

Lifestyle – A Tool for Understanding Buyer Behavior

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ABSTRACT

This study emphasizes the importance of lifestyle and its influence on the consumer's purchase behavior. The main purpose of this study is to empirically examine the association between the consumers' general life styles and their consumption pattern. AIO measure was used to identify the lifestyle dimensions of the consumers. The study confirmed that there was a significant association between the lifestyle of the consumers and the brands of products used by them. From the study it was concluded that consumers often choose products, services and activities over other because they are associated with a certain lifestyle. The products are the buildings blocks of lifestyle, marketers should therefore, have a complete idea of these changing lifestyles so as to segment them and position their products successfully

Keywords: Lifestyle, purchase decision, brand choice behavior

The Lifestyle of individuals has always been of great interest to marketers. They deal with everyday behaviorally oriented facets of people as well as their feelings, attitudes, interests and opinion. A lifestyle marketing perspective recognizes that people sort themselves into groups on the basis of the things they like to do, how they like to spend their leisure time and how they choose to spend their disposable income.

The lifestyle concept was introduced by Bell (1958), Rainwater, Coleman and Handel (1959), and Havinhurst and Feigenbaum (1959) as close to 1950s, pointing to its potential significance in understanding, explaining and predicting consumer behavior.

William Lazer introduced the concept of lifestyle patterns and its relationship to marketing, in 1963. He defined life style pattern as a systems concept. It refers to a distinctive or characteristic mode of living, in its aggregate and broadest sense,

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of a whole society or segment thereof... The aggregate of consumer purchases, and the manner in which they are consumed, reflect a society's [or] consumer's lifestyle

Moore (1963) suggested still another definition of lifestyle to bridge conceptual and operational interpretations of the term. The term "life style", suggests a patterned way of life into which [people] fit various products, events or resources. It suggests that consumer purchasing is an interrelated, patterned phenomenon...products are bought as part of a "life style package".

Lifestyle is an important concept used in segmenting markets and understanding target customers, which is not provided by the study of demographics alone. Many researchers have focused on identifying the lifestyle of the consumers' to have better information about them.

Demographics alone do not give a complete picture of the consumer, thus hampering the marketer in segmenting the market to its full potential (Cooper, 1984). Bone (1991) indicates that the use of demographic characteristics such as age, income and employment status can be misleading factors while segmenting markets. The use of chronological age as a tool for segmentation is not as closely related to purchase behavior as the psychological age (Barak & Rahtz, 1989; Barots, 1980). Though income is highly related to buying behavior, it is generally used in segmenting the market; but it does not take into consideration factors such as activities, interest, health (Bone, 1991; Burnett & Wilkes, 1985-86; Moehrle, 1990). Social class adds a greater depth to demographics but it has to be supplemented by other information to give a meaningful insight of the individual characteristics. Lifestyle segmentation has been a very useful concept for marketing and advertisement planners. (Wells and Tigert, 1971)

By incorporating psychographics' information with demographics, the marketer will better understand the wants and needs of the consumers. Psychographics was a term first introduced by Demby (1974) putting together psychology and demographics. Psychographic or Lifestyle refers to consumers' Activities Interests and Opinion (AIO). More specifically it focuses on what people like to do, what are their areas of interests, and what are the opinion people hold on various matters. (Lazer, 1963, Plumer 1974). Hence lifestyle patterns provide broader views about the consumers. The basic premise of lifestyle research is that the more the marketers know and understand their customers, the more effectively they can communicate to them and serve them. (Kaynak and Kara, 1996). This study used the lifestyle analysis to identify market segments. The main purpose of this study is to empirically examine the association between the consumers' general life styles and their consumption patterns.

LITERATURE REVIEW

A number of researchers have focused on identifying the lifestyle of consumers. Plummer in (1971) studied the lifestyle profiles of the commercial credit card users.

Richard and Sturman (1977) successfully applied lifestyle analysis for segmenting the users of Slimwear Branded apparels.

Lifestyle analysis is also used to build the lifestyle profiles of specific segments like working women, (Burns and Foxman 1988), women shopping behaviour (Robertz and Wortze,1979) . Reynolds, Crask and Wells (1977) analyzed the lifestyle differences of women with modern orientation and women of traditional orientation. Reynolds and Wells (1978) applied life style analysis for market segmentation, the development of product strategy and the development of the most appropriate communication strategy. The studies of Lazer (1963) and Jones (1982), indicate that lifestyle analysis is important in formulating marketing strategy.

