convenience foods- the choice of the day can be designed to suit all segments of population. The demand for convenience foods is growing at a faster pace due to changes in social and economical patterns, as well as increase in urbanization, buying power and awareness about health foods, changes in meal pattern and existing food habit, desire to taste new products etc (Manohar, 2005).

Related studies

Reilly (1982) hypothesized that the wife's employment would result in an increase in the use of convenience foods and greater incidences of time saving durable ownership. Role theory provided the concept of role overload as a possible mediating variable. A structural equation model was developed and fitted to a sample of data from Milwaukee, Wilsconsin SMSA. Role overload and increase in family income were posed as indirect links between the wife's work involvement and the use of convenience foods and ownership of time saving durables. Family, social-status and the wife's educational level also were included in model. After relaxing some model constraints, satisfactory fit was achieved. As predicted, role overload was causally related to working and convenience consumption. The hypothesized relationships were in the predicted direction, and all were statistically significant, with the exception of that between family, social-status and durable ownership and that between role overload and convenience foods served. It was concluded that the proposed model of the relationship between the wife's status and the family's consumption behavior accurately represented the data. The major problem was the amount of variance explained. This was justified by saying that individuals may or may not use the measured convenience foods for a number of reasons other than a desire to save time. Similarly, the ownership of time-saving durables may be motivated by considerations other than work load reduction.

Darian and Cohen (1995) investigated whether consumers' time availability was an important segmentation variable in the convenience and fast-food markets. Very time-poor, somewhat time-poor, and not time-poor consumers were compared, and three types of food are examined: fast foods, frozen dinners, and ready-to-eat foods. For weekday dinners, similarities and differences between the three segments were investigated with respect to the usage of each type of food, importance of benefits sought in a weekday dinner, and perceptions of each type of food. Managerial implications of differences between segments and of overall patterns were discussed.

Veenma et. al. (1995) attempted to assess determinants of convenience food usage to gather information for nutrition education programs, in which messages may be targeted at specific groups. A sample of 1783 female housekeepers, studied within the framework of the 1992 Dutch National Food Consumption Survey, was used. Significance of the effects of psycho-social, socio-demographic and life-style factors was assessed using a covariance structure model. The results indicated that the most important determinants of convenience food usage were nutritional knowledge, socio-economic status (SES), marital status, employment status and stage in the family life cycle. Knowledge of food and nutrition was inversely related to convenience food usage. When aiming at diminishing convenience food usage in the Netherlands by improving nutrition knowledge, nutrition educators might focus their attention on women with a low SES who are in an advanced stage of the family life cycle (older women), are married and do not have a paid job.

According to Davies and Madran (1997) time is a multidimensional entity and research into how we allocate our time is still at an early stage of development. Food shopping and meal preparation are two related activities which involve a significant consumption of time. Reports on research into attitudes to time and investigated three different aspects of people's attitudes towards food shopping and preparation: an enjoyment of cooking; a traditional orientation and a modern (role-sharing) attitude to the linked activities. Identifies two clearly defined groups. No differences between the groups existed on demographic factors such as age, gender, whether the respondent had paid work and housing type. No differences existed in their ownership of time-saving consumer durables. One group clearly saw mealtimes as significant activities and found cooking enjoyable. It did not matter whether the people in this group were time-pressured or not - they chose to allocate time to these activities and they differed in their attitudes to time. A substantial group in society still do see food shopping and meal preparation as important activities. It contends that while such individuals may be subject to modern-day pressures they still appear to organize their time to maintain a traditional perspective.

Laroche et.al. (1998) studied ethnic identity or the retention or loss of attitudes, values and behaviours of one's culture of origin. It was presented as a multidimensional construct. It was further suggested that acculturation or the acquisition of traits of the dominant/host culture constituted a separate yet correlated process. Initial exploratory and confirmatory factor analyses were conducted on responses from Italian-Canadians to various items designed to tap Italian ethnic identity. These analyses revealed that ethnic identity did indeed constitute a multidimensional process. Specifically, three dimensions were identified: Italian Social Interaction and Participation, Italian Language Use with Family Members, and Catholicism. A final CFA model incorporated the three ethnic identity dimensions and two dimensions of acculturation. Consistent with previous findings, LISREL VIII estimation resulted in significant negative correlations between some ethnic identity and acculturation dimensions. The discriminant validity of ethnic identity was also more thoroughly established visa-vise acculturation by computing 95 per cent confidence intervals for the parameter estimates. Finally, subsequent stepwise regression analyses showed that the three ethnic identity dimensions along with the two acculturation dimensions and three socioeconomic factors had differential impacts on the consumption of various convenience and traditional foods. A hypothesis holding that ethnic identity was negatively related to the consumption of convenience foods was partly confirmed. Another holding that it was positively related to the consumption of traditional Italian foods was better established.

Nayga and Farooq (1998) carried out an exploratory study to examine the effect of various factors on the decision to consume convenience meat products. Factors important to the decision by consumers to try convenience meat products were fat consciousness, number of adults and children in the household, education level, ownership of a microwave oven, average time to cook dinner, age and, to some extent, income.

Verlegh and Candel (1999) applied the theory of reasoned action to study situational influence on the consumption of TV dinners. The study investigated five situations, which were either time-related (weekdays vs weekends) or social ("dinner alone", "dinner with family", and "dinner with friends"). The intention to use a TV dinner decreased from "alone" via "with family" to "with friends", but did not differ between weekdays and weekends. Subjective norms were a stronger influence on intentions than attitudes in all situations, except for "weekdays" and "dinner alone". Primary reference groups were a stronger influence on intentions than secondary reference groups, and the motivation to comply with a particular reference group increased substantially when it joined for dinner. Consumption frequency for TV dinners was higher in households where the person responsible for meal preparation held a paid job, and it was positively related to the number of hours that this person was employed.

Jae et.al. (2000) used a sample of 39,025 urban families from the 1996 Korean Family Income and Expenditures Survey to examine the relationship between family characteristics and expenditure on convenience foods. Results indicated that age and education of the family's head, number of children, presence of children under the age of six, the wife's labour force participation, and area of residence were significant in predicting the level of expenditure on convenience foods. The present study pointed to and gave a rationale to differences in some of the effects as compared with those found in Western countries.

Boer et.al. (2002) focused on the Irish convenience food consumer and investigated four convenience food categories: ready meals, take-away meals, restaurant meals, and pub meals. A nationally representative (n=1024) survey was undertaken in Ireland amongst primary food purchasers in the household. Within each convenience food category, consumers were segmented into tertiles based on their level of consumption. The tertile with the highest consumption level of convenience foods was compared with the tertile with the lowest consumption level on their food-related lifestyles, convenience food-related lifestyles and their beliefs about convenience food. Analysis of data found that the consumption of ready meals and take-away meals was most associated with convenience related dimensions. Restaurant and pub meals seemed to be less related to the convenience dimensions. The purchase of restaurant meals was strongly related to social event. Furthermore the effect of lifestyles and beliefs on the purchase of convenience food was examined. Comparison of the regression results across the four convenience food categories highlighted the importance of convenience food-related lifestyle issues in the purchase of ready meals. General food-related lifestyle issues were more important in the purchase of take-away meals. The consumption of restaurant and pub meals was least effected by convenience related dimensions and more by the importance of social events.

Newman (2003) analyzed, Irish households' expenditure on prepared meals for home consumption using the 1987 and 1994 Irish Household Budget Survey datasets.

The aim of the paper was to analyze the factors influencing Irish households' decisions to purchase prepared meals and how much to spend on these food items. This was done using the double-hurdle methodology adjusted for the problems of heteroscedasticity and non-normality. Income elasticities were estimated for household expenditure on prepared meals in both years and significant socioeconomic influences were identified. These socioeconomic factors were assumed to underpin the tastes and preferences of Irish households, with convenience identified as a significant preference of many household groups.

McCullugh et.al. (2003) identified the target audience for hot pot snacks, and which factors influenced their buyer behaviour was vital information for product developers and manufacturers. The reported market research, undertaken at Manchester Metropolitan University, evaluated the effect of changing lifestyles on the growth of the pot snack market and investigated consumer opinion of pot snacks with particular regard to their nutritional status. A consumer questionnaire was used to measure the opinion of pot snacks and frequency of consumption and influences on the growth of the pot snack market. Existing data on snacking habits, household size, increase of working women and changes in society were reviewed. Conclusions from the work confirmed that food choice was multi-factorial and within the pot snack market there was a variety of reasons determining the demand, each influenced by a variety of extrinsic factors. The findings indicated that the frequency of consumption was influenced by knowledge and opinion about the nutritional content of the pot snack product, suggesting that consumers now were demanding health as well as convenience

Ahlgreen et.al (2004) mentioned that food choice was dependent upon our beliefs about both the products and those who consume them. In this study beliefs about the prototypical attributes of ready meal consumers were investigated to establish which beliefs existed and whether they had any actual basis when compared with self-reported behaviours of ready meal consumers. In the survey, respondents described what they considered to be common attributes of ready meal consumers. Some of these attributes were supported by the data provided by the ready meal consuming respondents, while many were not. Most interesting was the fact that two frequently mentioned attributes, being alone and no interest in cooking or food, were confirmed by the ready meal consuming respondents in the actual eating situation but not by their life-style and beliefs in general. The results supported the call for more situation-oriented food research.

Harris and Matthews (2005) focused on ready food products and the impact of economic and socioeconomic factors on purchases of selected convenience foods. Techniques which allow for correcting estimates for complex survey design were used in order to produce estimates which reflected population behavior, that is, the impact for all U.S. households, not just the sample households. This technique was employed to provide the necessary weights to the sample strata contained in the sample and to provide 'honest' estimates of standard errors for population coefficients. When using data where household selection probabilities were non-uniform, the researcher had several options. One can assume that the probabilities of household selection were uniform and produce estimates from analysis of the sample data. However, to produce population totals or means, one must use the projection weights. Another choice was to use weighted regression. This technique takes care of weighting but disregards the complex survey design of the sample data. Only complex survey design techniques account for both weighting and the survey design. However, some econometric procedures may not be available in complex survey procedures.

Buckley et.al. (2005) mentioned that as the demand for convenience foods becomes greater, the quality of such products becomes more important. The food-related lifestyle (FRL) instrument, which grouped consumers based on their attitudes toward the purchase, preparation and consumption of food products, included a number of quality aspects, such as health, freshness and taste. The objective of this paper was to investigate the degree to which food-related lifestyle segments were convenience-oriented. A review of the convenience food market in Great Britain found increased participation by women in the workforce, an increase in the number of single and two-person households and a breakdown of traditional mealtimes amongst the main drivers of demand for convenience food. The FRL instrument was reviewed to identify supplemental areas needed to gain a more complete picture of consumers' convenience food-related lifestyles. Measures for these and the FRL instrument were applied in Great Britain in 2002. Investigation of convenience attitudes and purchase behaviour for convenience foods found that three of the six

FRL segments identified were convenience-oriented. Differences between segments, relating to the quality aspects, were also found.

According to Ahlgreen et.al. (2005) the context in which a meal was eaten was known to affect intake and choice of food. The purpose of this study was to investigate in what typical situations ready meals were consumed and if consumer demands varied according to different situations. With a market survey four typical ready meal eating situations were identified, and the respondent's ready meal consumption was shown to be affected by situational factors. In the different eating situations there were dissimilar reasons for consumption. Two ready meal eating situations were investigated in greater detail in order to establish what triggered the ready meal consumption in these situations. One of these meal situations proved to be convenience driven and the other time driven. A situation-oriented approach was suggested for further ready meal product development.

Scholderer and Grunert (2005) developed a model that synthesized both approaches, assuming that the influence of resource constraints on actual convenience behaviours was doubly mediated, first by perceptions of resource constraints, and then by convenience orientations. In Study 1, the model was calibrated based on a sample of 1000 French respondents with the main responsibility for food shopping and meal preparation in their households. In Study 2, the model was cross-validated using a similar sample of 1000 UK respondents. Results of both studies supported the double mediation hypothesis.

Schöder and McEachern (2005) investigated the effect of communicating corporate social responsibility (CSR) initiatives to young consumers in the UK on their fast-food purchasing with reference to McDonald's and Kentucky Fried Chicken (KFC). Design/methodology/approach – Focus groups were conducted to clarify themes and inform a questionnaire on fast-food purchasing behaviours and motives. Attitude statements were subjected to an exploratory factor analysis. Findings – Most respondents (82 per cent) regularly purchased fast food from one of the companies; purchases were mostly impulsive (57 per cent) or routine (26 per cent), suggesting relatively low-level involvement in each case. While there was scepticism regarding the CSR activity being promoted, expectations about socially responsible behaviour by the companies were nevertheless high. Four factors were isolated, together explaining 52 per cent of the variance in fast-food purchasing behaviour. They were brand value, nutritional value, ethical value and food quality.

2.0 SHOPPING-ORIENTATION

The concept shopping-orientation was introduced by Stone in 1954. He referred to it as shopping lifestyle or shoppers' styles that place emphasis on certain activities in particular. Other researchers added to this definition by pointing out that shopping-specific lifestyles encompass shopping activities, interests, and opinion. Visser and Preez's (2001) outlook of shopping-orientation reflected shopping as a complex personal, economic, social and recreational phenomenon

According to Assael (1987) two consumers may shop at the same set of stores for reasons of convenience, courteous sales help, or good decor, but one consumers' orientation to shopping can be totally different from the others. The first consumer may find shopping a burden, something to be done quickly with minimum efforts. The second may enjoy shopping, particularly the satisfaction of buying a desired item at a bargain price. This consumer does not mind spending time searching for alternatives.

In accordance to Hawkins (2003) a shopping style that puts particular emphasis on certain activities or shopping motivations is called a shopping-orientation. Lindquist (2004) was of the view that shopping-orientations are closely related to general lifestyle and are subject to similar influences. Shopping-orientation refer to the general approach one takes for acquiring both brands and non purchase satisfactions from various types of retail outlets. He stated that shopping-orientation is a consumer's style or way of shopping. Both feelings about shopping and actual shopping procedures come into play

Visser and Preez (2001) brought forth the differences in consumer characteristics. They mentioned that shoppers with different shopping-orientations reveal different consumers characteristics and differ in market behavior, including different needs and preferences for information sources, store preferences, and store attributes. They referred shopping-orientation as the general approach to acquiring goods and services and to the non purchase satisfactions derived from shopping at retail stores and shopping centers. It may be function of a variety of non-purchase motives, such as the need for social interaction, diversion from routine activities, the need for sensory stimulation, exercise, and the exertion of social power. Therefore, shopping-orientation varies with regard to individuals and different products, among individuals over time, and with changing situations

Assael (1987) revealed the various motives of shopping. He mentioned that it is important to know the shopping-orientations of the consumers since they are likely to be motivated by different needs in shopping. Consumers may view shopping as a diversion from the routine of daily life; a means of self-gratification based on the expected utility of the buying process itself; learning about new trends when visiting the store; physical activity since an urban environment provides little opportunity to exercise; a source of sensory stimulation such as handling merchandise, trying it on or trying it out; a means of socialization, encounters with friends or sales persons or for the pleasure of bargaining, or as a means to make a wise purchase.

According to Assael (1987) two consumers may shop at the same set of stores for reasons of convenience, courteous sales help, or good decor, but one consumers' orientation to shopping can be totally different from the others. The first consumer may find shopping a burden, something to be done quickly with minimum efforts. The second may enjoy shopping, particularly the satisfaction of buying a desired item at a bargain price. This consumer does not mind spending time searching for alternatives.

