CONSUMER BEHAVIOUR TOWARDS LIFESTYLE MARKETING – ISSUES AND CONCEPTS

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ABSTRACT
Using the lifestyle dimensions extracted, three distinct market segments were found Consumers in tie Liberals/trend setters customer market segment showed similar behavioral tendencies and purchasing decision to consumers in western countries. To provide some implications to marketers who currently operate in or are planning to enter into Indian markets in the near future.

Keywords Consumer behaviour, Consumer marketing, Lifestyles, Market segmentation, Changing lifestyle, Customer Centric Strategies.

INTRODUCTION
Lifestyle marketing is a process of establishing relationships between products offered in the market and targeted lifestyle groups. It involves segmenting the market on the basis of lifestyle dimensions, positioning the product in a way that appeals to the activities, interests and opinions of the targeted market and undertaking specific promotional campaigns which exploit lifestyle appeals to enhance the market value of the offered product.
The Marketing Dictionary of Rona Ostrow and Sweetman R. Smith describes lifestyle as "a distinctive mode of behaviour centred around activities, interests, opinions, attitudes and demographic characteristics distinguishing one segment of a population from another. A consumer's lifestyle is seen as the sum of his interactions with his environment. Lifestyle studies are a component of the broader behavioural concept called psychographics.

Harold W. Berkman and Christopher Gilson define lifestyle as "unified" patterns of behaviour that both determine and are determined by consumption. The term "unified patterns of behaviour" refers to behaviour in its broadest sense. Attitude formation and such internal subjective activities may not be observable, but they are behaviour nonetheless. Lifestyle is an integrated system of a person's attitudes, values, interests, opinions and his over behaviour.

CONSUMER BEHAVIOUR AND BUYER BEHAVIOUR

Consumer behaviour is seen to involve a complicated mental process as well as physical activity (purchase decision). Consumer behaviour is a decision process and physical activity individuals engage in when evaluating, acquiring, using or disposing of goods and services. Consumer Behaviour reflects the totality of consumers” decisions with respect to the acquisition, consumption and disposition off goods, services, time and ideas by (human) decision making units.

Buyer Behaviour particularly is the study of decision making units as they can buy for themselves or others. Thus, buying behaviour particularly involves collective response of buyers for selecting, evaluating, and deciding and post purchase behaviour. Buyer behaviour is the study of human response to services and the marketing of products and services. Buyer behaviour researches continuously investigate a broad range of human responses including human affective, cognitive and behavioural responses. The buying behavior and purchase decisions are need to be studied thoroughly in order to understand, predict and analyze critical market variations of a particular product or service. The field of consumer behaviour is the broad study of individuals, groups or organizations and the process they use to select secure and dispose of products, services, experiences or ideas to satisfy needs and the impacts that these processes have on the consumer and society. Consumer behaviour studies are based on the buying behaviour of final consumers-individuals and households who buy goods and services for themselves. The collective behaviour of consumers has a significant influence on quality and level of standard of living.

MEANING OF LIFESTYLE

Lifestyle is a pattern of living expressed through a person's activities, interests and opinions. A person’s lifestyle is the person’s pattern of living in the world. Lifestyle portrays the whole “person” interacting with his environment.

CHARACTERISTICS OF LIFESTYLE

Feldman and Theilbar describe lifestyle by the following characteristics:

1. **Lifestyle is a group phenomenon**
   
   A person's lifestyle bears the influence of his/her participation in social groups and of his/her relationships with others. Two clerks in the same office may exhibit different lifestyles.

2. **Lifestyle pervades various aspects of life**
   
   An individual's lifestyle may result in certain consistency of behaviour. Knowing a person's conduct in one aspect of life may enable us to predict how he/she may behave in other areas.

3. **Lifestyle implies a central life interest**
   
   For every individual there are many central life interests like family, work, leisure, sexual exploits, religion, politics etc. that may fashion his interaction with the environment.

4. **Lifestyles vary according to sociologically relevant variables**
The rate of social change in a society has a great deal to do with variations in lifestyles. So do age, sex, religion, ethnicity and social class. The increase in the number of double income families and that of working women have resulted in completely different lifestyles in the 1980's in India.

INFLUENCES ON LIFESTYLE
Cultural and societal variables establish the outer boundaries of lifestyle specific to our culture. The interaction of group and individual expectations and values creates a systematic pattern of behaviour. This is the lifestyle pattern that determines purchase decisions. When goods and services available in the market are in tune with lifestyle patterns and values, consumer market reactions are favourable. And purchases that reinforce these patterns further illuminate these lifestyles. Lazer's lifestyle hierarchy brings out these interactions.

APPROACHES TO STUDY LIFESTYLE
The study of lifestyle is interdisciplinary. It draws on a variety of disciplines such as anthropology, psychology, sociology and economics. Marketing uses this eclectic approach for segmenting, targeting and positioning which forms the core of marketing strategy. Because lifestyle refers to the way in which people live and spend money, consumers psychographic profiles are derived by measuring different aspects of consumer behaviour such as:

- Products and services consumed
- Activities, interests and opinions
- Value systems
- Personality traits and self-conception
- Attitude towards various product classes

Many approaches are available to the study of psychographic variables. One of the ways is to study the lifestyle variables by an AIO inventory for use in segmenting, targeting and positioning. Another lifestyle approach is by using VAL’s typology. We will expand on these concepts now.