Forrest and Blumberg (1981) viewed the life style as a principle which allowed management to assess accurately the needs of relevant market segment, because demographic descriptions have proved inadequate for this task. Ahmed and Jackson (1979) also confirmed that life style analysis could be of tremendous value to marketing managers. It facilitated the reduction of a large, heterogeneous population into a few basic groups. Product decisions are also influenced by life style patterns. Blackwell and Talarzyk (1983) noted that successful retailers based on general application of life style analysis have begun to implement a portfolio management approach which focuses on the needs of the key target markets. Blackwell (1980) and Mitchell (1983) stated that life style analysis could be used to monitor changes in the population. Aaker et al., (1982) endorsed the wide application of life style data and confirmed its use in promotion. For Berry (1983) life style segmentation provided a valuable insight into the task of creating an effective brand identity. The study of lifestyle often provides fresh insights into the market and gives a more three dimensional view of the target consumers. The marketing managers may be able to develop improved multidimensional views of key market segments, uncover new product opportunities, obtain better product position, develop improved advertising communications based on a richer more life-like portrait of the target consumer and generally improve overall marketing strategy.

A very few researches have been carried out to analyse the influence of lifestyle on the buyer behaviour of Indian consumers. Rao and Natarajan (1996) examined the ownership and purchasing patterns of Indian consumers. Verma and Hanspal (2000) used lifestyle analysis to profile the middle class consumers of Delhi. Jain and Dhingra (1999) used fashion lifestyles to segment the young consumers of India. Seema kapur (1995) tried to understand the relationship between ownership of two wheelers and behaviour of their owners. Adite Chaterjee (1995) conducted a study to understand the brand association of denim brands with lifestyle attributes. Shirali and Singh (1997) carried ou a study to segment men into various lifestyle groups based on their status symbol. Kumar and Mitra (2004) segmented the Kolkata market into five groups based on their toothpaste brand choice. Similarly studies were carried by Roy and Goswami (2007) to understand the effect of psychographics on the purchase frequency amongst college goers of kolkoata.

Though studies were done to segment Indian consumers on various dimensions not much emphasis was on the lifestyle segmentation. The fast changing demographics, increasing purchasing power, increase in the number of working women, significant exposure to the global environment through the explosion of cable and digital networks and the like have led to a drastic change of the lifestyle of the Indian consumer. In this study the author emphasizes the importance of lifestyle and its influence on consumer behavior. This involves profiling the consumers' psychological attributes and evaluating their attitudes, interests and opinions and relating them to their purchasing and consuming patterns.

RESEARCH METHODOLOGY

Conceptual Framework

To investigate the underlying dimensions of the lifestyle followed by the consumers the AIO measure proposed by Plummer (1974) was used. These dimensions were further analyzed to segment the consumers into different clusters. The behavior exhibited by these different clusters in terms of brand choice, information source influence, was examined.

Hypothesis Development

According to Boyd and Levy, "Everyone's life has a style of some kind and he wishes to develop it, sustain it, show it and make it a coherent and visible thing that other people can recognize". Because of the coherence and visibility of lifestyles, those who share them are likely to react similarly to the marketing communication to buy the same or similar product. Ch. Sandage, Fryburger and Kim Rotzoll in their study found that to identify more meaningful segments in the market, consumers are grouped according to clusters of attitudes, values and behavior patterns they hold in common. Such descriptions are referred to as "lifestyles. Life style segmentation approach clusters people only in terms of the subjects' responses to the life style questions. It does not assume that the members of any target consumer group are all similar. Taking into consideration the aforesaid arguments, the first hypothesis for the study was framed.

Hypothesis 1 : People differ in their lifestyle and hence can be grouped into segments.

Hypothesis 2 : People belonging to lifestyle segments differ in their demographics

In a consumption environment, a person chooses a product or a brand, which indicates a maximum possibility of the definition or elaboration of his life style

identity. Alternatively, a person makes a choice in a consumption environment in order to define or actualize his life style, identify it through the products or brands chosen. It can be assumed that the individual's consumption behavior can be predicted from an understanding of how he represents his world to himself, if the details of his life style system are known. Liu(2010) used lifestyle measures to make prediction of consumer behavior.Hu (2007) examined the influence of lifestyle on the spending decision patterns of college goers. Therefore it is evident that different lifestyle would generate distinct preferences and behavior when making purchase decisions. The aforesaid arguments lead to the formulation of the third hypothesis

Hypothesis 3 : The brand choice behavior exhibited by lifestyle segments are different.