Subtle differences were found in the motives for shopping when comparing developed and developing countries. In Asia the shopping as emerged as a way of life for urban women and while women in the west are still shopping. Research carried out by Unity Marketing – A market research firm, shows that American women buy for emotional satisfaction, especially during a economic slowdown. In contrast Asian women shop not for self actualization or to find a luxury bargain, but to spend and to embrace the shopping activity as a social event. The behavior patterns and motives differ when comparing East and West (http//www.asiamarketresearch.com).

The different motivations for shopping have lead various researchers to define shopper profiles. Assael (1987) mentioned three types of shoppers based on the shopper's values, purchasing behavior, and information search. Shopper types by value orientation was developed by Stone, after interviewing 150 women in Chicago. He derived four types, namely; the economic consumer, the personalizing consumer, the ethical consumer, and the apathetic consumer. Shopper type by level of information search were categorized as constructive shopper, surrogate shopper, Preparatory shopper and reutilized shopper. Moschis (1976) provided another strategic dimension to shopper profile by relating shopping-orientation to purchasing behavior. He defined six types of shoppers who purchase cosmetic products, namely; special sales shoppers, brand loyal, store loyal, problem solvers, socializes and name conscious. Over the years few other researchers have come up with new typologies of the consumers on the basis of their shopping-orientation. However, the various shopping-orientations identified by the researchers overlap to a certain degree. Details on few of them is mentioned under the related studies section in the ensuing paragraphs.

One important aspect of shopping behavior is the selection of the store or the patronage behavior. Lindquist (2004) referred that almost every product need can be met through multiple channels- from traditional retail stores to direct mail to online services to shopping channels and more. However, according to Hawkins (2003) the selection of a specific retail outlet, involves a comparison of the alternative outlet on the consumer's evaluation criteria like

1. Outlet image: A given consumer's target market's perspective of all the attributes associated with a retail outlet is generally referred to as the store image. Consumers shop at stores on the basis of store image.
2. Retailer brand: Closely related to store image are store brands. Retailers develop and promote high-quality brands with either the store's name or an independent name. Such brands not only provide attractive margins for the outlet, they also become important attribute of the outlet. That is, they are another reason for the consumer to shop at the store.

3. Retail advertisement: Retailers use advertisement to communicate their attributes, particularly sale prices, to consumers. Purchases of the advertised item understate the total impact of the advertisement. Sales of additional items to customers who came to purchase an advertised item are referred to as spillover sales. Consumers tend to assume that any advertised price represent a price reduction or sale price. Showing a comparison price increases the perceived savings significantly. Laudon (1993) explained a few other store evaluation criteria's which follows;

4. Store location: Location has an obvious impact on store patronage. Generally, the closer consumers are to a store, the greater their likelihood to purchase from the store. The farther away consumers are from a store, the greater the number of intervening alternatives, and thus the lower the likelihood to patronize that store.

5. Store design and physical facilities: The design characteristics of a store visibly reflect its image and can dramatically influence patronage. Many consumers appear to 'size up' a store based on its outward appearance of architecture and signs and hence are drawn to the store or repelled to it, based on the perception of whether the store looks 'right' for them.

6. Merchandise: The image element of the store has to do with the goods and services offered by a retail outlet. There are five attributes considered to be important quality, selection or assortment, styling or fashion, guarantees, and pricing. Consumers prefer stores that offer either a wide variety of product lines, brands, and prices, or substantial depth to their assortment.

7. Advertising and sales promotion: Advertising, sales promotion, displays, trading stamps, and even symbols and colors are considered by the consumer.

8. Personnel: Employees of a retailer are very instrumental in influencing the store image. Consumers generally desire to trade where store personnel, particularly the salespeople are perceived as helpful, friendly and courteous.

9. Customer services: Retail stores may offer numerous services in order to attract customers. One scheme classifies services according to those, which increase product satisfaction (such as credit, alterations, installations), increase convenience (such as delivery, telephone ordering, and parking), and provide

special benefits (such as gift wrapping, product returns, and complaint offices).

10. Clientele: Consumers will tend to patronize those stores where persons similar to themselves are perceived to be shopping. Thus, an important matching process occurs between the consumer's self image and the store's image to influence where people shop

According to Hawkins (2003) the influence of the above elements differed, depending on such variables as the type of product purchased, the type of store and the type of consumer. Consumer compares the stores on the basis of combination of these evaluation criteria's and her perception of a store's characteristics. As a result of this process, stores are categorized as either acceptable or unacceptable and hence will be patronized on that basis. According to (Assael, 1987) the principle of low involvement decision making apply equally well to stores

Laudon (1993) noted down the factor affecting the consumer's behavior within the store. Once the consumer has selected the store they will patronize, they must then proceed to consummate the purchase. A number of factors influence consumers' behavior within the store environment. Some of the important variables affecting consumer shopping activities within stores are categorized under merchandizing techniques Merchandizing techniques have an important influence on consumer shopping behavior. The various merchandizing techniques used in the stores are in the form of store layout and traffic patterns, product displays and product shelving, pricing strategies, branding, and promotional deals

Various relationships among factors influencing shopping-orientation have been investigated. The inconsistency in some of the findings may be ascribed to the fact that different products were investigated (http//findarticles.com). Lumpkin (1985) stated that for the study of shopping-orientation to be beneficial to marketers for matching strategies to consumers needs, it is necessary to link the various shopping-orientations to marketplace behavior. It could be postulated that once the consumers with different shopping-orientations are identified, other consumer characteristics could be studied among sub-groups. Marketing tactics and strategies approaches could be based on the identification and satisfaction of the different needs of these groups. On this basis, it is imperative to investigate consumers' shopping-orientations.

Visser and Preeź (2001) stated that one of the major difficulties encountered in the identification of relevant research on shopping-orientation is the fact that some researchers use the term shopping-orientation in genera, while actually referring to other variables such as perceptions of fashion and perceptions of shopping. In the Indian context Sinha (2003) mentioned that studies on shoppers in India have largely been limited to their time and money spending patterns, demographic profile, and preferences for a particular format. It has been found in the studies in other countries that shoppers do not differ much in terms of their demographic profile.

Related studies

Rich and Jain (1968) reported the findings of a study done to test the usefulness of social class and lifestyle in understanding consumer behaviour during changing socioeconomic conditions. For the present study 1,056 personal interviews were carried out with a probability sample representing all women 20, years of age and older, residing in the Cleveland standard metropolitan statistical area. The two major variables used for the present paper were social class and family life cycle. Chi-square test was used to ascertain the differences at 0.05 level. With respect to the first factor affecting shopping i.e. interest in shopping, the study showed that women in different stages of life cycle did not vary significantly in their fashion interests. Newspaper ads were identified as the important source of shoppers information. In both categories, women in various social classes showed no significant differences in the influence of friends on shopping. The husband was slightly more important as a shopping influence for the middle and upper classes than for the lower classes, and children were more likely to be taken on shopping trips by middle and upper classes. The frequency with which women shopped during the year was significantly associated with social class. Importance of shopping quickly as a factor affecting shopping revealed that higher the social status of a woman, the more she considered it important to shop quickly. With respect to the store preference, higher class women more often named the regular department store as their favorite. The findings questioned the usefulness of life cycle and social class concepts in understanding consumer behaviour, in view of recent changes in income, education, leisure time, movement to suburbia, and other factors.

Fry and Siller (1970) examined purchase decision process of two social classes i.e. working class and middle class housewives from two residential areas in London, Ontario, employing shopping simulation. Each housewife agreed to purchase bread over a period of time from among four brands offered. The bread used in the study was differentiated by brand and price; although unknown to the respondents, they were all identical in type and quality. Deliveries were made to the housewives at prearranged intervals of one to three days. Upon delivery a housewife was presented with a tray containing one loaf of each brand and asked to make her selection. The position of the brands was rotated on each delivery. When a housewife made three consecutive selections of the same brand, she was regarded as having established a preference. However, difference in sign of the search duration/ personal attribute relationships between two classes was found, suggesting that the working class and middle class housewives addressed the purchasing task in different ways. Middle class housewife, confronted with a situation in which it was difficult to identify clear differences among the alternatives, reacted as if the difficulty were in the similarity of alternatives. This was referred to as the objective reaction set. The working housewife meeting similar difficulties, however, reacted as if the difficulty lay in her ability to discriminate. This was referred to as the subjective reaction set. Further, results indicated belief in a general price/ quality association was positively related to price level preference in both groups.

Darden and Reynolds (1971) studied the shopping-orientation of the 200 consumers pattern of product usage for health and grooming products. The study hypothesized that urban shoppers, in their search for identity, develop shopping-orientation which are related to usage of some categories of products. The questionnaire was designed to obtain two type of information. One, level of agreement with psychographic statements developed to measure on of the five shopping-orientations labeled as economic buyer, depersonalization in big stores, shopping apathy, support for local merchants and small store personalizing, following factor analysis. Second, usage rates for 12 health and personal care products.

Canonical correlation was used for analysis. The two most significant canonical and correlations and their respective variable coefficients were analyzed. Chain depersonalization, local store personalizing and economic shopping-orientation were the most loaded variables. However, shopping apathy and ethical support for local merchants were relatively dormant. Usage rates for roll-on-stick deodorant, liquid face makeup base, and medicated face makeup base were most important in the overall relationship between the two sets. Usage rates of such products as hand lotion, eye makeup, and deodorant cream had low loadings and therefore contributed little to the canonical association between the two variable sets. Second overall canonical association between shopping-orientations and level of product use had heavy loading on shopping apathy and ethical support for local merchant in the predictor set.

Anderson (1971) studied patterns of convenience food consumption, and ownership or use of convenience-oriented appliances and accessories, as related to socioeconomic status and stage in the family life cycle. The findings were based on questionnaire responses and demographic data for 796 suburban families. Data were analyzed by chi-square and hierarchical cluster analyses and Goodman Kruskal's gamma co-efficient of association (to index the strength of association for cross-classifications). The results indicated that the variety and rate of consumption of convenience food items increases substantially in households with children. The trend peaks rather rapidly as the children mature, declining somewhat as the oldest child reaches teenage, increases again as the oldest child enters and graduates from college, and declines finally as all children reach 19 years of age. As for family size, convenience food orientation was high for four and five-member families but low for two-member families. Families in the upper socioeconomic strata had a higher convenience food orientation, than families in average and low socioeconomic strata. Stage in the family life-cycle was found to be a significantly stronger determinant of convenience food orientation than socioeconomic status. Families in the upper socioeconomic strata had a higher convenience food orientation than families in average and low socioeconomic strata. High convenience food orientation appeared among four or five member suburban families, in the early stages of family life cycle, with the oldest child age 12 or younger. The household head was a well educated professional between 25 to 40, with an annual income significantly above average.

The degree of convenience food orientation exhibited by a family thus significantly related to the presence and age distribution of children.

Roberts and Wortzel (1979) used the lifestyle variables as predictors of food shopping behavior. The study hypothesized that homemaker's preferred food preparation style will be the major determinant of the manner in which she approached the activity associated with food shopping. The relationship between sets of psychographic factors brought forth that the respondents who were oriented towards traditional role do not seem to cook for pleasure. Instead, they cook because they have a sense of responsibility to provide satisfying and nutritious meals for their families. Traditional orientation was most highly correlated with concern for quality had a small correlation with price minimization and a negative correlation with concern for time. This indicated that the traditional woman wanted to provide high quality food for her family at a reasonable cost, with little concern about the shopping and meal preparation time required. There were also correlations between the food preparation style and shopping strategy and behavior factors. Joy of cooking was positively correlated with concern for quality, which is reasonable since good cooking and quality ingredients go hand in hand. The service role was positively correlated with concern for quality and negatively with preplanning and concern for time. The level of quality-consciousness and lack concern for time expended fit with the traditional role. The study concluded that the set of intervening variables reflecting women's attitudes towards food preparation explains their food shopping behavior better than a working/ nonworking classification or general role orientations.

Hirschman and Mills (1980) endeavored to determine the importance of retail relevant information sources. To determine information source importance, two ways were employed. First, the information sources which were usually used in making shopping trip decisions were termed as 'usually used'. Those information sources which they used to decide where to shop on their last shopping trip were termed as 'last used' information source. Results indicated definite hierarchical pattern of information. The pattern was consistent between the two cities studied. On a 'usually used' basis, habit was cited as an information source by approximately 50 per cent of those interviewed in both cities. The proportion naming habit as an information source was even higher on a 'last trip' basis. This finding suggested that only a limited number of persons, generally less than half, engage in what consumer behaviorists' term 'active search' when making retails shopping trips. Experiential sources of information (that is, knowledge gained by the consumer through actual shopping experience) play the dominant role in shopping- trip decisions for most individuals.

The study carried out by Schaninger and Allen (1981) proposed a three-way family classification scheme based solely on wife's occupation nonworking wife (NWW), low-occupational-status working wife (LSW), and high-occupational status working wife (HSW). The MANOVA results for 30 selected food and beverage items chosen to reflect usage of both instant/low-labor products and their staple counter parts did not reveal any significant result for the three group analyses. Five of the 30 univariate F tests were significant after removing income effects. The LSW families consumed more of convenience foods and beverage as instant breakfast, teabags, tang, bottled juice, frozen pizza, canned ravioli etc they also consumed hot dogs and hamburgers more frequently and tended to serve instant tea and canned fruits and vegetables. Middle-income quartile LSW families also consumed homemade soup less frequently and middle-income quartiles HSW families consumed it more frequently. The HSW families consumed more frozen fruits, rice and economy pac (products requiring more time to prepare than the other forms examined). Significance remained for nearly all items after removing income, effects, suggesting that income was not responsible for the consumption difference. Data on food shopping behavior revealed that both the single factor and conditional test of wife's occupation after removing income were significant at the multivariate level. Working wives did not tend to shop at fewer grocery stores and were not significant more likely to patronize convenience stores. HSW wives, tend to pay less attention to grocery specials in the newspaper, to read grocery sale ads less carefully, and to utilize mail and newspaper coupons to a lesser degree than NWW or LSW families.

Hoyer (1984) presented a view of consumer decision making based on the notion that consumers employ simple choice tactics for a common, frequently purchased, and typically low-involvement products. In-store observation was also used. Laundry detergent was selected as the low purchase product. The major dependent variables included the number of packages examined, the total amount of time taken, the time taken for the chosen brand, the number of within brand comparisons, and the number of self tags examined. Observation based data showed that consumers examined a very small number of packages; an even lower number of packages were actually picked up. Given that consumers must examine at least one package in order to make a choice, it was clear that in-store pre-purchase evaluation was almost non existent. It was further found that extremely few across-brands and within brands comparisons were made. Finally, only a very small number of self tags were examined. Time devoted to choose the brand was approximately 4-5 seconds. Variety of choice tactics was employed by the consumers to make choice which they reported in response to the open ended questions asked by the interviewer. Various choice tactics were categorized as price tactics, affect tactics, performance tactics and normative tactics. Consumers employing price-related tactics were less likely to be brand loyal and to have purchased a chosen brand for a long period of time. Affect performance tactics users were most strongly characterized by a higher degree of brand loyalty and longer experience in purchasing laundry detergent. Normative tactic users proposed the lowest level of laundry detergent purchase experience and tended to show the lowest level of actual search.

Jackson and Rao (1985) compared the responses of 246 working wives and 181 housewives to several food shopping, and preparation related psychographic statements. Data were collected via a questionnaire, with 30 psychographic statements about food purchase and preparation and a section for demographic information of the respondents. Subject responses were analyzed with a varimax rotation and Kaiser normalization and resulted in five factors, namely; dislike for food shopping, novelty in cooking, concern for time spent on cooking, financial concern in food buying, and familial concern in food preparation. A MANOVA procedure was used to examine response differences between the working wives and housewives. Results indicated that working wives tended to display a greater dislike for food shopping and cooking than did housewives. The time consideration seemed to be a major reason for this dislike. Working wives were found to have a greater tendency to make quickly prepared home meals and even eat out to save on cooking and cleaning up time. Housewives seemed to feel a greater concern for the familial aspects of food shopping and preparation. Housewives were more likely to agree that it is the wife's responsibility to keep her family healthy by serving nutritious meals. Housewives also tended to place greater importance on winning the family's praise for her cooking. Thus, in some areas related to time –saving and time-buying activities and food preparation related family centeredness, working wives and housewives exhibited significantly different psychographic characteristics. However, for the two factors viz, novelty in cooking, and financial concern in food buying, responses by housewives and working wives were not significantly different.

