

Lifestyle Based Segmentation of Rural Consumers of Central Gujarat: An Empirical Study with Special Reference To Gender And Age

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

Keywords: Lifestyle Analysis, Psychographic Segmentation, Rural Market

I. Introduction

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

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

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

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

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

- rising literacy on account of government efforts through schemes like SarvaSikshaAbhiyan, National Literacy Mission, Total Literacy Campaign and Sakshar Bharat and
- exposure to the same commercials as urban consumers.

Connectivity has increased due to the development of infrastructure, especially transportation facilities. Rural India has thus emerged as a market worth chasing in its own right and corporates are launching rural driven marketing campaigns (Kashyap, 2012).

II. Literature Review

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

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

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

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

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

Anandan et. al (2006) in their research, attempted to uncover the dimensions underlying the perception of lifestyle indices in their research 'A study of the impact of the Values and Lifestyles (VALS) on Brand Loyalty with special reference to English Newspapers'. They used the 36 statement VALS model to identify the perceived lifestyle. Later the responses were factor analyzed. This resulted into extraction of eight factors which helped them segment the customers.

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

III. Research Methodology

• Problem Statement

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

• Primary Objectives

1. To identify the perceptions of consumers of Central Gujarat regarding life style orientation
2. To identify the key dimensions to lifestyle orientation of rural consumers of Central Gujarat

- **Research design**

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

- **Sample Size**

An appropriate sample size is very much necessary for lifestyle based studies as these studies try to make psychological analysis of consumers. However according to one such thumb rule, 10 times observations as compared to the variables used in the study reflect an excellent sample size where factor analysis is ought to be used as a tool for statistical analysis. Hence, for our study more than $31 \times 10 = 310$ observations would account for an excellent sample size. We actually collected 406 samples from across the Central Gujarat.

- **Data collection**

Primary Data

Primarily, the drop-off/pick up data gathering method was used to collect data from the villages of Central Gujarat. This method is similar to face to face interviews where the survey questionnaire is delivered to respondents by an interviewer who explains the aims of the survey and how to fill out the questionnaire. Respondents are then allowed to complete the questionnaires in private. Later, the interviewer returns to the households to pick up the questionnaires. This method incorporates the advantages of a number of data collection methods. It is not as time consuming as face to face interviews and is able to secure higher response rate than mail surveys. Such interviews were conducted by the researcher personally as well as with other help. In the Central region we distributed around 550 questionnaires and collected it back. However at the time of data entry 144 questionnaires were found to be barely complete and hence those questionnaires were disregarded for data entry thus restricting the sample size to 406 respondents. Thus, 24% of the questionnaires were discarded as they were found to be inoperable being incomplete or haphazardly filled up. The data was collected during October 2013 to April 2014. The consumers were contacted at their home. However it was observed during data collection that people in the villages of Central Gujarat had a tendency to gather at a place called "Chowrah" as well as nearby market yards for gossip every evening. Hence we targeted the consumers directly there.

Secondary Data

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

- **Data analysis techniques**

SPSS 21 has been used to analyze the primary data. All the descriptive data has been tabulated for calculation of percentages regarding demographic characteristics. A statistical process, cross tabulation, helps to summarize categorical data into contingency table. Thus it provides a basic picture of interrelation between two variables and can help find interactions between them. Here, the age and income would be cross tabulated with lifestyle value. Secondly it would be done to identify impact of areas on lifestyle value. T-test was carried out to measure the significance of association between Demographic and Lifestyle Variables.

IV. Data Analysis And Findings

- Reliability Analysis**

In the present study reliability analysis helped to identify which variables contributed to perceptions of customers regarding lifestyle orientation. It tries to capture all those variables that are dependent on each other so far lifestyle is concerned. Internal consistency of the items of the questionnaire is measured using reliability analysis. Cronbach's alpha quotient was calculated to ensure that the items in the questionnaire are able to measure orientation to lifestyle in a meaningful way. All the 31 items generated a Chronbach Alpha Value of 0.824 which is considered to be fairly good for our study. As per the thumb rule, any alpha value greater than 0.6 is considered to be reliable.