Questionnaire Design and Pretest

The study is descriptive in nature and used a survey method. A structured non disguised questionnaire was used for collecting the data. The questionnaire had three constructs. The first construct measured the demographic characteristics like the age, education, income level, gender and occupation of the respondent.

The second construct was to identify the lifestyle dimensions of the respondents. It consisted of 45 statements pertaining to the activities, interests and opinions relating to purchase behavior, socialization, brand opinion and the like. They were measured on a five-point scale ranging from 1 strongly disagree to 5 strongly agree. The third construct related to the purchase behavior (brand choice) ie the brands possessed by them before 2002 and after 2002. 2002 was taken up as a base year as the durable market in India was flooded with new products and brands during that period.

Reliability of the life style construct was tested with the help of Cronbach's alpha coefficient. It was found that the scale had a reliability coefficient of 0.76, which was considered sufficient and adequate for the study.

Sampling Method and Selection Of Samples

Convenience sampling procedure was used for collecting the primary data. A total sample size of 711 was selected for the study.

ANALYSIS OF DATA

Segmenting the Market

In order to segment the consumer market cluster analysis was used on the statements. Factor analysis was applied to the lifestyle construct to identify the lifestyle

dimensions on which the clustering could be done. Principal component analysis with varimax rotation was applied on the responses of the lifestyle construct. The 45 AIO (Activities, Interest, and Opinion) statements got reduced to 10 factors which explained 68.9% of total variance. The variables were named as Spending of Leisure time, Social orientation, Purchase Behavior, Innovation Adoption, Family orientation, Information seeking, Brand opinion, Buying decisions, Quality opinion and Perception of life.

The next stage in the data analysis is related to clustering of respondents into lifestyle segments. The greatest challenge in cluster analysis is to identify the actual number of clusters. The initial cluster number was identified using the quick clustering technique. The final three cluster solution was identified using non hierarchical k mean clustering on the lifestyle dimensions reduced through the factor analysis. The size of each segment is shown in Table 1

Table 1 Number of cases in each cluster

Cluster no.	No of respondents	Percentage (%)
I	221	31.08
II	403	56.68
III	87	12.24
Total	711	100

After the number of clusters the next task was to study the segments and provide a descriptive names to these segments based on the dominant lifestyle characteristics. Table 2 shows the dominant lifestyle characteristics of each lifestyle segment.

Table 2 Group mean and cluster rank

S. No	Variable	Cluster 1	Rank	Cluster 2	Rank	Cluster 3	Rank
1	Spending of Leisure time	3.11	2	3.08	3	3.21	1
2	Social Orientation	2.72	3	3.46	1	2.98	2
3	Purchase Behaviour	3.31	1	2.36	3	2.75	2
4	Innovation Adoption	2.74	3	2.81	2	2.90	1
5	Family Orientation	3.50	2	3.90	1	3.28	3
6	Information Seeking	3.25	2	3.69	1	2.91	3
7	Brand Opinion	3.51	1	3.45	2	2.53	3
8	Buying Decision	3.44	1	3.42	2	2.71	3
9	Quality Opinion	3.74	2	3.86	1	2.57	3
10	Perception	3.12	2	3.30	1	2.78	3

Based on these characteristics the segments are named

- Purchase interested lifestyle cluster
- Family oriented lifestyle cluster
- Innovative lifestyle cluster.

Cluster I - Purchase Interested Lifestyle Segment

The members of this segment are characterized by their purchase behaviour, their brand opinion and their buying decisions. The members of this group have a great social orientation. They prefer to be large groups and enjoy parties with music and noise. They are shrewd purchasers and do not keep any durable good for more than 5 years. They do not hesitate to buy goods on credit and are highly concerned about the price of the product.

They are very choosy in the selection of products or stores for purchase. They feel that foreign brands are better than Indian ones. When comes to shopping, they prefer only limited stores on which they can count on product's guarantee. They are people who never take a risk of trying new products. They will make a buying decision only when they are sure of the brand. They are not much involved with social and voluntary activities.

Cluster II - Family Oriented Lifestyle Segment

These people are characterized by a strong involvement with their family. They like to stay at home and spend their free time with the family members. They do not hesitate to buy anything what their family members want. Unlike lifestyle segment I, they dislike social gatherings, marriages, parties etc,. They have a very few friends. Being a little conservative, these lifestyle members are not at all interested in social and voluntary activities.