The major objective of the study carried out by Kwon and Paek (1991) was to investigate how catalog and non-catalog shoppers perceived the risks involved in purchasing apparel from catalogs. The study also investigated catalog and non-catalog shoppers' shopping-orientations and their demographic characteristics. The principal components analysis of the data collected from 131 female subjects revealed four types of perceived risks-financial risk, social risk, functional risk, and time risk—plus a shopping-orientation factor. The results of multivariate and univariate analyses of variance indicated that non-catalog shoppers showed higher levels of risk perceptions of financial, social, functional, and time risks, than did the catalog shoppers. However, there was no group difference on shopping-orientation. Demographic variables also resulted in no group differences except in marital status. Sixty percent of the catalog shoppers were married, while only 47% of the non-catalog shoppers were married.

The article by Gehrt and Carter (1992) empirically assessed catalog shopping-orientations, borrowing theoretical and methodological frameworks that have been used to examine store shopping-orientations. Analysis revealed two primary shopping-orientations that were related to catalog shopping a convenience as well as a recreational orientation. The findings indicated that the catalog shopping-orientations differ substantially and suggested that retail strategies and tactics which target individuals associated with each of the orientations must also differ. The study also demonstrated a methodology that may prove useful for future research.

Lichtenstein (1993) designed a study with the objective to explain the heterogeneity of the consumers in terms of their attention and reaction to price and price promotions by offering further delineations of the perceptions of price in its positive and negative role. In addressing the objective seven price related constructs were conceptualized. Five construct consistent with a perception of price in its negative role namely price consciousness, coupon proneness, sale proneness, and price mavenism. And two constructs consistent with a perception of price in its positive role namely price-quality schema and prestige sensitivity were conceptualized. The study was constructed in a field setting at two different grocery stores in a western SMSA. The seven multi-item scales were subjected to further item analysis and purification. To test the hypothesis regression analysis was carried between the marketplace response/ behavior in each of the five domains on all seven price related constructs. Results reported that there was a negative relationship between prestige sensitivity and grocery store coupon redemptions. The results suggested that coupon-redemption behavior may be affected more by a fear that other people will make person-based correspondent inference attributions to one's behavior than by attributions of inferior product quality to account for the coupon promotion. The price-quality schema was related negatively to price recall accuracy. Consumers operating on price-quality schema are likely to rely on a well-known brand name as an indicator of quality without actually relying directly on price per-se. The positive relation between coupon proneness and price recall accuracy suggests that coupon-prone consumers are likely to focus on price information for products they purchase. However, price knowledge does not necessarily mean that these consumers are able to integrate coupon usage with shelf price in a way that results in paying lower prices. The frequency with which value consciousness, price consciousness, sale proneness, and coupon proneness entered into the regression models suggests that both economic and non-economic price related factors underline many marketplace behaviors.

Ness (2002) reported the results of a study of student food shopping behaviour. It was concerned especially with establishing the dimensions underlying the importance that students attach to supermarket store attributes, exploring the existence of student segments and subsequently, to profile the segments in terms of shopping behaviour and attitudes to store features. The empirical results indicate that there were four dimensions that underlie the importance of store features. These were defined respectively as economy, finance, products, personnel and access. Subsequently, two clusters were identified. The cluster profiles indicate that the clusters were distinguished by their financial situation.

Sinha (2003) studied the shoppers from their disposition towards shopping to bring out the shopping-orientation of the Indian shoppers. The study was conducted among 300 respondents by interviewing using a structured questionnaire. Efforts were made to select respondents from the old and the new format stores. The shopping-orientation scale consisted of 37 statements which constituted four constructs, namely; pre-shopping information search, processing of information while shopping, post-purchase information management and gratification derived out of shopping, having a cronbach alpha value of 0.79. The factor analysis on the 37 statements generated 13 orientation towards shopping after a variamx rotation, explaining 70% of the variance. A cut off of 0.51 or the factor loading was accepted high statements were dropped in this process. All 13 factors retained the for analysis were labeled as post-purchase experience sharing, managing stress, active information seeking while shopping, exploring, relaxed after shopping, loyal, bargain seeking, go and grab, list sticking, visiting unplanned, price driven, avoiding crowd, shopping from the nearest store. The analysis indicated that the Indian shoppers seek emotional value more than the functional value of shopping. Although there was an indication of shopping being considered as a task and should be finished as soon as possible, this orientation was overshadowed by the entertainment value derived by the shoppers. The study also indicated significant differences between the orientation of Indian shoppers and shoppers from developed countries. The Indian shoppers show an orientation that was based more on the entertainment value than on the functional value. The India shoppers were of the tendency to talk about their shopping experience and would like to bargain at any store. This seems to be driven by the gratification derived out of 'extracting' a right price from the retailer. During the process of bargaining, the shoppers collect considerable information about merchandise as well as the store. Based on their orientation towards shopping, the Indian shoppers were clustered into fun shopper's i.e those who find it entertaining and are highly involved and work shoppers who took it as an activity and would like to avoid it. The two segments of the Indian shoppers were found to be different in terms of the SEC, gender, and the value of the product bought.

Rohm (2004) developed a typology based upon motivations for shopping online. An analysis of these motives, included online convenience, physical store orientation (e.g., immediate possession and social contact), information use in planning and shopping, and variety seeking in the online shopping context, suggests the existence of four shopping types. These four types were labeled convenience shoppers, variety seekers, balanced buyers, and store-oriented shoppers. The convenience shopper were more motivated by convenience. The variety seeker were substantially more motivated by variety seeking across retail alternatives and product types and brands than any other shopping type. Balanced buyers were moderately motivated by convenience and variety seeking. The store-oriented shoppers were more motivated by physical store orientation (e.g., the desire for immediate possession of goods and social interaction). Shopping types were profiled in terms of background variables and the propensity to shop online. The results were contrasted with a matched sample of off-line shoppers.

The purpose of the study carried out by McKinney (2004) was to identify the orientations that consumers have toward Internet shopping. The study used factor analysis to reduce a set of 25 orientation statements into a smaller set of factors and cluster analysis to group respondents with similar consumer behavior. Results revealed 5 different orientations of Internet shoppers. The shopping segments were named the confident convenience-oriented comparison (3C's), store preferred, highly involved, apathetic, and apprehensive. Differences were found among the shopping segments in the frequency of visits to Internet shopping sites and the frequency of products purchased at the sites.

Lizhu (2006) carried out a study to explore and understand better how consumers perceive the value of their shopping experiences in two key retail outlets i.e. mass merchandisers and department stores. Also, how consumers' shopping-orientations, recreational or functional, relate to consumer perceived value (CPV). An initial qualitative approach was used, i.e., in-depth, lightly structured interviews, to explore the perceptions consumers have of the value they gain during their shopping experiences in retail stores. The findings indicated that consumers do have different levels of perception on some of the value dimensions tested when they shop at mass merchandisers versus department stores. Specifically, consumers perceived higher levels of acquisition value and efficiency value at mass merchandisers than at department stores, and they perceived higher levels of transaction value, esthetic value, curiosity value, social interaction value, social status value, and self-gratification value at department stores than at mass merchandisers. Choice value was not perceived as different when consumers shopped at the two different retail outlets. It was also found that shopping-orientation, a recreational or functional shopping approach, significantly affected consumers' value perceptions when they shopped. Recreational shoppers perceived significantly higher levels of all the value dimensions investigated, than functional shoppers at both, department stores and mass merchandisers.

Patel (2008) carried out a study with the objective to investigate the decision making styles of Indian shoppers in shopping malls and to study the variations in these styles across different demographic variables. Mall intercept survey was conducted to study 128 active mall shoppers. The consumer decision making styles were identified by a structure questionnaire and captured in six styles by conducting factor analysis, labeled as; price conscious, quality-consciousness, recreational, confused by over choice, novelty consciousness, and quality-consciousness, recreational, confused by over choice, novelty consciousness, and variety seeking. ANOVA was used to study the variations in the consumer decision making styles across different demographic variables i.e. gender, age, education, marital status, and monthly family income. The output revealed that the average Indian shopper was not very brand conscious but quite price & quality-conscious. The marital status had an impact on price consciousness were single consumers were more price-conscious than married consumers. Indian consumers were recreational in their shopping. Shopping was funny activity for them. Young consumers between the age group of 11-20 year were most recreational in their shopping. Above all Indian consumers were confused by over choice, novelty cans & variety seekers.

Shopping behavior analysis available at http//www.sbxl.com/ states that more than 70% of purchasing decisions are made in-store; There are 6 individual modes of shopping and each has a subtly different set of requirements in-store; most shopping is significantly influenced by habits, conditioning and culture; many aspects of shopping become grouped as single scripted behaviors activities that are as automatic as shaking hands or folding your arms; without any emotional influence, the working memory discards and forgets information in less than 18 seconds, and shoppers use multi-sensory cues with which to evaluate and select or reject products

3.0 PSYCHOGRAPHIC

Psychographic research was first developed in 1960s and 1970s to address the shortcomings of two other types of consumer research motivational research and quantitative survey research. Motivational research which involved intensive, one-to-one interviews and projective tests, yielded a lot of information abut a few people. It was seen through, this information was often idiosyncratic and may not be very reliable. At the other extreme, the quantitative survey research, or large-scale demographic survey, yielded only a little information about a lot of people. The use of psychographic share the underlying principle of going beyond surface characteristics to understand consumers' motivations for purchasing and using products (Solomon, 2004).

The combined knowledge of lifestyle preferences and personality variables is called psychographics, which involves the use of psychological, sociological, and anthropological factors to determine how the market is segmented by the propensity of groups within the market- and their reasons-to make a particular decision about a product, person, ideology, or other wise hold an attitude or use a medium (Solomon. 2004). The concept of lifestyle and psychographics are often used interchangeably, they are not equivalent but are complementary. Lifestyle can be viewed as a unique pattern of living which influences and is reflected by ones consumption behavior. While, psychographics may be viewed as the method of defining lifestyle in measurable terms (Sumathi, 2003). Attempts to develop quantitative measure of lifestyle were initially referred to as psychographics (Hawkins, 2003).

According to Sheth (2003) psychographics are characteristics of individual that describe them in terms of theirs psychological and behavioral makeup- how people occupy themselves, and what psychological factors underline that activity pattern. They are manifestation of an individual's underlying motivations and they in turn define them Psychographics is an operational technique to measure lifestyle; it provides quantitative measures and can be used with the large sample needed for definition of market segment (Blackwell, 2007).

Psychographics or AIO's measures the operational form of lifestyles. AIO stands for activities, interests and opinions, and may be either general or product specific. A term that consumer researchers use to describe consumers in terms of personality traits and concept of self; attitudes towards product classes and towards brands activities, interests, and opinion; value systems; goods and services consumed; and media use pattern (Lindquist, 2004). Lifestyle and personality variables are known as psychographic characteristics because they are psychologically oriented variables that can be quantified. (Assael, 2005).

Consumers can share the same demographic characteristics and still be very different people. For this reason, marketers need a way to 'breathe life' into demographic data to really identify, understand, and target consumer segments that will share a set of preferences for their products and services (Solomon, 2004). It helps to see beyond the demographics of the consumers', into their relationships with goods and services. That is most products and services do not lend themselves to demographic segmentation. Instead, they can be segmented using psychographics (Lindquist, 2004).

The effects of variables such as age, income, and geography are important to understanding consumer behavior and developing marketing plans. Additional understanding can be obtained by analyzing the ways in which individual differences such as personality, and lifestyle affects consumer behavior. These individual differences pick up where demographics leave off and provide an understanding of characteristics more determinant of behavior (Blackwell, 2007). Demographics allow us to describe who buys, but psychographics tells us why they do (Solomon, 2004).

3.1 Lifestyle

According to Blackwell (2007) lifestyle is a summary construct defined as pattern in which people live and spend time and money. These patterns reflect a person's activities, interests, and opinions (AIO), as well as demographic variables.

Solomon (2004) referred it as a pattern of consumption reflecting a person's choice of how he or she spends time and money. In an economic sense, one's lifestyle represents the way one has elected to allocate income, both in terms of relative allocations to different products and services, and to specific alternatives within these categories. Assael (2005) described lifestyles as a consumers' modes of living as reflected in their attitudes, interests, and opinions. Lindquist (2004) defined it as a constellation of individual characteristics that reflect certain behaviors, such as participation in social groups and relationships with significant others, commitment to certain behavior, and a central life interest, and that may vary according to sociologically relevant variables, such as age, sex, ethnicity, social class, and region, among others. He further mentioned that lifestyle is more than the allocation of discretionary income. It is a statement about who one is in society and who one is not.

Sumathi (2003) pointed out the components of lifestyle. Lifestyle is composed of demographics like age, educations, income, occupation, family size, dwelling, geography, city size, stage in life cycle; activities like work, hobbies, social events, vacation, entertainment, club membership, community, shopping and sports; interest like family, home, job, community, recreation, fashion, food, media and achievements; and opinions about themselves, social issues, politics, business, economics, education, products, future and culture.

Lindquist (2004) described four characteristics of lifestyle. Firstly, lifestyle is a group phenomenon. An individual's lifestyle is influenced by a variety of factors, including participation in social groups and relationships with significant others. Secondly, it influences many aspects of behavior. A person's lifestyle commits that individual to a certain consistency in behavior. Knowing the consumers conduct in one aspect of life enables marketers to predict how they are likely to behave in other areas. Thirdly, lifestyle implies a central life interest. A distinct lifestyle may be identified when some activity or interest influences other, even unrelated activities. A person's central interest, for example, may be family, work, leisure, or religion. Lastly, lifestyles vary according to sociologically, relevant variable. It includes such dimensions as age, sex, ethnicity, social class, region, and many more. The rate of social change also has a great deal to do with variation in lifestyle

Lifestyle is a popular concept for understanding consumer behavior, perhaps because it is more contemporary than personality and more comprehensive than values (Blackwell, 2007). Products are the building blocks of lifestyle. We often choose a product precisely because it's associated with a certain lifestyle. For this reason, lifestyle marketing strategies attempt to position a product by fitting it into an existing pattern of consumption. One can get a clearer picture of how people use products to define lifestyles by examining how they make choices in a variety of product categories (Solomon, 2004). Assael (2005) mentioned that lifestyle factors are relevant to marketers on two levels. First, broad lifestyle trends such as changing male/female purchasing roles have altered the habits, tastes, and purchasing behavior of consumers. Second, lifestyle can be applied on product-specific basis. The most striking advantage of using the lifestyle concept and related research is in development of marketing plans, media selection, creative strategy formulation, product positioning, and retail strategy development (Lindquist, 2004).

Related studies

Teel (1979) examined psychographic differences between members and non-members of TV audiences. Data were collected by personal interviews with 754 randomly selected respondents from a large city in the south-western states. Factor analysis of 29 AIO (activity, interest, and opinions) yielded five factors, namely; old-fashioned, out going individualist, service-quality-conscious, fashion conscious, or other directed. 't' tests was used to find mean differences on the psychographic variables, for members and non-members of radio and television audience. Results indicated that averaged over the day, TV viewers seemed more outgoing and individualistic in their behavior than non-viewers. Members of the daytime TV audience were more old fashioned and less other directed than non members. They were significantly more old fashioned than both daytime radio listeners and late night TV viewers.