Reliability Statistics				
Cronbach's Alpha	N of Items			
.824	31			

(Table-1)

Descriptive Analysis

1. Frequency Distribution

Age-wise distribution of Respondents					Frequency	Percent
1	8	-	2	5	17	43.3
2	5	-	3	5	8	20.2
3	5	-	4	5	9	22.2
4	5	-	6	0	4	10.1
60 and above					1	2.2
T o t a l					40	100

(Table-2)

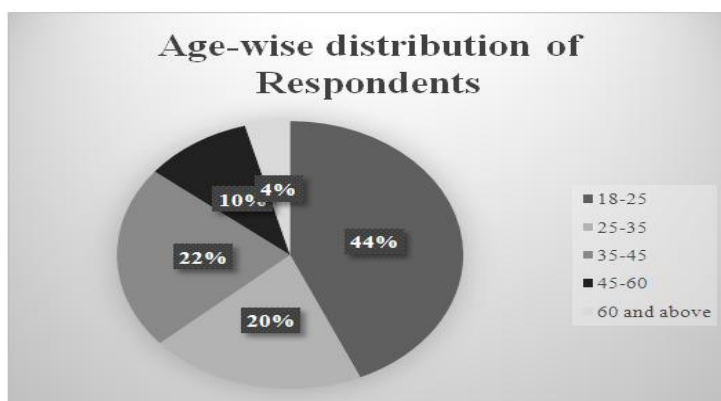


Chart-1

Gender wise distribution of respondents				
	Frequency		Percent	
m a l e	1	1	2	7.3
f e m a l e	2	9	5	72.7
T o t a l	4	0	6	100

(Table-3)

Gender wise distribution of respondents



■ male ■ female

Chart-2

2. Mean of AIO, Values & attitude statements

S t a t e m e n t s	M e a n
I like to learn about art, culture and History (A1)	4.268
I like to know new things (A2)	4.367
I like to know shocking news (A3)	3.517
I like to know various kinds of people (A4)	3.892
I like a lot of variety in life (A5)	3.919
I adapt to change very easily (A6)	3.451
I like being in Charge of a Group (A8)	3.739
I think I have more self-confidence than most other people (A9)	3.847
I am more independent than most other people (A10)	3.825
I have more ability than most other people (A11)	3.675
I consider myself Intellectual (A12)	3.288
I believe that there is a little bit of corruption everywhere and one has to resort to it. (A13)	3.101
I like my life to be pretty much same and regular from week to week (A14)	3.076
I believe in eat drink and be merry (A17)	2.392
I believe that 'Old is Gold' (A20)	3.855
I must admit that I like to show off (B3)	2.569
I am really interested only in few things (C2)	3.968
I like trying new things (C3)	3.993
I love to make things that I can use every day (C4)	4.202
I would rather make something than buy it (C5)	3.532
I am very much interested in how mechanical things like engine work (C6)	4.034
I like travelling in country and abroad (C7)	4.022
I must admit that my interests and Hobbies are Limited (C8)	3.626
I like making things with my own hands (C9)	3.288
I like to learn about things even if they may be never of any use to me. (C10)	2.608
I follow the latest trends and Fashions (D1)	3.485
I dress more fashionably than most other people (D2)	2.709
I believe that children should be taught to have faith in god (e3)	4.062
I believe that a woman's life is fulfilled only if she provides a happy home for her Family (E8)	4.155
I like to dominate my Family (E10)	3.736
I think nowadays there is too much vulgarity on Television (H10)	4.054

(Table-4)

3. Chi-square Analysis

Influence Of Age On Values And Attitudes

Statements on which Age has Significant effect	Pearson Chi-Square P coefficient
I like making things with my own hands (C9)	0.020
I must admit that I like to show off (B3)	0.000
I have more ability than most other people (A11)	0.029
I think I have more self-confidence than most other people (A9)	0.003
I adapt to change very easily (A6)	0.000
I like being in Charge of a Group (A8)	0.019
I follow the latest trends and Fashions (D1)	0.001
I am really interested only in few things (C2)	0.007
I believe that there is a little bit of corruption everywhere and one has to resort to it. (A13)	0.002
I think nowadays there is too much vulgarity on Television (H10)	0.005
I like to know shocking news (A3)	0.005
I like to dominate my Family (E10)	0.000