As their purchases are of family's demand, they are not bothered about the price of the goods. They are ready to pay any price for goods, which they think, could bring happiness to the family. They do not prefer to buy goods on credit. They look out for advertisements, and take the advices of friends before making purchases. They are also concerned about the quality of the products and goods purchased. They have a high positive perception towards life.

Cluster III - Innovative Lifestyle Segment

The members of this group are characterized by their high involvement in trying new goods and products. They are the trendsetters. They always want to be one among the first few to try new fashions. They always prefer those activities that make them "stand out". They are involved in many activities outside their house. They actively participate in voluntary activities and community projects. As they

are ones who always want to try new products, they do not search for information regarding the product. They have no preference to a particular brand or store for their purchase. They are not much involved with the family.

Quality is not of much importance to them. They are more interested in new fashions and new things in the market. This tendency lands them to buy things even on credit.

INFERENCE: The above discussion leads to the acceptance of the first hypothesis. Hence it can be concluded that consumers differ in their lifestyle and hence can be grouped into segments

DEMOGRAPHIC PROFILING OF THE CLUSTERS

The demographic profile of the segments is shown in Table 3. A review of it shows that the demographic variables do not differ much among the different segments. This was further confirmed using test of association the results of this is shown in Table 4.

Table 3 Demographic profile of the segments

Demographics		Purchase interested cluster (%)	Family oriented cluster (%)	Innovative cluster (%)
Age	Less than 30yrs	38.0	25.3	27.6
	30yrs – 40yrs	24.9	29.8	32.2
	41yrs – 50 yrs	24.9	24.1	14.9
	More than 50yrs	12.2	20.8	25.3
Educational qualification	High School	8.60	5.96	10.34
	Graduate	33.94	37.22	33.33
	Post-graduate	35.75	30.02	26.44
	Professional	15.84	23.08	28.74
	Others	5.87	3.72	1.15
Gender	Male	51.13	50.12	63.22
	Female	48.87	49.88	36.78
Income	Less than 2 lakhs	36.2	38.5	34.5
	2 lakhs to 3 lakhs	35.6	33.3	21.8
	3 lakhs to 4 lakhs	13.7	17.6	21.8
	4 lakhs to 5 lakhs	31.0	7.2	17.2
	More than 5 lakhs	4.5	3.4	4.7
Occupation	Professional	23.10	20.50	28.70
	Government Employees	25.80	29.30	29.90
	Businessmen	18.60	18.90	13.80
	M&C & Private employees	17.60	22.10	13.80
	Others	14.90	9.20	13.80

The significance values in the association test confirmed fact that there was no significant association between the demographic factors and the lifestyle followed by the consumers. Hence the purchase lifestyles of the individuals are independent of their demographic characters. Such an inference leads to the rejection of the second hypothesis.

Table 4 Test of association between lifestyle and demographic characters

Sl. no	Demographic characteristics	Chi-square value	df	Significance
1	Age	20.506	6	0.052
2	Education	15.049	8	0.058
3	Gender	5.022	2	0.081
4	Occupation	15.485	8	0.050
5	Income	11.651	8	0.167

LIFESTYLE AND PURCHASE BEHAVIOUR

Lifestyle marketing perspective recognizes that people group themselves into segments based on what they like to do and how they choose to spend their disposable income. Consumers often choose products, services and activities over other because they are 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.

The relationship between the product used by the consumers and their lifestyle has been extensively studied in the past. According to Cosmas (1982) there is a relationship between ones lifestyle and ones total product assortment. Knowledge of the lifestyle patterns helps the marketer to explain as to why certain segments use or do not use certain brands Reynolds and Darden (1974) concluded that a person makes a choice in a consumption environment in order to actualize his life style pattern. An individual’s brand choice has been conceived as a function of his life style (Alpert and Gatty 1969). Lifestyle .Based on these arguments the influence of lifestyle on the brand choice behavior was examined comparing the brands of durables possessed by the segments before and after 2002. This would explain the change in the influence of the lifestyle on the brand choice behavior in the recent purchases. Table 5 represents the brands possessed by the respondents before and after 2002.