Venkatesh (1980) carried out a research to examine the lifestyle and demographic characteristics of three groups of women designated as traditionalists, moderators and feminists. Survey design was adopted in the study. The population consisted of women between the age of 18 and 45, living in the urbanized area of

Syracuse, Newyork. Three stage stratified cluster sampling to the household level was followed. The total sample comprised of 748 respondents. A questionnaire was designed for data collection. It comprised of four parts a feminism scale, magazine readership scale, demographic variables, and lifestyle statements. A principal component was performed on the lifestyle statements which gave 10 factors, namely; sex stereotyping, self confidence, fashion and personal appearance, television viewing, life simplification, leisure work attitude, innovative behavior, active-leisure behavior, opinion leadership and frozen food consumption. Significant differences were found on various demographic, lifestyle and magazine readership characteristics. Feminists, compared to the other groups were found to be young, better educated, and revealed a greater sense of independence in terms of how they perceived themselves within the household. In terms of lifestyle characteristics, the opposition of feminist to sex stereotyping emerged very clearly. The profile from other dimensions suggested that feminists were more sympathetic to risk behavior and physically demanding leisure activities, more self-confident, and less prone to television viewing. A discriminant analysis was used to evaluate the group differences using a number of variables simultaneously in the model. The input data consisted of factor scores derived from the factor analysis of lifestyle variables and the demographic measure- a total of 18. Sex stereotype emerged as the most significant variable, followed by age, education, religion, household status, and life simplification products. The analysis brought out clear differences between the groups in magazine readership habits, wherein homemaker magazines had a high traditionalist, high moderate and low feminist appeal, and national and international news revealed a high feminist and relatively low traditionalist and moderate relationship.

Cosmas (1982) studied the relationship between consumer's lifestyle and overall product assortment decisions. Q-factor analysis was used to form life-style and product typologies. It involved drawing two random sub samples of 450 respondents. The lifer-style clustering yielded seven groups, namely; traditionalistic, frustrated, life-expansionists, mobiles, sophisticates, actives, and immediate gratifiers. The product clustering also yielded seven products assortment groups, namely; personal care, shelf stocker, cooking and baking, self indulgent, social, children's, and personal appearance. An eyeballing of the data suggested the following relationships.

Traditionalists' way of life placed emphasis on the role of women as homemakers. Frustrates' way of life placed emphasis on an inward orientation and inability to find contentment and project satisfaction in their outward world. Life-expansionists way of life placed emphasis on involvement with their environment and reject self-centeredness. Mobiles way of life placed little emphases on careful eating habits and more emphasis on themselves and other members of the family, due to a lack of social ties. Sophisticates placed emphases on the social and external events in their environment. Actives emphasized on meeting people, going places, and just being on the go and immediate gratifiers placed emphasis on the instant satisfaction and hedonistic activities. Association between life style and product assortment groups was tested through chi-square analysis. It resulted in a $x2 = 203.05$ at $p < 0.0001$ level of significance. In order to determine if each lifestyle group had its own unique total product assortment decision the percentages associated with the product groups for each lifestyle group were tested against a confirmatory sample of 450 respondents to determine it those percentages represented a unique ordering. No differences were found to exist between the two samples at the $p < 0.05$ level in a two-tailed test of a Mann-Witney and Wilcoxen test. Thus, it appeared that a relationship existed and it was unique to each lifestyle.

Cassill and Drake (1987) investigated the relationship of lifestyle and evaluative criteria for apparel. A random sample of 2,000 female consumers, ages 25-44, was sent questionnaires resulting in a 45 percent return rate (n=842). Principal Components Factor Analysis with Varimax Rotation was used to reduce the number of lifestyle and evaluative criteria items to twelve factors. Coefficients of correlation were used to establish relationships between the lifestyle and evaluative criteria factors. Nineteen significant relationships existed between lifestyle and evaluative criteria, verifying that consumers choose apparel products that fit specific roles in their lifestyle.

Garg (1991) the main objective of the study was to know whether lifestyle variables play a role in explaining ownership of consumer durable product, and to examine the relative importance of lifestyle and demographic/ socioeconomic variables in this context. The study was based on a survey of 381 urban housewives conducted by a market research agency. A total of 19 durable products were studied. The study came up with three major findings. First, lifestyle variables were found to be important in explaining the ownership of consumer durable products. Between 42 per cent and 66 per cent of the total variance explained by lifestyle and demographic/ socioeconomic variables alone. In each of the product groups which were obtained through cluster analysis, the important descriptor variables which were identified contained at least three and in some cases as many as eight lifestyle variables. Second, the demographic/ socioeconomic variables which were found to be salient in explaining consumer durables ownership in the Indian context were family income, ownership of assets (car, telephone and house) and the type of residence, education of the husband and housewife's and husbands occupation. The lifestyle variables which were found to be important in the Indian context were the extent of the housewife's involvement in various routine household tasks, convenience orientation, hedonic orientation, innovativeness and the extent of exposure to mass media such as newspapers, television and magazines. Third, in each of the product groups which were obtained through cluster analysis, the products were homogeneous with respect to certain product characteristics.

Kamakura (1995) presented a tailored interviewing procedure for lifestyle segmentation. The procedure assumes that a lifestyle measurement instrument as been designed. A classification of a sample of consumers segments, the tailored interview procedure classified consumers into the same segments in future studies. The procedure minimizes the error or misclassification and decreases the interview costs by using only a fraction of the items for each respondent. In an empirical application to a questionnaire designed to assess lifestyle related to the consumption of fashion, the authors obtained a classification that agree with the full interview (i.e. using all scale items) for 73 per cent of the respondents while using only 22 per cent of all the questions in a traditional lifestyle battery.

3.2 Personality

Schiffman and Kanuk (1998) defined personality as those inner psychological characteristics that both determine and reflect how a person responds to his or her environment. According to Hawkins (2003) it is an individual's characteristic response tendencies across similar situations. Solomon (2004) defined personality as a person's unique psychological makeup and how it consistently influences the way a person responds to her environment. Raju (2005) gave a business definition of personality, that it is the sum total of those inner characteristics of a person that directs and dictates the persons responses to environment. Assael (2005) defined it as patterns of individual behavior that are consistent and enduring. Blackwell (2007) referred personality as an individual's unique psychological makeup, which consistently influence how the person responds to his or her environment

Sumathi, 2003 stated that personality reflects individual differences. This is a simple fact that due to differences in inner characteristics no two individuals are exactly alike. Moreover, many individuals tend to be similar in terms of a single personality characteristic. Personality is useful concept because it enables to categorize consumer into different groups on the basis of a single trait or a few traits. If each person is different in all respects, it would be impossible to group consumers into segments, and there could be little reason to develop standardized, products and promotional campaigns. The probability of even two persons having an identical personality is very low. However, Raju (2005) mentioned that it is possible that a sizeable number have sufficient common traits to enable one to broadly classify personalities and predict behaviors class wise,

Personality has two basic characteristics firstly, personality is consistent and enduring. An individual's personality is commonly thought to be both consistent and enduring (Sumathi, 2003). The stable nature of personality suggests that it is unreasonable for marketers to attempt to change consumers' personalities to conform to certain products. At best, they may learn which personality characteristics influence specific consumer responses and attempt to appeal to relevant traits inherent in their target group of consumers (Schiffman and Kanuk, 1998). Secondly, personality can change. By nature personality is enduring and consistent. However, battered by the environment and events that curtail freedom of action, personality may go into a shell occasionally, to re-surface when freedom of action is restored. By and large, personality is for life and lives and dies with the person. However, these are exceptions (Raju, 2005). An individual's personality changes not only in response to abrupt events, but also as part of a gradual maturing process (Schiffman, 1998).

Assael, 2005 brought forth the difficulty in using personality variables in marketing. He pointed out that personality variables are more difficult to use in marketing because they are not as closely related to brand usage as are lifestyles and demographics. Lindquist (2004) mentioned two common approaches in the study of personality. The state approach and the trait approach. State approach is a method of studying personality which involves studying how the whole person (all of his or her traits) affects behavior. The study focuses on one person at a time. Trait approach is the method of studying how personality traits affect behavior. The study focuses on one trait at a time across many people. There are two types of personality traits that influence consumer behavior, the general and specific. The *General personality traits* are the one that invariably affects an individual across a range of situations, both those that are consumption related and those that are not. Self-confidence, shyness, and aggressiveness are all general personality traits. The *Consumption specific personality trait* affects the consumer only in situation related to consumption and does not extend its influence into non-consumption situations. Example product innovation- it is meaningful only in situations involving the purchase or use of new products or technological innovations.

Raju (2005) mentioned certain personality traits that directly interest the marketer. These are the traits that affects the consumer behavior of the person and are therefore of maximum importance. These traits determine whether the person will be. Pragmatic or dogmatic; Innovative or conservative; Adventurous or placid; Novelty seeking or status quo; and Self guided or look-to-others. The first alternatives given in each of the above five traits is the positive trait that is useful to the marketer who wants to segregate the market and sell niche products, innovations and new concepts. The marketer, while creating a niche or novel products, has to estimate as to how many of the existing general consumers will qualify for being segmented for the new product and how many will be residual. He has to target such individuals who score high on pragmatism, innovation, adventure novelty and self-confidence. In fact, classifying and estimating the negative traits sometimes is easier and it helps in estimating the residual potential of the 'existing' products when the market is segmented

Lindquist (2004) stated that by studying the personality traits of specific market segment, marketers are better equipped to develop appropriate products and services and to position them effectively. Raju (2005) mentioned that the personality traits possessed by a person influence him and exhibit themselves through consistent and enduring behavior of the person. It is possible to observe these traits and classify a person and to predict the behavior of the person in consumption choices and purchase preferences According to the philosophy of motivation researchers such as Dr. Ernest Dichter, consumer behavior is often the result of unconscious motives, which can be determined through indirect assessment methods such as projective and related psychological techniques (Blackwell, 2007). By understanding the relationship between the personality of consumers and their purchase behavior, marketers are better equipped to target and promote their products effectively (Lindquist, 2004). According to Assael (2005) personality variables are considered next, despite their limited application, because they are especially relevant when deep-seated purchasing motives are involved.

Because marketers continually use personality variables, several personality theories were reviewed.

1. Psychoanalytical theory: Psychoanalytic theory has been used by marketers as a basis for attempts to influence consumers (Sumathi, 2003). This theory recognizes that the human personality system consists of the id, ego, and superego. The id is the source of psychic energy and seeks immediate gratification for biological and instinctual needs. The superego represent societal or personal norms and serves as ethical constrain on behavior. The ego mediates the hedonistic demands of the id and the moralistic prohibitions of the superego. The dynamic interaction of these elements results in unconscious motivations that are manifested in observed human behavior (Blackwell, 2007). Psychologists applying Freud's theories to marketing believe the id and superego operate to create unconscious motives for purchasing certain products. Although these motives are extremely hard to

determine, they might be certain to explaining certain purchasing behavior. Because the focus is on developing the means to uncover these unconscious motives, applications of psychoanalytic theory to marketing are known as motivational research. Motivational researchers believe that deep-seated purchasing motives can best be determined through indirect methods by researching a small number of consumers. Two techniques derived from psychoanalytic theory and applied to marketing – depth interviews and projective techniques- have been used frequently in marketing studies (Assael, 2005).

2. Socio psychological theory: Socio psychological theory recognizes the interdependence of the individual and society. The individual strives to meet the needs of society, whereas society helps the individual to attain his or her personal goals. The theory is therefore a combination of sociological and psychological elements. Socio psychological personality theory differs from psychoanalytical theory in two important respects. First, social variables rather than biological instincts are considered to be the most important determinants in shaping personality. Second, behavior motivational is directed to meet those needs. For example, a consumer may buy a product that symbolizes an unattainable or socially unacceptable goal. Although the consumer might not admit why he or she brought the product, we know that the acquisition fulfils some subconscious 'forbidden desire' (Blackwell, 2007).

3. Self concept theory suggests that individuals have an actual self-image based on who they think they are and an ideal self-image based on who they would like to be. Marketers have applied this theory in the belief that congruence may exist between consumers' self-image and their image of the brand. An extension of this theory realizes that the symbolic properties of groups of products and brands can influence people's self-image based on the assumption that we are what we use. (Assael, 2005).

4. Trait theory: Trait-factor theory is a quantitative approach to personality, which proposes that an individual's personality is composed of pre dispositional attributes called traits. A trait is any distinguishable, relatively enduring way in which one individual differs from another (Blackwell, 2007). Trait theory seeks to measure personality traits by the development of

personality inventories. Traits theory is the most widely applied of the personality theories in marketing because specific personality variables can be measured and related to consumer usage (Assael, 2005)

Related studies

Robertson (1969) assessed the relationship of standardized personality variables to two consumers' behavior characteristics, innovativeness and opinion leadership. The study used a sample of 95 housewives who were willing to complete the California Psychological Inventory. Innovative behavior and opinion leadership were examined across three product categories- appliances, clothing, and food. Stepwise regression analysis was carried out. Personality variables had little, if any relationship to innovative behavior among the housewives in the study. Only three basic personality traits correlated at or beyond even the 0.05 level with innovativeness in appliances. Self-acceptance and communality correlated positively, and socialization correlated negatively. Innovativeness in clothing correlated somewhat with sociability. Food innovativeness correlated somewhat with communality. None of the basic personality variables related substantially to opinion leadership for any of the product areas studied. Thus, though little predictive tendency existed between personality and innovativeness, hardly any such tendency existed between personality and opinion leadership.

Sparks (1971) using canonical analysis of the relationship of personality traits to products use patterns suggested that the association was significant and complex, involving probable interactions among traits. A sample of 190 college students (173 of whom accurately completed forms) chosen for their availability in introductory marketing classes were used to explore the relationship between consumer behavior and personality. The instrument to measure the subjects' product use had 17 multiple choice questions. The products considered typical for this subject group were, headache remedies, mouthwash, men's cologne, hair spray, shampoo, antacid remedies, playboy, alcoholic beverages, complexion aids, vitamins, cigarettes, coffee, chewing gum, and after-shave lotion. The first root in the canonicals analysis was associated with the use of shampoo, alcoholic beverages, cigarettes and early fashion adopters. Those involved were best described as sociable, emotionally stable, and irresponsible. That showed that early fashion adopters were those particular sociable who were also emotionally stable and also somewhat irresponsible. The second root was associated with the use of headache remedies and mouthwash, late fashion adoption, and infrequent use of after shave lotion. The personality characteristics were sociability, cautiousness, and emotional stability. Thus, both early and late fashion adoption were related to sociability, but in different personality contexts. Results showed not a simple connection between sociability and early fashion adoption, but a more complex one in which sociability combined with emotional stability and irresponsibility is oriented towards one sort of action while sociability with emotional instability and cautiousness is oriented towards its opposite. The association of identical personality traits with diverse consumer behavior suggested that trait interactions or nonlinear relationships may compose a significant portion of the personality- behavior relation. The relationships of the canonical analysis also suggested that even a simple model based on trait interaction could prove more predictive than a trait-by-trait approach. The apparent lack of correlation among product-use patterns suggested by factor analyses of questionnaire responses leads to the conclusion that a general model applicable to all consumers' behavior would prove extremely complex. The alternative of exploring personality in connection with particular behavior products seems therefore the only correct application to particular marketing problems.