(Table-5)

Influence of Gender on Values and Attitudes

Statements on which Gender has Significant effect	Pearson Chi-Square P coefficient
I like making things with my own hands (C9)	0.011
I adapt to change very easily (A6)	0
I like travelling in country and abroad (C7)	0.001
I believe that there is a little bit of corruption everywhere and one has to resort to it. (A13)	0.009
I like to know shocking news (A3)	0.024
I like to learn about things even if they may be never of any use to me. (C10)	0.024

(Table-6)

• **Exploratory Factor Analysis**

Factor analysis was carried out to group various variables under specific factors. Varimax as well as Equamax Rotation was carried out and almost similar factors were obtained under both the rotation methods. However results of Equamax rotation method were further utilized for the purpose of the study. Thus, the 31 statements were hence grouped into 9 different factors. The KMO Bartlett's test of sphericity measures in rural customers of Central Gujarat were 0.80 which is considered to be reasonably meritorious. According to a thumb rule, Kaiser-Meyer Measure of Sampling Adequacy in the .90s is considered marvelous, in the .80s meritorious, in the .70s middling, in the .60s mediocre, in the .50s miserable and below .50 unacceptable. The variance explained was 55.528% by 9 factors which were derived by Equamax rotation method.

Factor Loadings as per Equamax Rotation Method

R o t a t e d		C o m p o n e n t M a t r i x								
FACTORS	STATEMENTS	C o m p o n e n t								
		1	2	3	4	5	6	7	8	9
Innovators	I would rather make something than buy it (C5)	0.663	0.029	0.089	0.035	0.04	0.14	-0.05	0.075	0.24
	I like making things with my own hands (C9)	0.639	0.104	0.04	0.145	0.139	-0.014	-0.008	0.188	0.036
	I love to make things that i can use every day (C4)	0.489	0.046	0.206	0.398	-0.086	0.038	0.09	-0.014	0.003
	I must admit that my interests and Hobbies are Limited (C8)	0.482	0.127	-0.019	0.142	0.016	0.17	0.168	-0.06	0.135
Leading Extroverts	I have more ability than most other people (A11)	-0.026	0.738	0.039	0.107	0.028	0.183	-0.045	0.021	0.203
	I am more independent than most other people (A10)	0.014	0.735	0.025	0.084	-0.037	0.053	0.226	0.157	0.004
	I think i have more self-confidence than most other people (A9)	0.131	0.641	0.181	0.046	0.048	-0.034	0.246	0.037	0.045
	I consider myself Intellectual (A12)	0.218	0.517	0.184	-0.038	0.23	0.331	-0.126	-0.083	0.136
	I like being in Charge of a Group (A8)	0.266	0.336	0.116	0.053	0.035	-0.013	0.024	0.33	0.13
Explainers (Experiencing Learners)	I like to learn about art, culture and History (A1)	0.141	0.034	0.77	0.006	-0.05	-0.001	0.17	0.024	0.11
	I like to know new things (A2)	0.036	0.14	0.704	0.151	-0.078	0.08	0.211	0.148	0.001
	I like a lot of variety in life (A5)	-0.028	0.1	0.564	0.164	0.127	-0.031	0.12	0.133	0.221
	I like to know various kinds of people (A4)	-0.13	0.168	0.472	0.288	-0.113	0.182	-0.158	0.411	0.038
Explorers	I like trying new things (C3)	0.056	-0.031	0.059	0.775	0.193	-0.055	-0.002	0.078	0.219
	I am really interested only in few things (C2)	0.022	0.087	0.038	0.659	0.009	0.239	0.275	-0.052	0.033
	I like travelling in country and abroad (C7)	0.228	0.121	0.214	0.6	0.133	-0.155	-0.045	0.251	0.009