The review of the above table shows that t 74.21% (164/221) among the interested cluster, 78.16% (315/403) among the family cluster and 73.56% (64/87) among the innovative cluster possessed refrigerator before 2002. But the possession of the durables after 2002 has changed drastically among the respondents . 81.45% (180/221) of the respondents in the purchase interested cluster, 82.88% (334/403) of the respondents among the family oriented cluster, and 87.36% (76/87) of the

Table 5 Brands of Refrigerator used before 2002

Brands	Purchase interested cluster		Family oriented cluster		Innovative cluster	
	Before 2002	After 2002	Before 2002	After 2002	Before 2002	After 2002
BPL	14	22	42	37	3	5
Godrej	43	49	96	79	17	22
Kelvinator	30	18	72	46	15	6
LG	8	20	17	63	6	8
Samsung	-	10	-	1	-	6
Whirlpool	13	35	31	69	8	21
Videocon	32	10	37	12	11	2
Others	24	16	20	27	4	6
Total	164	180	315	334	64	76

innovative cluster members possess refrigerator currently Test of association was applied to find out if there was an relationship between the lifestyle and the brand chosen by the different segments. The chi square valules in the following table confirmed that there is a significant relationship between the lifestyle segments and the brand choice of refrigerators.

Table 6 Test of association between brands possessed and lifestyle

year	Pearson chi-square value	df	Asymp. Sig. (2-sided)
Before 2002	25.998	14	.0026*
After 2002	36.088	16	.003*

This relationship is further explained by means of the correspondence analysis. Figure 1 shows the graphical representation of the association between the lifestyle and the brands possessed by the segments before 2002.

From Figure 1 it is inferred that all the purchase interested cluster (cluster1), the family oriented cluster (cluster2) and the innovative cluster (cluster3) are positioned way from each other, This indicates that the three clusters have a different opinion in selecting a particular brand of refrigerator. The members of purchase interested group preferred 'Videocon' whereas the innovative cluster had a preference to 'LG'. 'Godrej'. 'Kelvinator' and 'Whirlpool' were the brands preferred by the family interested cluster. 'BPL' lies far away from all the three clusters and hence is not much preferred by the cluster members.

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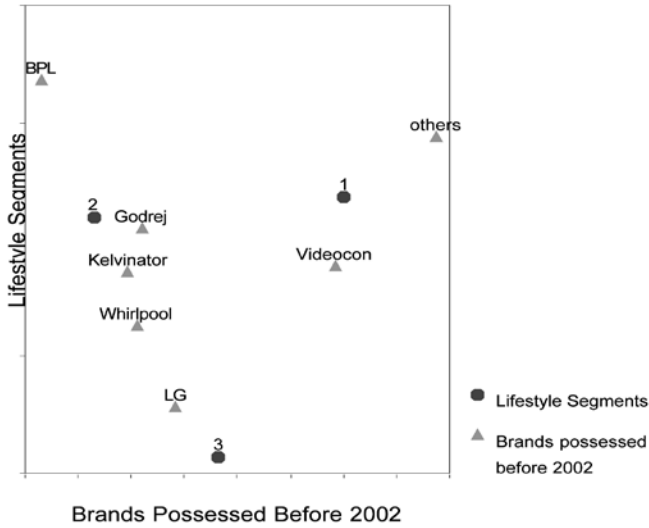


Figure 1 Association between brands possessed before 2002 and lifestyle segments

Figure 2 shows the graphical representation of the association between the brands chosen and the lifestyle of the respondents after 2002.