Villain (1975) suggested that modified measurement instruments adequately measure the defined conceptual traits. Authors developed modified instrument with three traits. These traits were defined conceptually as sociable (out going, social, participative, temperament), relaxed (to be sedate, relaxed, composed and satisfied verses to be tense, excitable, restless, fretful, impatient), internal control (one's generalized expectancies for internal versus external control of the events in one's life. Their measurement was based on the California Psychology Inventory measure of 'Sociability' (CPI); Cattell's sixteen personality factor test of relaxed versus tense; and Rotter's test of 'external Control versus internal Control. Three principal modifications were made to the above trait measures in the design of the modified instrument. First, the number of items used to measure each trait was shortened. Second, the response scales were changed to a five-point scale which was used uniformly throughout the new test instrument. Third, the wording of the items in the modified test also differed in varying degrees with those measures of similarity defined traits, it was then subjected to test retest reliability. The data collection process consisted of using mailed, self-administered questionnaires conducted on 504 respondents. Trait measures for each respondent based on the modified personality test were developed by summing the individual scores for each of the items and by using the factor scores. The reliability of two (sociable and relaxed) out of the three modified measures examined tended to be within acceptable regions. In the acceptable cases, the modified measures were found to be stable and had reasonable correlation with the original test measures for the same conceptual traits indicating an ability to predict them. The study suggested that the most appropriate modified trait measure would be one which preserves, as much as possible, the measurement scale and weighting scheme of the original instrument. Test-retest reliability of the modified scores and agreement between the modified scores and original test scores were found to be considerably higher when simple sum of the item responses were used instead of factor scores.

Goldberg (1976) carried out a study to get a better understanding of the role of personality as a predictor of purchase behavior. New products i.e. were characterized in the study according to the degree of product novelty and the type of product novelty. The hypothesized attributes or functions led to a consideration of two consumers' types or psychographic segmentations the venturesome consumer and the esthetic vs practical consumer. The sample consisted of 192 English speaking Montreal area women drawn form nine voluntary association. Three criterion measures were developed. The first attempted to predict the pattern of consumer preferences with regard to 20 widely diverse new products. The second criterion consisted of more specifically defined new appearance and performance products. Criterion three was designed to allow a prediction of actual choice behavior with regard to a specific product choice. The products in question were Ultra Brite and Colgate MFP. Subjects were asked to select one of the two as a gift were because Ultra Brite was a considerably newer product. The results of this study suggest that it was possible to go beyond the simple correlation of personality and relative preference for a broad heterogeneous set of products to predict more specific patterns of consumer preferences and perhaps to predict actual behavior with regard to specific product choices. The results of criterion one suggest that for a widely divergent set of products, grouped primarily on the basis of their common novelty value, the 'matching' psychographic measure, Consumer Venturesomeness, was a relevant, if general, predictor. A more specific understanding of consumer responses to new products was achieved with Criterion Two by considering consumer orientation vis-à-vis the type of new product in question. In particular, the finding that those scoring high on the consumer estheticism – practicality scale (more esthetic) would select more appearance oriented alternatives and that those who scored low (more practical) would select more of the performance alternatives, appeared to provide a parsimonious explanation for more specific patterns of consumer responses to new products. Moreover, with criterion three, there was evidence to suggest that the strategy of locating relevant psychographic segments through prior identification of primary product functions appeared to have enabled the prediction of actual choice behavior. Accurate identification of Colgate versus Ultra Brite selectors appeared feasible, at least for extreme types on the consumer venturesomeness scale, and to some extent on the Consumer Estheticism – Practicality scale.

Schifferstein et.al. (1997) compared the health-related determinants of organic food consumption in a sample of customers of health and natural food stores to those in a nationwide representative household sample. Organic food buyers considered themselves more responsible for their own health and were more likely to undertake preventive health action than the general population. Wholesomeness, absence of chemicals, environment friendliness, and a better taste were the primary reasons to buy organic foods. The customers of health and natural food stores found appearance, ease of preparation, and fitness for slimming less important than the nationwide sample. Stepwise discriminant analyses showed that buyer groups were distinguished best on the basis of education, body mass index, scores on the Health Locus of Control scales, or interest in vegetarianism and naturopathy. The differences between buyers and non-buyers on a multitude of measures suggest that organic food consumption was part of a way of life. It results from an ideology, connected to a particular value system that affects personality measures, attitudes, and consumption behavior.

Paul (2002) said the way one shops can shed light on the shopper's personality. To test this theory, Dr. Albanese examined shopping behavior and classified it into four levels of personality development Normal, neurotic, primitive and psychotic. According to the hypothesis, normal consumers spend less than what they earn, and save for future purchases they cannot afford in the future. Neurotic shoppers are mostly window shoppers, who spend an excessive amount of time shopping, often not buying anything. In addition, it was found that compulsive shoppers usually fall within the primitive personality type, while psychotic personalities go overboard in spending, usually resulting in serious financial and legal problems (http//personalitycontinum.com/2inroduction.htm).

Eertmans et.al. (2005) investigated the relationship between food-related personality traits, specific food choice motives and food intake. Typically, it was assumed that motives mediate the effect of traits on food intake. Motives may also have different effects on food intake, depending on trait level (moderation). Undergraduate students ($N = 324$) completed the Food Involvement Scale and the Food Neophobia Scale measuring traits, and the Food Choice Questionnaire measuring specific motives. Daily food intake was assessed with a food frequency questionnaire two weeks later. General dietary healthfulness was based on its concordance with official recommendations. Regression analyses tested mediator and moderator relationships for each trait separately. The results partially support the mediation hypothesis: motives, such as Sensory Appeal and Health, mediated the effect of food involvement on intake of specific food categories. In addition, the relation of motives with both food intake and dietary healthfulness appeared to vary with level of food involvement or food neophobia (moderation).

Chen (2007) individual's food-related personal traits are suspected of playing a moderating role in influencing personal food choice. The study aimed to understand what motives determine the consumer's attitude to organic foods in Taiwan, which in turn influence the subsequent purchase intentions. Moderated regression analysis (MRA) was used to ascertain the personality traits of food neophobia and food involvement separately in the behavioral intentions model. The results vindicated the use of Ajzen's Theory of Planned Behavior (TPB) in explaining the consumer's organic foods choice behavior. Moreover, the findings suggested that the food-related personality traits of food neophobia and food involvement exert moderating effects on the relationships between some of the food choice motives and the consumer's attitude to organic foods. However, only food involvement exerts moderating effects on the relationships between the consumer's intentions to purchase organic foods and the antecedents of the TPB except for the subjective norm in this case.

Susan (2008) investigated the relationship between the personal values and shopping-orientation of working adults in Shanghai, Taipei, and Hong Kong. The total sample of 454 included adult working. Factor analysis was performed to identify separately the shopping-orientations and dimensions of the personal values of the subjects. ANOVA analysis was then used to examine the differences among the subjects in terms of their shopping-orientation and personal values. Lastly, correlation analysis was used to examine the relationships between dimensions of personal values and shopping-orientations. The results showed that Chinese consumers in Greater China shared similar personal values, but differences were found in their shopping-orientation. Significant relationships were found between dimensions of personal values and the eight shopping-orientations. Among the dimensions of personal values, self-actualization played a major role in six of the eight shopping-orientations, with shopping gender roles and economic shopping being the exceptions. Personalized shopping, advertised specials, and shopping for self-satisfaction were found to be the three major shopping-orientations that were closely related to personal values. Shopping gender roles and economic shopping were found to be unrelated to any personal values as they reflect individual short-term goals rather than long-term values.

3.3 Market beliefs

According to Lindquist (2004) consumers make certain assumptions or generalizations about the marketplace and the way it operates in order to simplify their purchase decisions. True or not these market beliefs act as convenient short cuts in alternative evaluation. Raju (2005) added when there is insufficient communication, consumers' form their own assumptions and these assumptions solidify into beliefs and myths.

According to English (1958) a belief is defined as an emotional acceptance of a proposition or doctrine upon what one implicitly considers adequate groups. The grounds for belief however are not examined, nor does the behavior imply that others need have the same grounds. Beliefs have varying degrees of subjective attitude. A belief is typically defined by Kendler (1968) as a proposition that conveys information about the relationship between two independent concepts. According to Bem (1970), if a man perceives some relationship between two things or between something and a characteristic of it, he is said to have a belief.

Unlike knowledge, belief need not be objectively 'true' or 'correct'. Beliefs are acquired either through personal experience or through personal experience or through other socialization processes. Hence, beliefs and knowledge are the net results of experience, but whereas 'experience' and 'knowledge' have been investigated vis-à-vis external information search, 'beliefs' have not (Duncan, 1982).

Related studies

Duncan (1982) studied the degree of relationship between marketplace related beliefs and pre purchase external information search behavior. A two stage sampling procedure was used for respondent selection. The ex-post design was followed in the research. The questionnaire was designed to gather four types of information (1) respondents' color television ownership histories (including brands and store previously patronized), (2) quantity and type of pre-purchase information-seeking behavior initiated, (3) market-oriented beliefs endorsements, and (4) selected demographic data. Twenty two per cent of the respondents reported that they initiated no pre-decision search effort whatsoever. In most instances, these 'non-searchers' made their selections on the basis of previous brand and store experience, unsolicited recommendations from friends and relatives, or personal relationships with retailers. Among the 'searchers' the average search index score was 147. In order to select general belief items for inclusion in the study and for identifying the dimensional structure, a factor analysis was performed. Given the un-interpretability of the factors found in factor analysis and generally low inter-item correlations, multiple regression analysis was performed on all 27 beliefs against the extent of search. According to this analysis five out of 27 beliefs remain significantly related to search, as each significant correlation was in the predicted direction and the high percentage of variance, 50 per cent, in extent of search explained by all 27 beliefs.

Cox et.al. (1998) carried out a study to assess attitudes, predictors of intention, and identify perceived barriers to increasing fruit and vegetable (F&V) intakes. Nationwide postal survey method was designed, utilizing the theory of planned behavior. Stratified (by social class and region) random sample of 2020 UK adults providing a modest response rate of 37% (n = 741). The study found that the belief measures (e.g. health, cost, taste, etc.) were strongly associated with overall attitudes which were reported as being largely favorable towards fruit, vegetables and, to a lesser extent, vegetable dishes, and were strongly associated with reported intention to increase consumption. Subjects reported they could increase their consumption, but this was only weakly associated with intention to do so. Approximately 50% of respondents reported an intention to increase intakes. Social pressure was strongly associated with reported intention to increase; however, scores indicated low perceived social pressure to change. Evidence of unrealistic optimism concerning perceived intakes and the perceived high cost of fruit may also act as barriers. Results from this study found a lack of perceived social pressure to increase F&V intakes and suggests that public health efforts require stronger and broader health messages that incorporate consumer awareness of low present consumption.

Poulsen (1999) examined Danish consumers' attitudes to functional foods, including: which beliefs consumers associate with enrichment, and which beliefs influence and determine consumers' purchasing intentions and the relative importance of these beliefs. The study consisted of three analyses: focus-group interviews, the aim of which was to get an overview of the issue and generate input for the quantitative analyses. The quantitative analyses consisted of a conjoint analysis and a survey based on the Theory of Reasoned Action. These analyses were based on concrete, non-existent examples of functional foods, a dairy product and a bread product, each of which has been enriched with three different substances: a) soluble food fiber, b) omega-3, and c) calcium and vitamin D. The focus-group interviews show that the main beliefs which consumers associate with functional foods were the convenience of enrichment through daily diet, (un)naturalness, apprehension about changes in taste, higher price, uncertainty about belief in the effect of enrichment, dosage (when is there enough/ too much of the enrichment substance), own ignorance and uncertainty about manufacturers' knowledge of the health effects of eating enriched products.

Batra et.al. (2000) tested whether, among consumers in developing countries, brands perceived as having a non-local country of origin, especially from the West, are attitudinally preferred to brands seen as local, for reasons not only of perceived quality but also of social status. It found that the perceived brand non-localness effect was greater for consumers who had a greater admiration for lifestyles in economically developed countries, which is consistent with findings from the cultural anthropology literature. The effect was also found to be stronger for consumers who were high in susceptibility to normative influence and for product categories high in social signaling value. This effect was also moderated by product category familiarity, but not by consumer ethnocentrism. The results, thus, suggested that in developing countries, a brand's country of origin not only serve as a 'quality halo' or summary of product quality, but also possesses a dimension of non-localness that, among some consumers and for some product categories, contributes to attitudinal liking for status-enhancing reasons.

Study carried out by Magnuson et.al. (2001) reported demographic differences with respect to Swedish consumers' attitudes towards organic foods (milk, meat, potatoes, bread), purchase frequency, purchase criteria, perceived availability, and beliefs about organic foods. A random nation-wide sample of 2,000 respondents, aged 18-65 years, were mailed a questionnaire and 1,154 (58 per cent) responded. The majority of consumers, and particularly women and young respondents (18-25 years) reported positive attitudes, but purchase frequency was low. A total of 13 per cent stated that they regularly bought organic milk. Corresponding figures for organic meat, potatoes, and bread were 13, 16, and 8 per cent respectively. The most important purchase criterion was good taste, and the least important was 'organically produced'. Approximately half of the respondents were satisfied with the availability of the organic foods. The organic foods were perceived to be more expensive and healthier than conventionally produced alternatives. A major obstacle to the purchase of organic foods was reported to be premium prices. The results suggest that the consumption will not increase as long as important purchase criteria and perceived beliefs about organic foods do not match.

Worsely and Lea (2005) examined consumers' beliefs about organic foods and their relationship with socio-demographics and self-transcendence (universal, benevolence) personal values. A random questionnaire-based mail survey of 500 Australian (Victorian) adults (58 per cent response) was used. The questionnaire included items on organic food beliefs, the importance of self-transcendence values as guiding principles in life, and socio-demographics. Statistical analyses included cross-tabulations of organic food beliefs by socio-demographics and multiple regression analyses of positive organic food beliefs with personal value and socio-demographic items as the independent variables. The findings revealed that majority of participants believed organic food to be healthier, tastier and better for the environment than conventional food. However, expense and lack of availability were strong barriers to the purchasing of organic foods. Generally, women were more positive about organic food than men (e.g. women were more likely to agree that organic food has more vitamins/minerals than conventional food). The personal value factor related to nature, environment and equality was the dominant predictor of positive organic food beliefs, followed by sex. These predictors accounted for 11 per cent of the variance.

Chen (2009) studied the country-of-origin (COO) effect and consumer patriotism on young generation's attitude toward American products with multi-attributes: across different cultures and different product categories. The study found that both Taiwanese and Indonesian cases show that country-of-origin (COO) had a significantly positive effect on the attitude toward American-made products. Moreover, Indonesian respondents who demonstrate higher patriotism show negative attitudes toward American products. The effects of COO on purchase intentions were product-specific and consumer consuming-specific. Stronger product attitude exists for Taiwan's sample than for Indonesia's, primarily due to higher cultural identification with America.

3.4 Attitude

Attitudes are learned predispositions to respond to a object or class of objects in a consistently favorable or unfavorable way – by Allport. Schiffman and Kanuk (1998) defined attitude as an expression of inner feelings that reflect whether a person has favorable or unfavorable predisposed to some 'object' (e.g. a brand, a service, or a retail establishment). According to Raju (2005) in consumer behavior, attitude is defined as an enduring predisposition of a consumer to behave in a consistently favorable or unfavorable manner with respect to a given object. This predisposition is not in born, but is learned by the consumer depending on his or her cognitive process. Hawkins (2003) stated that attitude can be defined as the way people think feel and act toward some aspects of their environment.