Freeters (Fashionable, Trendy and Spenders)	I dress more fashionably than most other people (D2)	0.005	-0.002	-0.145	0.13	0.774	0.068	-0.028	0.053	-0.08
	I follow the latest trends and Fashions (D1)	0.064	0.109	0.161	0.181	0.705	-0.015	0.272	-0.059	0.09
	I believe in eat drink and be merry (A17)	-0.297	-0.023	-0.234	-0.035	0.483	0.453	0.045	0.181	0.142
	I must admit that i like to show off (B3)	0.339	0.033	0.154	-0.201	0.361	0.242	-0.309	-0.034	0.235
Inerents (Inert and Indifferent)	I believe that there is a little bit of computer everywhere and one has to resort to it. (A15)	0.005	0.068	0.128	0.072	0.085	0.727	0.048	0.038	-0.018
	I like my life to be pretty much same and regular from week to week (A14)	0.408	0.105	-0.182	-0.086	-0.041	0.612	0.106	0.177	0.083
R u s t i c s	I think nowadays there is too much vulgarity on Television (H10)	0.14	0.088	0.229	0.039	0.095	0.029	0.652	-0.051	0.012
	I believe that 'Old is Gold' (A20)	-0.064	0.137	0.144	0.082	0.101	0.266	0.546	0.202	0.141
Curious/savvy (Curious and Tech-savvy)	I like to know shocking news (A3)	-0.065	-0.051	0.167	0.116	-0.023	0.296	0.071	0.584	0.093
	I am very much interested in how mechanical things like engine work (C6)	0.44	0.031	0.031	0.098	-0.051	-0.075	0.277	0.496	0.178
	I adapt to change very easily (A6)	-0.053	0.417	0.112	-0.003	0.313	-0.07	0.063	0.483	-0.091
	I like to learn about things even if they may be never of any use to me. (C10)	0.263	-0.047	-0.068	-0.137	0.358	0.176	-0.308	0.409	0.086
Conservative	I like to dominate my Family (E10)	0.006	0.118	0.081	0.128	0.16	0.071	-0.222	-0.123	0.739
	I believe that a woman's life is fulfilled only if she provides a happy home for her Family (E1)	-0.051	0.092	0.072	0.169	-0.071	-0.137	0.4	0.203	0.578
	I believe that children should be taught to have faith in god (E5)	0.208	0.007	0.068	-0.011	-0.073	0.091	0.165	0.157	0.553
E x t r a c t i o n M e t h o d : P r i n c i p a l C o m p o n e n t A n a l y s i s .										
R o t a t i o n M e t h o d : E q u a m a x w i t h K a i s e r N o r m a l i z a t i o n										
a . R o t a t i o n c o n v e r g e d i n 1 5 i t e r a t i o n s .										

(Table-7)

• **Test of Hypothesis**

1. Influence of Gender on Lifestyle Clusters

Insights were obtained on carrying out of an independent sample T-test that Gender had a significant influence in the case of Innovators, Explainers and Explorers

Segments	P value (Significance)	Male mean	Female Mean	Analysis
Innovators	0 . 0 0 8	3 . 8	3 . 6	Males are more innovative in Central Gujarat as compared to women. However, the reason is not clear as to why overall we can say that in Central Gujarat, consumers are not that innovative. Moreover the reason for female being less innovative can be prevalence of male dominance in the rural society.
Explainers	0 . 0 0 8	4 . 3	4 . 1	Gender does have a significant impact on case of explainer. Males are more Experiencing Learners as compared to females. However women are not that behind and consider rural women are equally competent and enthusiastic learner in the rural area of Central Gujarat.
Explorers	0 . 0 3 6	4 . 1	3 . 9	Males have an exploring nature as compared to the female.

(Table-8)

2. Influence of Age on Lifestyle Clusters

A One-way Anova was carried out and the insights were obtained that Age had a significant impact on Leading Extroverts, Frienders, Inerents, and Conservatives.