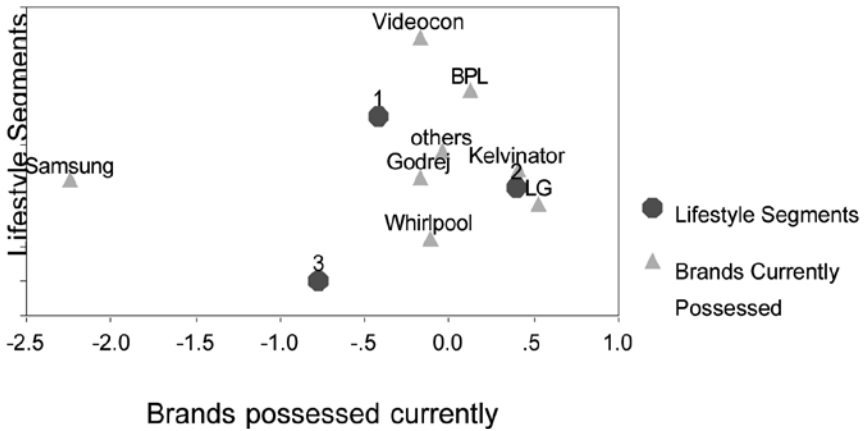


Figure 2 Association between brands possessed currently and lifestyle segments

From Figure 2 it is inferred that the purchase interested cluster (cluster 1) and the family oriented cluster(cluster 2) are closely located, which indicates that there is no much difference in their perception regarding the brands preferred by the current users of refrigerators. This can be confirmed by the brands they prefer 'Godrej' and the 'other' brands. The innovative (Cluster 3) is placed a little far away form the other two clusters, indicating the difference in its opinion regarding the brand preference. 'Godrej' and 'BPL' are the dominant Brands in the Purchase interested cluster, whereas 'LG' and 'Kelvinator' 'Godrej' and 'Whirlpool' are the dominant brands in the family oriented cluster. The innovative cluster does not have a very dominant brand, but 'Whirlpool' is preferred by some of the cluster members. Samsung is positioned far away from all the clusters, indicating that it is not much preferred by the clusters.

INFERENCE: The above discussions leads to the conclusion that lifestyle has a significant influence on the purchase behaviour of the respondents.

The dominant lifestyle characters of the segments also explain this behaviour of the respondents. Purchase interested cluster members who are more interested in the well known and established brands in the market, preferred 'Videocon' before 2002 and their choice had shifted to 'Godrej' and 'BPL' after 2002. New brands like 'Samsung' and 'LG' was not preferred by them. The family oriented cluster members who are very concerned of the feeling of the family, and buy anything and everything for their family. Hence their choice of brands does not change much before and after 2002. The innovative cluster members are people who are very interested in trying new brands. Hence 'LG' was the dominant brand among these members before 2002, but does not have any specific preference to any brands.

MARKETING IMPLICATIONS

The study establishes the relevance of lifestyle influence on the behaviour of the consumers. This implies that the marketing managers are likely to benefit considerably in targeting and positioning and in their media communication by focusing their attention on the ongoing changes in the lifestyle patterns of their consumers.

The purchase-interested cluster members are people who are very loyal to the shops. They buy only from stores on which they can count on the product guarantee. As they do not keep the products for more than 5 years, this cluster is a potential segment for the market. Marketer in this case can use promotional appeals, discounts credit periods and the like to motivate the consumers in this segment.

Family oriented cluster members are active information seekers. They tend to shop more frequently, visit variety of stores and exhibitions to compare the product, style, quality, price before they make their final choice. Hence display of goods at stores must match the lifestyle of the consumer's whom the marketer intends to approach. The salesmen should have sound information regarding various brands sold by them and their selling propositions. They should be well trained to handle consumers who are well informed.

Innovative lifestyle cluster are people who are very interested in trying new products and fashions. They always want to be the trendsetters. This would always lead to make them opinion leaders who in turn would influence the buying patterns of their peers, friends and relatives. Hence marketers must always keep this segment members abreast of the new products introduced and try to motivate this segment to spread a favorable word of mouth for their products and brands to supplement their selling efforts.

CONCLUSIONS

From the study it can be concluded that Lifestyle characteristics have a great impact on the purchase behavior of the clusters. In a consumption environment, a person chooses a product or brand, which seems to possess a maximum possibility of the definition or elaboration of his life style identity. Alternatively, a person makes a choice in a consumption environment in order to define or actualize his life style, identify it through the products or brands chosen. It can be assumed that the individual's consumption behavior can be predicted from an understanding of how he represents his world to himself, if the details of his life style system are known

Products and services are selected, purchased and consumed by the individuals, in order for them to define, actualize or extend their life style identity. Consequently, this notion supports the proposition that there is a causal effect of the individual's life style on his consumption behavior.

Limitations and Scope for Further Research

There are some limitations to this study.. first the study was descriptive and focused specifically on the consumer behavior of Indian consumers. Secondly, while the data set used in the study was sizable, it was a convenience sample. A larger sample is needed for more conclusive study. Nevertheless with these limitations the author has tried to identify a new behavioral segments among Indian consumers, thereby a new insight into the consumption behaviour of these segments. As the study examined the influence of lifestyle on brand choice behaviour exhibited by the segments, it could be further extended to study the influence of the same on the product choice, store choice behaviors exhibited by the consumers.

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