BUYING BEHAVIOUR MODELS
The influences of social science have prompted marketing experts to propound certain buying behaviour models for explaining buyer behaviour. These models are divided in two broad categories microeconomic and macroeconomic models. The classical microeconomic approach focus on type of purchase and quantity of these purchases made by the consumer. Macroeconomic approach considers the monetary value of goods and resources and how they will change over the period of time. Several models have been put forward for explaining buyer behaviour. All the social sciences like Economics, Psychology, Sociology and Anthropology have influenced the buyer behaviour studies. Some important consumer behaviour models are discussed below to nurture the ideas of social sciences:

The Economic Model
According to economic model buyer is a rational man and his buying decisions are fully governed by the concept of utility. If the buyer has purchasing power of choosing a set of services to met his need. He will allocate this amount over the set of services in a very rational manner with the intention of maximizing the utility or benefits.

The Learning Model
This model takes its cue from the Pavlovian stimulus model- response theory buyer behaviour can be influenced by manipulating of derives, stimuli and response of the buyer. The model rests on man’s ability of learning, forgetting and discriminating.

The Psycho-Analytical model
The psycho-analytical model drawn mainly from Freudian psychology, Sigmund Freud added a new dimension to consumer behavior theories by introducing psychological elements of the consumer into their decision making. This model considers individual buyer as a complex set of deep-seated motives that derive him towards certain buying decisions.

**The Sociological/anthropological Model**

According to the sociological model the individual buyer is influenced by society, intimate groups as well as social classes. Buyers buying decisions are not totally governed by utility; consumer has a desire to follow and fit it with his immediate environment.

**Social-Psychological Model**

This theory is proposed by Veblen in the context of behavioural aspects related to the economic and personality variables. Consumer behavior of any person can be understood by society and place of living. These social influences exert pressure and mould individual behaviour.

**The Nicosia Model**

Nicosia model and Howard and Sheth model belong to a category called systems model where human being is analysed as a system with stimuli as the input and behavior as the output of the system. Francesco Chapter 2: Consumer Behaviour. Nicosia an expert in the buyer behaviour and motivation proposed his model of buying behaviour in 1966. The model tries to establish a relationship between a firm and its buyers.

**Howard and Sheth Model**

This model is proposed by John Howard and Jagdish Sheth in 1969 in their publication entitled „The theory of Buyer Behavior”. This model is a major revision of an earlier systematic effort to develop a comprehensive theory of consumer decision making. The model consider human being as a system with stimuli as input and outputs beginning with attention to a given stimuli and ending with purchase.

**Family Decision Making Model**

Three comprehensive models presented were far all focusing on individual decision making model. Consumer Behaviour alternative perspective considered the family as an appropriate decision making unit. This model shows separate psychological systems representing the distinct predispositions of the father, mother and other family members. The separate predispositions lead into family buying decisions which may be either individually or jointly determined.

**DETERMINANTS OF BUYER BEHAVIOUR**

There are various factors influencing buyer behaviour can be grouped in three categories:

(A) **Internal Influence:** Factor that are part of the buyer as an individual. Demographic and Personal factors- age, education, economic position, status, self concept; religion, language; psychological/ behavioural factors: beliefs, attitudes, motivation, perception and learning.

(B) **External Influence:** Buyer’s social environment – Since there are two broad groups of which an individual is a part: influence of intimate group and influence of the broad social class.

(C) **Environmental Influence:** Information from a variety of sources- The rational buyer is exposed to various sources of information/situations these sources inform him about new products and services, improved versions of existing services, new uses for existing services and so on. These could be inhibitors in a buying process such as price, brand, availability, time, place or other determinants.

**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 one’s lifestyle and one’s 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.

**SUGGESTIONS OF THE STUDY**

- Companies should improve consumers’ value perceptions about the products and reduce consumers’ perceived risk in the online shopping environment by providing quality products, timely delivery and fulfill their expectations. Also the companies should make their website easy in use and risk reduction activities should be taken care.
- The study suggests that the Indian customers give the most importance to security and privacy to generate trust. Perceived privacy of customer information can be improved by ensuring that at no point of time the customer is asked for irrelevant personal information.
- The psychology of an Indian consumer is still the same of checking the product physically before purchasing it, which creates a mental hurdle for online shopping. So the companies should devise certain strategy so as to reduce the scams. The Indian customers want to experience the product before to buy the product. So, online stores selling customized products should stress more on providing this facility and provide better communication with the customers through telephone or online salesperson.
- People are averse to online shopping because there is a difficulty in returning the faulty products. Hence the companies should make the arrangement so that try and buy facility is available at the customer doorstep and one can return if the product is faulty.
- Online stores should use effective implementation of website factors such as information design, features, communication, privacy and security, as a marketing tool by which trust towards the website can be created among the consumers and subsequently enhance purchase intention.
- The only worry of consumers is regarding the trustworthiness of some websites, since they have to give their credit card details to shop online. Many of the consumers are aware of the various online scams due to which they are very concerned and reluctant while providing their credit card information online. Also the online purchases take a longer time in shipments and deliveries.
- One of the most reasons for not doing online shopping is that there is a less chance of making reasonable negotiations and bargaining. It has been found that Indian Consumers are price sensitive. Hence the price sensitive consumers do not take much interest in online shopping. So the companies should allow considerable bargain for the customers.

**CONCLUSION**

The present article concludes that, the brand extensions are not a western phenomenon but have become prevalent in India too, in the recent past. Given the cultural differences in their attitudes, values and behaviour of consumers, this study enables one to see the pattern that is emerging in an industrializing and urbanizing society like India. This study is among the pioneer and micro analytic tests of hypothesis provides insights into important factors governing consumer behaviour. An important contribution of this study is that it proposed and tested hypothesis establishing the relationship between the various factors affecting consumers and their preferences/perceptions for brand extension using a non western sample.
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