Segments	P Value (Significance)	1 8 - 2 5 Mean	2 5 - 3 5 Mean	3 5 - 4 5 Mean	4 5 - 6 0 Mean	6 0 and above Mean
Leading Extroverts	0 . 0 3 7	3 . 7	3 . 8	3 . 7	3 . 6	3 . 1
Fr end e r s	0 . 0 1 4	2 . 9	2 . 9	2 . 6	2 . 7	2 . 3
I n e r e n t s	0 . 0 1 0	2 . 9	3 . 6	3 . 2	3 . 2	3 . 3
Conservatives	0 . 0 4 8	3 . 9	4 . 0	4 . 1	4 . 2	3 . 6

(Table-9)

From the above insights we can say that in case of Leading Extroverts, age impacts the elder ones. The consumers above 60 years of age have lesser interest in leading the group whereas the youth quite Extrovert and willing to be leaders of the group. However, certain astonishing facts came out in case of Frienders. It was observed that rural consumers are less fashionable and their fashion orientation was very low. Moreover they even do not believe in spending money lavishly. Thus marketers would have to create/develop a supremely strong strategy that actually instills Fashion Quotient amongst the rural consumers to increase their consumer spend. Rural youth are almost neutral in their Fashion Orientation and hence if a proper advertising campaign is strategically launched by marketers, they would tend towards being Frienders. (Fashionable, Trendy and Spenders). Surprisingly, it was observed that rural youth consumers of Central Gujarat were less inert and indifferent in their attitude as compared to the elderly people. Rural India has enormous youth potential and the insights generated over here suggests that rural youth are not as Indifferent and Inactive as they are imagined and propagated to be. This rural youth is alert, responsive and innovative in its buying approach. It was observed that people in the age group of 25-60 were extremely conservative. They like to dominate other family members and are religious and want their children to believe in god. However with Literacy rate increasing amongst the rural youth, it was observed that the rural youth were not as conservative as other age group consumers. However it was observed that in case of rustics there was no influence of age. This proves that even the youth were equally rustic psychologically irrespective of age in rural area. This can be because of the age old family customs and ideology prevailing in the rural areas. It was indeed surprising to observe that even in the age of fast technological diffusion, the consumers were quite rustic in their thought process.

V. Marketing Implications

The result of Factor analysis generated 9 factors out of 31 statements. The main orientation of rural consumer's lifestyle is as follows-

Innovators- These type of consumers are self-believers. They would actually make something than buy it. Their tendency would be to innovate something than can be of great help in day to day life. However their hobbies and interests are reasonably narrow. They keep themselves engaged in innovations.

Leading Extroverts- These type of consumers are full of confidence and mostly lead the group. They are the ones who are intellectual and are self-dependent. They like to be in charge of a group and also think that they have more ability than most other people. They have a dynamic personality.

Explainers (Experiencing Learners) - Explainers are the type of people who are relatively involved in learning new and different things. They are thinkers and usually have a high intellectual quotient. They like to experience themselves and learn rather than learning from other's experiences.

Explorers- They are Backpackers. They love to travel and explore new locations. They want to know and search for new things.

Frenders (Fashionable, Trendy and Spenders)- These type of consumers are fashion oriented. They buy new things with the changing fashions. They often like to flaunt their purchases. Not only that they would spend lot of money in purchasing luxurious things, but they also love to have a lavish lifestyle. They do not believe in the concept of saving for tomorrow rather they believe in eat, drink and be merry theory. They don't believe in the principle of parsimony.

Inerents (Inert and Indifferent) - These type of consumers are the dumb type of consumers. They would not do anything more than what they are told to do. Their expectations and needs are minimal. They are the blind followers.

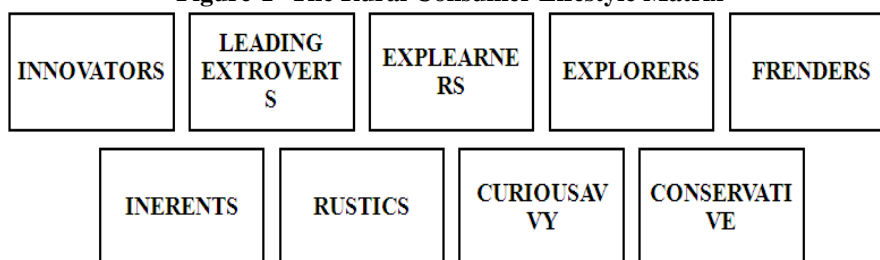
Rustics- These type of consumers usually don't appreciate change and believe in the ideology of 'old is gold'. They are somewhat rigid as far as their thought process is concerned. They love to stick to the age old customs, traditions and beliefs. They don't respond to modernity positively.