3.4.1 *Attitude components*

1. Cognitive component: The cognitive components consist of a consumer's beliefs about an object. The total configuration of beliefs about a brand represents the cognitive components of an attitude towards that brand. Beliefs can be about the emotional benefits of owing or using a product as well as about objective features. Many beliefs about attributes are evaluative in nature (Hawkins, 2003). Thus, categorizing beliefs into two, the informational beliefs which are associated with product attributes and evaluative beliefs which are associated with product beliefs. (Assael, 1987). The more positive beliefs associated with a brand, the more positive each belief is, and the easier it is for the individual to recall the beliefs, the more favorable the overall cognitive components, the more favorable the overall attitude is (Hawkins, 2003).
2. Affective component: Feelings or emotional reactions to an object represent the affective component of an attitude. The overall evaluation of a product or brand may be simply a vague, general feeling developed without cognitive information or beliefs about the product. Or it may be the result of several evaluations of the product's performance on each of several attributes. Because products are evaluated in the context of a specific situation one's affective reaction to a product may change as the situation changes. Due to unique motivations and personality, past experiences, references groups, and physical conditions, individuals may evaluate the same beliefs differently (Hawkins, 2003). The affective dimension represents the consumers' overall evaluation of the brand. Beliefs about a brand are multidimensional because they represent the brand attributes the consumer perceives. The affective dimension, however, is one-dimensional (Assael, 1987). Affect is the way in

which we feel in response to marketplace stimuli, such as brands. Unlike beliefs, affect is emotive rather than cognitive in nature. It results not just from our knowledge of marketplace stimuli but also from our evaluation of them. In other word, affect is made up of beliefs, plus the way in which we feel about or evaluate those beliefs (Lindquist, 2004).

3. Behavioral component: Is one's tendency to respond in a certain manner towards an object or activity. A series of decisions to purchase or not purchase, to recommend it to friends or not would reflect the behavioral component of an attitude (Hawkins, 2003). It is also called the behavioral intention, it describes attitude not toward a brand but toward brand purchase and, as such, is a far better predictor of behavior than either beliefs or affective responses (Lindquist, 2004).

3.4.2 *Attitude Characteristics*

Loudan (1993) described the following characteristics of an attitude.

1. Attitude has an object: Attitudes must have an object. That is, they must have a focal point-whether it is an abstract concept, such as 'ethical behavior' or a tangible item. The object can be a physical thing, such as a product, or it can be an action. In addition, he object can be either one item, such as a person, or a collection of items such as a social group; it also can be either specific or general.
2. Attitude has structure: Attitudes display organization, which means that they have internal consistency and possess inter-attitudinal centrality. They also tend to be stable, to have varying degrees of salience, and to be generalizable.
3. Attitude has direction, degree and intensity: An attitude expresses how a person feels towards an object. It expresses the (1) direction- the person is either favorable or unfavorable towards, or for or against the object. (2) degree- how much the person either likes or dislikes the object and (3) the intensity- the level of sureness or confidence4 of expression about the object and how strongly a person feels about his or her conviction.
4. Attitudes are learned: Like the way tennis strokes are learned so are attitudes. They develop from our personal experiences with reality, as well as from information from friends, salespeople, and news media.

3.4.3 *Attitude dimensions*

1. Attitude valence Refers to whether the attitude is positive, negative, or neutral.
2. Attitude extremity reflects the intensity of the linking or disliking.
3. Attitude resistance is the degree to which an attitude is immune to change. Some attitudes are highly resistant to change; others are much more malleable. Ideally, companies want their customers' product attitude to be highly resistant, which makes the customers less vulnerable to competitive attacks (Blackwell, 2007)
4. Attitude confidence: Represents a person's belief that her or his attitude is correct. Some attitude may be confidently held, whereas others may exist with a minimal degree of confidence. Attitudes based on direct experience with the product are usually held with more confidence than those derived from indirect experience, such as those that might be formed after seeing an ad for new products.
5. Attitude accessibility: Refers to how easily the attitude can be retrieved from memory. Attitude resides in memory. Just like anything else that lives there, attitude must first be remembered before they can be influential. Attitudes that are more assessable will exert a grater influence on behavior.

3.4.4 *Functions of attitude*

1. Adjustment function: Is the one in which the individual assess the utility of objects for the attainment of his goals (Foxall, 1994). The adjustment function directs people towards pleasurable or rewarding objects and away from unpleasant, undesirable ones. It serves the utilitarian concept of maximizing rewards and minimizing punishments. Thus, according to Loudan (1993) the attitude of the consumers depends to a large degree on their perception of what is need satisfying and what is punishing. In perspective of Assael (1987) it guides consumers to achieve desired goals, directing them away from the brands unlikely to fulfill their needs.
2. Ego-defensive function: In which the individual uses attitude to protect his self-image by emphasizing his place in his social world (Foxall, 1994).

Attitudes formed to protect the ego or self-image from threats help fulfill the ego defensive function. Actually, many outward expressions of such attitudes reflect the opposite of what the person perceives himself to be. Loudan (1993) mentioned that ego defensive function helps to protect our self-image, and often we are unaware of them It protects the ego from anxiety and threat. According to Assael (1987) advertising appeals to the ego-defensive nature of attitudes by demonstrating the benefits of product usage or the risks of non-usage.

3. Value expressive function: By which the individual expresses his central values and self to others (Foxall, 1994). The value expressive function enables the expression of the persons centrally held values. Therefore, consumers adopt certain attitudes in an effort to translate their values into something more tangible and easily acceptable (Loudan,1993). Thus this function expresses a self concept and value system. Advertisers often appeal to the value expressive nature of attitude by implying that use or purchase of a certain item will lead to self enhancement, achievement, or independence (Assael, 1987).

4. Knowledge function: By which the individual constructs the meaning of his world, or gives explanation to both physical and metaphysical phenomena. (Foxall, 1994). Humans have a need for a structured and orderly world, and therefore they need consistency, stability, definition and understanding. Out of this need develops the attitude towards acquiring knowledge (Loudan, 1993). This attitude organizes the mass of information consumers are exposed to daily and help set up standards on which to judge the information. The consumer sorts all the messages, ignoring the less relevant information. The organization of knowledge function also reduces uncertainty and confusion (Assael, 1987).

3.4.5 *Sources of attitude development or formation*

Loudon (1993) pointed out the following sources of attitude development

1. Individual experience: People come in contact with objects in their everyday environment. Some are familiar while others are new. We evaluate the new and reevaluate the old, and this evaluation process assists in developing

attitudes towards objects. Our direct experience with sales representatives, products services etc. help to create and shape out attitudes towards those market objects. However, factors like our needs, perception and personality influence how we will evaluate such direct contacts Group associations our attitude towards products, ethics, warfare, and a multitude of other subjects are influenced strongly by groups' that we value and with which we do or wish to associate. Several groups, including family, work and peer groups, and cultural and sub cultural groups, are important in affecting a person's attitude development.

2. Influential others: A consumers attitude can be formed and changed through personal contact with influential persons such as respected friends, relatives, and experts. Opinion leaders are examples of people who are respected by their followers and who may strongly influence the attitude and purchase behavior of followers.

3. Raju (2005) added one more to the list that is Exposure to media today practically all societies are exposed to mass media. Products, usages, opinions and innovations are constantly paraded before the consumers and exposure to these is unavoidable. The mass media communications have an effect on the moods of the consumers even of those who do not have any direct experience of the product

3.4.6 *Attitude and marketing*

According to Foxall (1994) attitudes form an important part of consumer theory and marketing practice because they are felt to be the crucial link between what consumers think about products and what they buy in the marketplace. In Blackwell (2007) view attitude influences consumers' purchase and consumption intentions, and therefore companies are very much interested in knowing about consumer' attitude towards their products. In addition studying consumer attitude helps to predict consumer behavior, describe consumer segments and evaluate marketing strategies (Assael, 1987). As attitudes affect the purchase behavior of consumer, marketers constantly try to understand and correct the attitudes of their consumers (Raju, 2005).

Related studies

Ziff, 1971, head Benton and Bowles' represented the study carried by the organization carried out with the objective to determine whether a core of attitude or value could be identified that would have meaning over a large number of individual products within a similar class of products and across product classes. The overall classification was obtained from 214 statements were labeled as outgoing optimists, conscientious vigilantes, apathetic indifferent, self-indulgent, contented cows, and worriers. Similarly comparable procedures resulted in segmentations for each individual class of products based on the items categorized as relating to that category. Based on the factor data five food segments were, convenience gals, non-permissive nutrition worriers, convenience-oriented moderators, negative problem gals, and convenience scorners. With the individual product class segmentations established, it was possible to examine the relationship between the individual segments and the overall segments. The current paper illustrated results with respect to drug category, so the detail with respect to food category was not available. However, the study came up with the following conclusions. First, that a core of attitudes/ needs/ values can be used to provide the basis for a meaningful segmentation for a number of individual products in a broad class of products. Second, a core of attitudes can be used to provide segments that have meaning not only within a class of products, but that are relevant in different classes of products. Third, the core attitudes- that confined to variables judgmentally expected to be relevant to a specified category of products-provides more insight regarding the bases for the discrimination observed.

Fazio et.al. (1989) focused upon the relation between attitude towards specific products and product selection behavior. The accessibility of the attitude from the memory was postulated to act as a critical determinant of whether the attitude-to-behavior process was initiated. The study involved measurement of attitude via latency of responses to an attitudinal inquiry. One hundred one individuals participated in the experiment concerned with measuring attitude via a microcomputer. Results indicated that attitude accessibility from the memory moderated the attitude behavior relation. The more assessable a subject's attitude was towards a given product, the more likely it was that product selection behavior was consistent with that attitude. The lower the attitude accessibility, the more selection behavior was influenced by the relative salience afforded a product by its positioning. Subjects choose, took home and presumably consumed the products. Thus, the data were very consistent with the attitude to behavior process model.

Poulsen (1999) examined Danish consumers' attitudes to functional foods. The study consisted of three analyses: focus-group interviews, the aim of which was to get an overview of the issue and generate input for the quantitative analyses. The quantitative analyses consisted of a conjoint analysis and a survey based on the Theory of Reasoned Action. These analyses were based on concrete, non-existent examples of functional foods, a dairy product and a bread product, each of which has been enriched with three different substances: a) soluble food fiber, b) omega-3, and c) calcium and vitamin D. The study found that the respondents had very little knowledge of functional foods and were fairly skeptical. However, attitudes to concrete examples of functional foods were much more positive than attitudes to the concept of functional foods. In general, attitudes to enrichment were more positive as regards the bread product and product varieties enriched with substances already present in the conventional product. However, attitudes were generally more negative as regards enrichment with omega-3 than with the two other substances. On the whole, consumers' attitudes to functional foods depend on both the type of product enriched, the enrichment substance and the combination of these.

Chetthamrongchai and Davies (2000) investigated the potential for time allocation theory to provide the necessary theoretical underpinning. It was argued that attitudes to time underpin attitudes to time-consuming activities such as food shopping. A questionnaire instrument was developed to measure five time attitudes (past, present and future orientation, time pressure and succession) and five shopping attitudes (apathy, convenience, enjoyment, shopping as a routine activity and as an event). Correlations were hypothesized between the time and shopping attitudes and shopping behaviour. The results of a survey of shoppers was reported to test these relationships. Cluster analysis was used on the shopping and time attitudes to define four segments. The ability of the clusters to identify differences in retail patronage was tested. The relative ability of time and shopping attitudes to predict patronage was compared with traditional demographic measures and the distance from the respondent's home to the store. Attitudes to time were found to contribute more frequently in describing actual behaviour than other types of variable

The paper by Burton et.al (2001) reported a study of UK consumer attitude to genetically modified organisms (GMOs) in food and the extent to which these attitudes translate into willingness to pay to avoid these products. The results indicated the relative importance of different aspects of the food system in forming food preferences, and that GM food is only one of a number of concerns, albeit a significant one. Attitudes towards organic food were found to be a useful indicator of attitudes towards GM technology, as the preference structure that underlies the former also appeared to inform the latter. Significant differences are found between attitudes to GM food in which plants were modified by the introduction of genes from other plants and those in which plants were modified by the introduction of genes from animals and plants.

Study carried out by Magnuson et.al. (2001) reported demographic differences with respect to Swedish consumers' attitudes towards organic foods (milk, meat, potatoes, bread), purchase frequency, purchase criteria, perceived availability, and beliefs about organic foods. A random nation-wide sample of 2,000 respondents, aged 18-65 years, were mailed a questionnaire and 1,154 (58 per cent) responded. The majority of consumers, and particularly women and young respondents (18-25 years) reported positive attitudes, but purchase frequency was low. A total of 13 per cent stated that they regularly bought organic milk. Corresponding figures for organic meat, potatoes, and bread were 13, 16, and 8 per cent respectively. The most important purchase criterion was good taste, and the least important was "organically produced". Approximately half of the respondents were satisfied with the availability of the organic foods. The organic foods were perceived to be more expensive and healthier than conventionally produced alternatives. A major obstacle to the purchase of organic foods was reported to be premium prices. The results suggest that the consumption will not increase as long as important purchase criteria and perceived beliefs about organic foods do not match.

The paper by Bredahl (2001) presented the results of a survey with regard to genetically modified yoghurt and beer. Altogether, 2031 consumers were interviewed in the four countries. Results showed that attitude formation and decision-making were more comparable among Danish, German, and British consumers than with Italian consumers. Italian consumers turned out to be significantly less negative towards genetic modification in foods than particularly Danish and German consumers. Across countries, the attitude towards genetic modification in food production was deeply embedded in more general attitudes held by the consumers, in particular attitude towards nature and attitude towards technology. These general attitudes were found to influence perceived risks and benefits of the technology.

Purchase decisions with regard to the two product examples were almost exclusively determined by attitudes towards purchasing the products. These were, in turn, significantly influenced by the overall attitude towards genetic modification in food production through their effects on beliefs held by consumers regarding the quality and trustworthiness of the products. The results suggested that attitudes towards genetically modified foods were quite strong, despite their lack of basis in actual product experience. Likewise, the strong relation of product-specific attitudes to the attitude towards using genetic modification in food production suggests that at present consumers reject the technology overall rather than evaluate products on a case-by-case basis.

Chen (2009) studied the country-of-origin (COO) effect and consumer patriotism on young generation's attitude toward American products with multi-attributes: across different cultures and different product categories. The study found that both Taiwanese and Indonesian cases show that country-of-origin (COO) had a significantly positive effect on the attitude toward American-made products. Moreover, Indonesian respondents who demonstrate higher patriotism show negative attitudes toward American products. The effects of COO on purchase intentions were product-specific and consumer consuming-specific. Stronger product attitude exists for Taiwan's sample than for Indonesia's, primarily due to higher cultural identification with America.

3.5 Perceived Risks

Perceived risk is a relatively new dimension in marketing. Bauer introduced the concept in 1960 by pointing out that consumers characteristically develop decision strategies and ways of reducing risk that enable them to act with relative confidence and ease in situations where their information is inadequate and the consequences of their actions may be drastic.

The perception of risk in a purchase situation is a function of the possible consequences and the uncertainty involved. Consequences reflect the amount at stake in the purchase situation and uncertainty represents the consumer's feeling of subjective probabilities that she will win or lose all or some of the amount at stake (Cox and Rich, 1964).

Researchers have generally agreed that perceived risk arises from perceived seriousness of the consequences when something goes wrong (Bettman, 1973; Taylor, 1974). A purchase decision a consumer makes will have consequences in the future, so the consumer feels uncertainty of such consequences (Taylor, 1974). This uncertainty may be reduced by acquiring more information related to the product or the shopping environment (Taylor, 1974). Individual buyers may not perceive the same amount of risk in the purchase of a given product. This perception may vary according to a number of factors, such as prior product experience, general self-confidence in buying, and self-involvement in buying (Robertson, 1970).

Risk is subjective. That is, the risk involved in a purchase decision is perceived by the consumer and may or may not bear strong relationship to what actually exists. For example, even the choice of a canned ham may involve considerable risk in terms of the impression a person wishes to make when purchasing it for a dinner party involving his or her boss. Risk or uncertainty regarding the most appropriate purchase decision or the consequences of the decision is a significant variable influencing the total amount of information gathered by consumers (Loudan,1993).

Perceived risk is a situational and personal factor that can negatively influence product purchase and store choice of the consumer (Dowling, 1986) in that as perceived risk decreases, purchase intention increases (Mitchell, 1999). Regardless of how perceived risk is defined, it is generally considered to be multidimensional (Bettman, 1973).

3.5.1 *Components of perceived risk: the basic components of risk are*

1. Uncertainty about the decision or the buying goal
2. Potential consequences of the decision (Assael, 1987).
3. Uncertainty regarding which alternative will best match or satisfy the purchase goal (Loudan,1993).

Risks associated with the purchase of new products are high because consumers lack information and prior experience. Marketers often seek competitive advantage by reducing the consumer's risk of purchasing their brands by

1. Lowering the consequences of a loss- example by a warranty.
2. Increase the certainty of the outcome- for example, by free samples or government testing (Assael, 1987).

3.5.2 *Factors associated with perceived risk*

According to Assael (1987) there are several factors are likely to increase the risk the consumer perceives in purchasing. Perceived risk is likely to be greater when.

1. There is little information about the product category.
2. There is little experience with brands in the product category.
3. The product is new.
4. The product is technologically complex.
5. The consumer has little self-confidence in evaluating brands.
6. There are variations in quality between brands.
7. The purchase is important to the consumer.

3.5.3 *Types of risks*

Every purchase decision involves some level of risk. There are several types of risk that can discourage consumers from making a choice or delaying the purchase decision. Following are common types of risks mentioned by Loudan (1993).

1. Financial risks or monetary risk the consumer may lose money if the brand doesn't work at all or cost more than it should to keep it in good shape. Products and services that are very expensive are most subjected to this risk.
2. Social risk the brands may negatively affect the way others think of the consumer. Houses, cars, clothes, jewelry, and recreation equipment are very susceptible to this risk.
3. Psychological risk the brand may not fit in well with the consumers self image or self-concept, making him or her feel guilty, self-indulgent, or stupid for purchasing. Products that are high-priced, luxurious, and long lasting engender the most risk of this type.
4. Performance risk or functional risks the brand may not work properly or may fail completely, leaving the consumer with no alternate or backup. The consumer wastes time and efforts getting it adjusted, repaired, or replaced. Products and services that require the consumer's exclusive commitment and have no redundancy characteristics are susceptible to this risk.
5. Physical risk or health risk the brand may be or become harmful or injurious to one's health. Food and beverages, mechanical and electrical items, food products are highly susceptible to this risk. Lindquist (2004) added the following two types to the list.
6. Time risk if a product proves to be inadequate then how much of ones time will be wasted in search, or will the use of item require more time than anticipated.
7. Linked-decision risk if a product is bought then will it result in additional purchases.

The perception of these risks differs among consumers, depending in part on their past experiences and lifestyle. For this reason, perceived risk is considered a consumer characteristic as well as a product characteristic (Hawkins, 2003). Consumer perceives certain level of risk when making purchase is a well established tenet in marketing. The level of risk will vary with the type of product and with the person, but numerous woks have indicated that risk is perceived, and that this perceived risk does exert an influence on purchase behavior (Hoover, 1978).

Related studies

Mathew (1971) studied the concept of perceived risk in relation to individual differences in personality traits and shopping involvement. Data were collected from personal interviews conducted by a market research house in a large eastern metropolitan area. The sample consumers were based on a design involving a random selection of 526 consumers actively involved in using a commercial bank credit card. The study found that the housewives scoring low in the perceived risk scale were more willing to take the riskier brand choice compared to those with high scores. The economic oriented shopper scored higher than expected on the perceived risk scale. In other words, the economic shopper was significantly less willing to choose the riskier brand when compared to those not economically oriented. The apathetic and personalizing oriented shoppers were not shown to be significantly related to willingness to take risk. Consumers willing to take high risks were more impulsive than consumers who were less willing to take risks that is, high risk takers make decisions based on incomplete information rather than definitive knowledge and without methodically organizing their decision matrix. Individuals who avoid making risky consumer decisions tend to describe themselves as liking orderly decisions based on a stable set of values. Individuals who were risk avoiders reported an unwillingness to use credit to purchase luxury goods and for travel and entertainment. That is, risk avoiders tend to make consumer decisions based upon more definitive knowledge of product usefulness.

Schiffman (1972) examined actual purchase behaviour and used perceived error tolerance as a specific measure of broad and consistent consumer risk policies. A community of geriatrics in Queens, New York, was used for this study. Their average age was 74. A new salt substitute not yet on the market was selected as the product as it was specifically targeted at the older people. The pilot study indicated that the elderly compared a new salt substitute with regular salt, rather than with other brands of salt substitutes, and identified two types of perceived risk (1) taste risk, that the new substitute would not taste as good as regular salt and (2) health risk, that the new substitute would not be better for one's health than regular salt. These two perceived dimensions were measured on three points scales. For perceived error tolerance variable (operationalized as the general risk handling with respect to new products within a broad category), two measures were developed. Goodman and Kruskal's gamma was employed as a measure of association. The strong inverse association between perceived taste risk and trial was found meaning the higher the perceived taste risk score, the more unlikely the household was to try the new product. An even stronger inverse association between perceived health risk and trial of the new salt substitute was indicated. The results suggested that measure II, the more direct and personal measure of perceived error tolerance, was more strongly associated with trial than the impersonal, taste worded measure I. The results also suggested that perceived error tolerance was capable of identifying elderly consumers who risk trying food products on a consistent basis.

Bettman (1973) developed a theoretical model and measurement system for perceived risk and its components. The risk was partitioned into two slightly different constructs. Inherent risk (was defined as the latent risk a product class holds for a consumer-the innate degree of conflict the product class is able to arouse) and handled risk (was defined as the amount of conflict the product class is able to arouse when the buyer chooses a brand from a product class in his usual buying situation). Three hypotheses were tested empirically. Data were collected from 123 housewives in the Los Angeles area, including members of a women's group and wives of students living in the married student housing complex at UCLA. They filled questionnaire measuring all of the constructs required by the models for nine grocery product types paper towels, dry spaghetti, furniture polish, toothpaste, beer, instant coffee, aspirin, margarine, and fabric softener. The model of risk suggested that if the marketer desires to reduce risk, he can attempt to influence either the buyer's decision rule or his importance for the product class. Since importance is likely to be hard to affect, the major leverage would seem to be in influencing variable related to the buyer's goodness of decision rule, in particular by emphasizing that his brand is in the acceptable set. Also, information about the brand is useful in reducing handled risk.

Hoover (1978) carried out a cross-national study in Mexico and the United States. A total of 106 usable interviews were completed in Houston and the respective number for Monterrey was 116. Chi-square analysis was used to test for differences in perceived risk levels between the two samples. A 2x7 analysis of variance was used to test for national differences in brand loyalty, the existence of an overall relationship between brand loyalty and perceived risk, and most important, national differences in the relationship between brand loyalty and perceived risk. Significant differences in the levels of perceived risk were found to exist between the two samples; in each case Mexican sample indicated lower levels of risk than the U.S. Sample. Among the members of the two samples an over-all relationship existed between perceived risk and brand loyalty, while the perceived risk/brand loyalty relationship for convenience goods did not have the same shape in the two nations. For all the products, the U.S. sample exhibited a stong through nonlinear positive relationship between perceive risk and brand loyalty. For Mexican sample, the results show a weak relationship for two product. Risk was a less important determinant of purchase behaviour in Mexico than in the United States, while brand loyalty was found to be generally greater among the Mexican sample.

Hammitt (1990) studied consumer choice between organically (without pesticides) and conventionally grown produces. The study found that individuals who purchased organically grown produce believe it was substantially less hazardous than the conventional alternative, and were willing to pay significant premiums to obtain it (a median 50% above the cost of conventional produce). The value of risk reduction implied by this incremental willingness to pay was not high relative to estimates for other risks, since the perceived risk reduction was relatively large. Organic-produce consumers also appear more likely than conventional-produce consumers to mitigate other ingestion-related risks (e.g., contaminated drinking water) but less likely to use automobile seatbelts.

Kwon et.al. (1991) investigated (i) how catalog and non-catalog shoppers perceived the risks involved in purchasing apparel from catalogs, and (ii) catalog and non-catalog shoppers' shopping-orientations and their demographic characteristics. The principal components analysis of the data collected from 131 female subjects revealed four types of perceived risks-financial risk, social risk, functional risk, and time risk—plus a Shopping-orientation factor. The results of multivariate and univariate analyses of variance indicated that non-catalog shoppers showed higher levels of risk perceptions of financial, social, functional, and time risks than did the catalog shoppers. However, there was no group difference on shopping-orientation. Demographic variables also resulted in no group differences except in marital status. Sixty percent of the catalog shoppers were married, while only 47% of the non-catalog shoppers were married

Mitchell (1992) aimed to highlight the use of Perceived Risk Theory in understanding and influencing consumers' behaviour. Recent evidence from numerous food scares and product recalls have demonstrated the power of perceived risk on consumption patterns. Mitchell argues that perceived risk is so important to consumers' thinking that all managers should at least be aware of its existence.

Chaudhuri (1997) studied how is emotion in the consumption experience linked to perceived risk? The author postulated that negative emotions were positively related to perceived risk and positive emotions were negatively related. The results of two macro-analytic studies were reported in this regard. In study 1, evidence was presented using an aggregative data set of 146 products and services that were randomly selected from the SIC manual. A field survey of 30 actual users was conducted for each of the 146 products and services, and 4,380 respondents were surveyed. The mean of the 30 responses was used as the aggregate score for each variable for a particular product. Findings suggested that emotional factors account for a significant and substantial portion of the variance in perceived risk even after the effects of other factors (product involvement and perceived differences between alternatives) are taken into account. In study 2, 89 products from the original set were further analyzed in a structural model. The endogenous variables of perceived risk, brand loyalty, and information search were newly measured by a phone survey of 2,670 respondents. It was found that perceived risk mediates the effect of negative emotion and perceived differences on brand loyalty and information search.

Sweeney et.al. (1999) extended previous research on perceived value by including the role of perceived risk within a model of the antecedents and consequences of perceived value. The model was tested in a retail setting using a sample of consumers actively looking for an electrical appliance. The mediating impact of perceived risk on the quality-value relationship was specifically examined. Empirical results confirmed that not only do perceived product and service quality lead to perceived value for money in a service encounter but that these quality components reduce perceived risk. Perceived risk was found to play an important role in the perceived product and service quality-value for money relationship and was found to be a significant mediator of this relationship. Perceived value for money was also found to be a significant mediator of perceived quality, price and risk and willingness-to-buy. The results obtained have major implications for retailers as well as for future research in this strategically important area of consumer research.

Hong-Youl (2002) studied how consumer information processing affects consumers' perception of risk prior to purchase. In particular, this research focused on pre-purchase information such as brand, word-of-mouth, and customized information. The results showed that customized information and word-of-mouth communication influence consumers more than do other types of information from online auctions. Consumers rely on these two factors because they are based on consumer experience and relevant to product purchase. Nevertheless, brand also has a significant effect upon consumer perceived risk. Pre-purchase information processing is directly related to reducing consumers' risk perception. In particular, information processing associated with product performance plays a crucial role in reducing consumers' perceived risk in online transactions. The results offer insights to e-marketers and e-marketing researchers about the role of pre-purchase information in management and e-commerce.

Gurhan-Canli (2004) empirically tested how perceived risk moderates the effect of three types of corporate image associations on the evaluations of individual products. Three associations tested were - innovation, trustworthiness and corporate social responsibility (CSR). Two experiments were conducted for the purpose. The strength of corporate arguments was manipulated using the rankings on the consumer electronics industry allegedly obtained by Fortune magazine. In the strong (weak) condition, subjects were told that Samsung ranked high (low) on innovation in Fortune's corporate reputation survey. Results of experiment suggested that the subjects evaluated the target product more favourably in response to strong (versus) corporate arguments in conditions of high (but not low) perceived risk. The result suggested that corporate arguments were perceived as more diagnostic for product evaluations in conditions of high (versus low) perceived risk. The mediation analysis provided further evidence for the use of corporate arguments in forming product evaluations in high-risk (versus low–risk) conditions. Results of experiment 2 suggested that when consumers perceive a high (versus a low) risk of product failure, they are more likely to use information on what they consider diagnostic dimensions of corporate image. In the case of higher perceived risk from a possible product failure, consumers perceive corporate image associations about trustworthiness and innovation as more diagnostic than associations about CSR.

Tsiotsou (2006) investigated the effects of perceived product quality and overall satisfaction on purchase intentions. Moreover, the direct and indirect effects of values and involvement on purchase intentions were studied. The study utilized the survey questionnaire and used sport shoes as the product being researched. The sample consisted of 197 students who responded to an anonymous questionnaire. Five hypotheses were tested and four of them were confirmed by the data. Perceived quality had a direct and an indirect effect (through overall satisfaction) on purchase intentions, overall satisfaction had a direct effect on purchase intentions and involvement had an indirect effect on purchase intentions through overall satisfaction and perceived quality. The results of the study provide several theoretical and practical implications.

Dabhade (2008) carried out a study with the purpose (i) to examine the relationship between older consumers' beliefs regarding online shopping risks and benefits and their attitude towards online purchase of apparel products (ii) to examine the relationship between older consumers' attitude and intention of online purchase of apparel products (iii) to explore the influence of older consumers' shopping-orientation on their beliefs and attitudes about online shopping, and (iv) to explore differences between baby boomers and elderly consumers in terms of the relationships proposed in objectives 1-3. Ajzen and Fishbein's theory of reasoned action was used as a theoretical framework for this study. Data from a national sample of 293 baby boomer and elderly consumers were collected using a mail survey. Result from this study revealed support for the significant relationship between older consumers' convenience seeking orientation and perceived time and convenience risk, and that between their brand consciousness orientation and perceived hedonic enjoyment benefit of online apparel shopping. In addition, older consumers' time and convenience risk had a negative influence on attitude toward purchasing apparel online. This study also revealed differences between baby boomers and elderly consumers. Baby boomers' shopping-orientation significantly influenced their perceived risk and benefits in various ways, while such relationships were lacking among elderly consumers. In addition, no significant relationship was observed between perceived risk and attitude for elderly consumers, while for baby boomers, the more their perceived risk related to product performance, the less positive their attitude toward online apparel purchasing. For baby boomers, the benefit of convenience and comfort of shopping offered by online shopping was a significant predictor of their attitude, whereas elderly consumers' attitude was influenced by their perceived benefit associated with product and price offerings available online.

4.0 CONSUMER SEGMENTATION

Segmentation has evolved from an academic concept (Smith, 1956) into a key marketing planning tool (Sheth et.al. 2000). In this context, segmentation provides a strategic marketing approach to understanding a particular group of consumers' purchasing behavior (Kelly, 1998). In turn, the accuracy of a firm's use of segmentation is an important criterion of competitive market advantage (Sauerman, 1998). In order for segmentation to be successful, the population must be described in measurable terms, be accessible to promotional activities, be divided into homogeneous groups, and be potentially profitable (Cross, 1999).

Consumer market segmentation is the process used to break diverse markets into smaller groups of potential consumers with similar characteristics who might purchase products in the same way (Danneels, 1994). By selecting one or more subgroups as targets for marketing activities, companies can determine the best marketing mix or diversity of products needed to increase profitability in today's marketplace (Sauerman, 1998). An effective segmentation program provides a systematic approach for controlling market coverage resulting in higher sales than mass-market approaches (Kelly, 1998). Thus, the objective of segmentation research is to analyze markets, find unique opportunities, and increase market share (Cross, 1999).