Curiousavvy (Curious and Tech-savvy) -These type of consumers are curious and are techno-freaks. They love machines and technology. They usually buy and experiment with the latest technology products. They adapt to the changes vigorously.

Conservative- These type of consumers are psychologically stubborn and stiff. They like to dominate others. They are quite religious and also want their children to be so. Their life is centered around a lot of misbeliefs, blind faith, and superstitions.

The following are the extracted factors which can be explained graphically as –

Figure-1- The Rural Consumer Lifestyle Matrix



VI. Conclusions

Table showing Level of Agreement for Factors Extracted

I n n o v a t o r s				
	Disagree	Neutral	Agree	Total
Level of Agreement in %	19.5	9	71.5	100
L e a d i n g E x t r o v e r t s				
	Disagree	Neutral	Agree	
Level of Agreement in %	16.5	7.1	76.4	100
E x p l e a r n e r s				
	Disagree	Neutral	Agree	
Level of Agreement in %	7.1	4.7	88.2	100
E x p l o r e r s				
	Disagree	Neutral	Agree	
Level of Agreement in %	10.8	8.1	81.1	100
F r e n d e r s				
	Disagree	Neutral	Agree	
Level of Agreement in %	56.4	11.1	32.5	100
I n e r e n t s				
	Disagree	Neutral	Agree	
Level of Agreement in %	36	18.2	45.8	100
R u s t i c s				
	Disagree	Neutral	Agree	
Level of Agreement in %	10.6	11.1	78.3	100
C u r i o u s a v v y				
	Disagree	Neutral	Agree	
Level of Agreement in %	24.9	9.6	65.5	100
C o n s e r v a t i v e				
	Disagree	Neutral	Agree	
Level of Agreement in %	9.1	8.1	82.8	100

(Table-10)

The above table indicates that even though the rural consumers are conservative and rustic in their thought process, they like to be experiencing learners as well as being explorers. Moreover, given a chance they would also like to lead people and they imagine themselves as extroverts. They also try to innovate things. In local language we can say that the rural consumers often try to do the jugaad with technology. The above results also indicate that they are least interested in fashion and are not big time spenders. With increasing accessibility to technology, the level of mobile & computer literacy have increased in the villages. Almost 65% of the consumers agreed to it that they like to adapt to the changing world quickly. The consumer segmentation of rural Central Gujarat provides meaningful foundation for the marketers who are willing to draft a marketing strategy for Gujarati consumers. Lately, it has been observed that companies active in India are localizing their products and brands so as to achieve maximum reachability in terms of consumer acknowledgement. This segment can be readily used by the marketers to strategize their marketing campaigns and conquer the rural consumers psychologically. The study also shows that it is not difficult to interpret the behavior of rural consumer and with loaded exposure to media, modern rural consumer has actually transformed into super consumer. Thus the study generates number of micro level insights while carrying out detailed analysis of their values attitudes and lifestyles.

VII. Research Scope And Limitations

Cluster analysis is a very useful statistical technique to segment the market and find opportunities for new product development (**Punj and Stewart, 1983; Kaye-Blake et al., 2007**) and Lifestyle segmentation instruments have been shown to be especially useful when they are combined with marketing variables (**Kamakura and Wedel, 2000; Brengman et al., 2005**) Accordingly, this Lifestyle scale specially developed with reference to rural consumers can be used in further elaborative studies of marketing research and cluster respondents to analyze cross-sectional or cross-cultural sub-groups' differences. Moreover, further detailed AIO analysis can generate more dependable insights. Other limitations of convenient data collection technique also exist in this study.

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