Recent changes in the market environment and advances in information technology present new challenges and opportunities for market segmentation (Sheth et.al. 2000). Published segmentation research has expanded to encompass a variety of application areas (Grier & Brumbaugh, 1999). Currently, marketing practitioners and researchers are focusing on topics such as, micro marketing segmentation, global market segmentation, direct marketing segmentation, retail segmentation, geo-demographic segmentation, segmentation for optimizing service quality, segmentation for customer satisfaction evaluation, segmentation for new product development, segmentation using single-source data, and so on (Myers, 1996; Wedel & Kamakura, 1998).

4.1 Segmentation Concept

Smith (1956) first defined the market segmentation concept as viewing a heterogeneous market as a number of smaller homogeneous markets, in 8 response to differing preferences; attributable to the desires of consumers for more precise satisfaction of varying wants. Frank et.al.1972 defined market segmentation as the recognition of the existence of multiple demand functions and development of a marketing plan to match one or more of the demand functions. This definition views market segmentation as a tool of marketing.

Mahajan and Jain (1978) referred to market segmentation as a form of research analysis directed at identification and allocation of resources among market segments. Market segmentation, in this perspective, is seen as a way of viewing the market rather than defined as a management strategy (Dickson & GInter, 1987). In the most general of terms, market segmentation is a way to break down a large group of consumers into smaller, more easily defined groups that can be directly targeted based on distinct buying behavior (Kotler, 1988).

The way in which market segmentation is viewed leads to how market segmentation is approached. The conceptual framework of market segmentation that a company uses determines the way in which data is collected and utilized (Wyner, 1999/2000). Therefore, researchers' or corporations' findings regarding the quantity and properties of market segments will change with the conceptual and analytical approaches to segment categorization (Dickson & GInter, 1987). Methods employed in segmentation research can be classified in a variety of ways. A segmentation approach is called a pn'on when the type and number of segments are determined in advance by the researcher and *post hoc* when the type and number of segments are determined by the results of data analysis (Wyner, 1999/2000). Hybrid forms of segmentation combine a *priori* and *post hoc* procedures (Wedel & Kamakura, 1998). Descriptive methods analyze the associations across a single set of segmentation bases, with no distinction between dependent and Independent variables. Predictive methods analyze the association between two sets of variables, where one set consists of dependent variables to be explained or predicted by the set of independent variables (Magdison, 1994).

A customer-based versus product/service-based classification scheme often is used as a theoretical framework for segmentation research. Customer based classification entails finding unique characteristics of consumers; for example, demographics, psychographics, values, and needs, that distinguish them in significant ways for marketing planning purposes. In comparison, a product/service-based approach determines the types of benefits customers want from specific attributes of certain products or services, usage rates or patterns, and other aspects of the product/service usage situation (Myers, 1996). Market segmentation is a theoretical concept involving artificial groupings of consumers constructed by researchers and managers to help design target marketing strategies (Ambler, 1999). The identification of market segments is highly dependent on the bases and methods used In the segmentation process (Wyner, 1995). Selection of appropriate segmentation bases and methods is crucial with respect to the number and type of segments that are identified in segmentation research, as well as to their usefulness to the firm (Smith, 1995). The choice of a segmentation basis follows directly from the purpose of the study (e.g., new product development, price setting) and the market in question (e.g., retail, business to business, consumers) (Kohli & Jaworski, 1990). The choice of different bases may lead to different segments being revealed; as the application of different segmentation methods. Furthermore, the choices of methods and bases are not independent. The segmentation method will need to be selected on (a) the specific purposes of the segmentation study and (b) the properties of the segmentation bases selected (Wedel & Kamakura, 1998).

4.2 Segmentation Bases

A segmentation basis is used to assign potential customers to homogeneous groups. Different classifications of basis variables can be employed to segment consumer markets (Myers, 1996). Basis variables or characteristics generally are classified as customer or product/service related and whether observable or unobservable. Furthermore, basis variables are classified as either dependent or independent (Frank et.al. 1972). Customer-based segmentation variables within the observable classification fit into four groups: cultural, geographic, demographic, and socioeconomic. Observable product/service bases comprise variables related to buying and consumption behavior: user status, usage frequency, brand loyalty, store loyalty and patronage, stage of adoption, and usage situations. Customer based unobservable segmentation variables fit into four groups: psychographics, values, personality, and life-style. Unobservable product/service bases comprise hierarchy variables related to benefits, perceptions, attributes, preferences, and Intentions (Kotler, 1988).

Dependent variables are the desired outcomes to be explained or understood. Independent variables are used to explain or predict the dependent variables and provide diagnostics to indicate factors likely to affect the outcome. Distinction between the two types of basis variables leads to the type of statistical techniques selected for segmentation purposes. Dependence techniques use independent variables to predict or explain dependent variables. Interdependence techniques search for groups of people or items that are found to be similar in terms of one or more sets of basis variables. All variables are considered to be equal in terms of interest. No attempt is made to single out any variables as more important as Is done in dependence analysis (Weinstein, 1994).

Related studies

Akin et.al. (1986) used data from the 1977-78 Nationwide Food Consumption Survey (NFCS) to develop a classification scheme for differentiating individuals into groups that had similar patterns of food consumption. The article examines the nutritional adequacy of those food patterns and identified the socioeconomic factors associated with each pattern. Cluster analysis was used to identify the food consumption patterns of a nationally representative sample of persons aged 65 through 74 years. The results indicated that the food patterns of older persons can be well categorized as light eaters, heavy eaters, or consumers of large amounts of alcoholic beverages, salty snack products, animal fat products, legumes, or sweets and desserts. Following those different food patterns leads to noteworthy differences in nutrient intakes. Ethnic group membership and residence status are found to be the most important socioeconomic factors associated with differences in the food patterns followed.

Rural (n = 320) and urban (n = 278) female consumers were studied by Summers and Belleau (1992) to determine if the psychographic dimension of perceptions of fashion and perceptions of apparel shopping was related to store patronage as well as to demographic characteristics. The 20 consumer perception items were reduced to five factors by factor analysis, labeled as; shopping involvement, importance of clothing image, fashion commitment, quality conscious, and fashion aversion. An analysis of variance revealed that rural and urban consumers held similar perceptions of fashion and of apparel shopping as measured by the five factors. Significant differences in the factor scores that measured perceptions of fashion and of apparel shopping were noted in ANOVA, with type of stores patronized, shopping locales favored, time spent shopping for apparel for self and family, ethnicity, age, marital status, education, work status, and total family income.

May and Kotsiopulos (1992) researched tuxedo customers (n=90) using criterion variables consisting of purchasers and renters classified as light or heavy users. Predictor variables for the study included information search patterns, clothing Involvement, product characteristics, clothing behaviors, and consumer demographics. Results found six predictors to discriminate purchasers from renters of tuxedos. The individual who purchased a tuxedo was willing to pay significantly more than a renter was. Tuxedo owners spent more time than renters in searching various media before making a purchase decision. Purchasers tended to use some type of bank credit (e.g., MasterCard) while renters tended to use cash or checks. The tuxedo purchasers tended to be older, married, and has higher levels of education than renters.

Shim and Kotsiopulos (1993) carried a study with the purpose of (1) to segmenting female apparel shoppers into unique apparel shopping orientation groups; and (2) to develop a profile for each segment with respect to information sources, importance of store attributes, lifestyle activities, patronage behavior, and demographics. Data (N = 482) were collected via a questionnaire sent to a nationwide random sample of 1,400 females. By cluster analysis of apparel shopping orientation factors, three groups were identified: (1) Highly Involved Apparel Shopper (46%); (2) Apathetic Apparel Shopper (34%); and (3) Convenience-Oriented Catalog Shopper (20%). These three groups were then compared on several characteristics through multivariate analysis of variance (MANOVA) and chi-square statistics. The results indicated that shopping orientations were a base for segmenting female apparel shoppers and these groups were unique in consumer buying characteristics. These characteristics included: (1) three factors of information sources (Store Fashion Service/Promotion, Fashion Publications, and Mass Media); (2) five factors of importance of store attributes (Store Personnel, Visual Image of Store, Customer Service, Easy Access, and Brand/Fashion); (3) two factors of lifestyle activities (Cultural and Grooming), and (4) other variables (patronage behavior, annual wardrobe expenditure, occupation, housing area and income).

The purposes of the study carried out by Shim and Bickle (1994) were (1) to segment the female apparel market based on 'descriptive clothing benefits sought' by female consumers, and (2) to develop a profile of each segment concerning psychographics, shopping-orientations, patronage behavior and demographics.

Nationwide data (n = 610) were collected via a mail questionnaire sent to 1,000 females. Using cluster analysis on benefits sought factors, three groups were identified and labeled as (1) Symbolic/Instrumental Users of Clothing (51%); (2) Practical/Conservative Users of Clothing (35%); and (3) Apathetic Users of Clothing (14%). MANOVA and Chi-square statistics revealed significant differences among the three benefits segments on 10 psychographic factors, 3 shopping-orientation factors, 1 patronage behavior variable, and 7 demographic factors. A profile of these groups was developed; marketing and theoretical implications were provided.

Shim et.al. (1998) did a segmentation analysis of grocery shoppers. The process utilized consists of three parts. First, shopping-orientations were identified through a factor analysis of responses to psychographic statements related to grocery shopping. Seven shopping-orientations were found to exist, including (1) price consciousness, (2) recreation, (3) food safety, (4) health, (5) convenience, (6) home shopping, and (7) home cooking. Second, grocery shopping segments are identified including (1) food safety/health, (2) convenience, (3) middle-of-the-road, and (4) home shopping. Third, each of the grocery shopping segments was profiled with respect to store attribute evaluations, media usage, and level of involvement. Demographic characteristics were not significantly related to the four grocery shopping segments. The study delineates implications for each of the grocery shopping segments.

Gehrt and Shim (1998) used factor analysis to identify shopping-orientations within a French sample (n = 566) and cluster analysis to group subjects, with respect to their shopping-orientation scores, into shopping segments that were homogeneous within segments and heterogeneous between segments. Particular attention was paid to a catalog shopping cluster. Analysis revealed a catalog shopping segment motivated primarily by recreational interests and only secondarily by convenience concerns. This finding was contrary to much of the extant research that suggests that catalog shopping is chosen for its convenience. The finding was also contrary to research conducted in the U.S. showing that catalog shopping has fractionated into multiple segments; only one segment is identified among this study's French subjects.

The purpose of the study carried by Polegato and Zaichkowsky (1999) was to develop comprehensive food shopping profiles of career-oriented, income-oriented, and at-home wives. Discriminant analysis revealed distinct profiles for the career-oriented and at-home wives. However, income-oriented wives were similar to career-oriented wives regarding some demographic characteristics, shopping patterns, and some shopping strategies, and similar to at-home wives for other shopping strategies. Income-oriented wives were more likely to have husbands who shared the food shopping role. Overall, the findings of this study suggest that measures of food shopping strategies be refined and that replication of the methodology be used with samples varying in family structure.

The study carried out by Becken (2003) premised that tourists compose their trip of different travel choices across the transport, accommodation, and attractions/activities sub-sectors. Since these travel choices are characterized by different energy intensities, the energy use of a tourist trip as the combination of all travel choices varies for different tourists. To enable better management of energy use of tourism, the authors factor-cluster analyzed a set of travel choices of international tourists to New Zealand and aggregated tourists into types with similar travel patterns and energy consumption. Seven distinct clusters were obtained: a coach tourist, soft comfort traveler, auto tourist, camper, backpacker, tramper (hiker), and tourists who visit friends and relatives. These types were different both with regard to their total energy use and energy use per day within New Zealand. The understanding of different tourist types provided a basis for future energy conservation and efficiency strategies, which were briefly discussed.

Preez et.al. (2007) explored the lifestyle, shopping-orientation and patronage behavior of male apparel consumers, as well as their shopping mall behavior. The data was subjected to descriptive statistics, reliability analysis and factor analysis for the lifestyle and shopping-orientation scales (principle component extraction with varimax rotation and kaizer normalisation). Hierarchical cluster analysis was done to establish whether respondents could be divided into distinct groups based on differentiating variables. One-way ANOVA and Post-hoc Bonferoni analysis were performed. Based on these analyses, profiles of the clusters were compiled. The study found that the respondents' shopping mall behaviour differed regarding motivation for patronage, shopping companions and preferences for mall activities. For lifestyle, eight principle components were extracted, explaining 59% of the variance, i.e. apparel-oriented, visual and performing arts oriented, media-oriented, socializing-oriented, sport-oriented, published information-oriented, relaxing-oriented and family/community-oriented. Three shopping-orientation components were extracted that explained 52% of the variance, i.e. shopping self-confidence and enjoyment; credit-prone brand conscious and fashion innovating as well as local store patronage. All the variables differed significantly between the clusters with the exception of local store patronage shopping-orientation. Cluster analysis was performed with the remaining 21 clustering variables (8 lifestyles; 2 shopping-orientations and 11 patronage behavior variables). A four-cluster solution yielded the most interpretable results. Labels were ascribed, i.e. Cluster 1 (38%) Traditionalists; Cluster 2 (19%) Shopping enthusiasts; Cluster 3 (30%) Dynamics and Cluster 4 (13%) Laggards. Cluster 1 included the older male consumers (25-35 years). Cluster 2 had the highest average monthly expenditure on apparel. All four clusters described themselves as media-oriented (lifestyle). Cluster 2 was the most and Cluster 1 the least apparel oriented (lifestyle). Shopping self-confidence and enjoyment was the dominant shopping-orientation for the four clusters. Clusters 2 and 3 portrayed a high shopping self-confidence and enjoyment shopping-orientation. Cluster 1 obtained the lowest scores for both shopping-orientations. Although the clusters differed pertaining to preference for male apparel stores they mostly shop at specialty stores. Cluster 2 comprised the most active shoppers.

In the light of the literature surveyed, it was found that the researchers in the last forty decades were primarily focused on studying shopping orientation of the consumers with respect to one particular product, like; cosmetics, convenience food, apparel etc. Shopping orientation was also studied with other aspects of consumer behavior, like information sources referred, evaluation criteria's applied, factors affecting outlet choice etc, while shopping behavior of the consumers was studied with respect to their consumption pattern of a particular product. The psychographics aspects like lifestyle and personality of the consumers were also studied separately with regard to the varied products consumers used, product assortment or product use pattern. The profession of the homemaker was also one of the important aspect considered by many researchers to study the psychographics of the consumers.

Over the last two decades various consumer behavior studies have brought shopping orientation and psychographics on a common platform with the aim to get the holistic picture of the consumers. In the last one- an-a-half decades researchers have focused on market segmentation as a way of looking at the consumer. Researchers have segmented consumers by using cluster analysis or discriminant analysis, and have focused on various products like grocery, consumption pattern, diet pattern, apparel, traveling pattern, etc. Attempts have been made to segment the consumers on the basis of various attribute(s) like: (i) shopping orientation (ii) demographics (iii) patronage behavior (iv) store attributes (v) information sources (vi) lifestyle activity (vii) profession etc. Efforts have also been made to profile the consumers, and derive differences in the consumer segments on the basis of these attributes.

However, the dearth of research on the shopping-orientation and psychographics with respect to 'food' as a product, it was thought to carry out the current research work on the convenience food products. Over the period of time it has become vital to study the consumer in a fashion which will give a holistic picture of the consumer of the respective product. Thus, in current scenario of booming retail sector and flourishing industry of convenience foods it was thought relevant to understand the consumer of convenience food in the Indian context and to prepare a profile of the consumers consuming products like ready-to-eat soups, ready-to-use pastes, and ready-to-eat meals.