Impact of Cultural Heterogeneity on Purchase Heuristics – An Empirical Cross-cultural Study in Kolkata

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Abstract

The culture consists of shared values, beliefs, attitudes, motivation, view towards life and interpretations of behaviors. The influences of culturally based experiences begin to influence and permeate our psychological natures at a very early age so that we become psychosocial individuals very early in life. Subsequently, the purchase behavior is influenced by cultural orientations like linguistic ethnicity and religion in terms of rituals, occasions, amount of purchase, purchase decision-making pattern, information procession, comprehension of marketing communication and so on. Hence, for a company that wants to do business in Indian subcontinent, which is vibrant with so many different cultural profiles, has to understand the diversity of these profiles and design marketing-mix strategies accordingly.

Keywords: Purchase Heuristics; Cultural Heterogeneity; Cross-cultural Study; Information Sharing Pattern

1. Introduction

The purpose of this research is to understand the implication of marketing in a multicultural society. Culture is defined as “a combination of learned beliefs, values and customs that directs consumer behavior in a specific society”(Ramesh 2004). The culture consists of shared values, beliefs, attitudes, motivation, view towards life and interpretations of behaviors. Cultures are made up of individuals, and there are reciprocal influence processes between individuals and cultures. Individuals grow up within a particular culture and are socialised in ways that internalise key aspects of that culture. The influences of culturally based experiences begin to influence and permeate our psychological natures at a very early age so that we become psychosocial individuals very early in life.

The paper presents empirical data from an ethnographic research conducted in Kolkata among different linguistic and religious groups keeping in mind the various age and gender profiles employing face-to-face interview methods. The research aims to make significant contributions to multicultural marketing knowledge domain applicable for Indian subcontinent, which is a queer mix of cultural diversity and unison.

2. Literature review

Culture’s consequences on consumer behavior

The impact of culture as a powerful force in regulating human behavior is so natural and automatic that only when we are exposed to people with different cultural values or customs we become aware of how culture has moulded our own behavior (Schiffman and Kanuk 1997). The recognition of its importance has led to an increasing amount of research across cultures. More significantly, many studies have succeeded in establishing links between culture and consumer
behavior (McCracken 1986). A study by Wallace associates consumer behavior directly with culture. He believes that culture is the all-encompassing force, which forms personality, which in turn is the key determinant of consumer behavior (Wallace 1965). The main objective of numerous cross-cultural studies conducted in the past was to make comparisons of behavior between cultures (Gentry et al 1988). In these studies, differences were found in consumption patterns between people of various ethnic groups and various geographic subgroups that hold differing cultural values. The researches found differences in consumer behavior aspects such as brand loyalty, novelty seeking and perceived risk across subcultures.

**Cultural diversity and marketing**

A number of scholars have stressed the significance of understanding the ethnic cultures and the associated cultural dimension to marketing (Penaloza and Gilly 1999). This is supported by a realisation that the differences in ethnic aspirations and expectations are growing in size and this cultural heterogeneity has a strong impact on the purchase heuristics. It is for certain that the standardised mass marketing is a thing of the past and one needs to respond to consumer differences with differentiation and segmentation strategies. To address the issue, Burton (2000) proposed a conceptual framework to integrate ethnic identity and ethnicity into marketing theory and practice in the context of UK. The framework argued for:

- Greater understanding of the ways in which ethnicity and ethnic identity could be conceptualised,
- Operationalising ethnicity to figure out the specific needs of ethnic minority consumers, and
- Adopting the marketing/services mix to satisfy those needs.

While the conceptual framework appears to be a good starting point, there remains a need to explore the role of marketing in a multicultural marketplace where the focus is beyond a simple understanding of the needs of some ethnic consumer groups, and modify the marketing mix accordingly since the cultural diversity of the marketplace influences most of the market transactions in terms of volume of purchase, preferred language and style of marketing communication, purchase occasion and so on. Thus a characteristic feature of a multicultural marketplace is the positioning of the marketers and consumers of different ethnic backgrounds into multiple and traversing cultural spheres (Penaloza and Gilly 1999). There is also evidence of social dissolution, extreme individuation of taste and consumption patterns and a fragmentation of collective meanings in such a marketplace (Firat and Schultz 1997). Marketers are increasingly confronted with issues that are related to the way consumers continuously identify and re-identify themselves and the way marketers identify the market (Barber 1996). Some propose that marketing, in such a context, could be viewed as a cultural intermediary whose function is to produce new symbolic meanings and their interpretations (Elliot 1999). However, there is a lack of research on this topic considering Indian subcontinent although this region may be the most diverse in cultural interpretations. The current paper seeks to fill this gap with proper empirical evidence to support this theoretical proposition.

**Ethnicity and consumption**

Ethnicity implies many dimensions including “a sense of common customs, language, religion, values, morality, and etiquette” (Webster 1994). In simple terms, ethnicity can be viewed as a characteristic of racial group membership on the basis of some commonly shared features. However, many argue that ethnicity is also a process of self-identification whereby individuals define themselves and others into specific groups using ethnic labels (Rossiter and Chan 1998). At the individual level, the process of self-identification or ethnic identity is part of one's self concept which is based on his or her knowledge of membership in a social group(s) together with emotional significance and value that is attached to that membership. In other words, a person's ethnic identity involves one's sense of belonging to a group, as well as the feelings that go with being part of that group. In this sense, ethnic identity could be viewed as a complex psychological process that involves perceptions, cognition, affect and knowledge structures about how a person thinks and feels about himself and others in the society (Cuellar et al 1997). Maffesoli (1996) argues that consumers are actually joined together by
strong emotional bonds such as the sharing of same tastes, habits, intellectual pursuits or participating in events like animal rights protests or anti-capitalism campaigns. According to Maffesoli, what unites an individual with the community is the ability to feel emotion together with others in the community and to share the same ambience. Membership of such a community transcends traditional cultural, national and race barriers.

Ethnicity in such a context becomes an image and a style that one can conveniently choose and adopt. A study on ethnic minority consumers in the USA emphasised the interdependence between consumption and ethnicity as moments in the ongoing construction of personal and social identity and it also demonstrated how a consumer's personal and social identity could be constantly pulled in several directions at once, including class, race, and ethnic identification. The implications are that one can have multiple and co-existing identities that can influence one's buying behaviors, which are likely to be accompanied by both positive and negative affective feelings (Jamal and Chapman 2000). Further support comes from recent work that illustrated how the co-existence of consumers' mixed emotions or ambivalence becomes significant in the marketplace (Ottes et al 1997). Stayman and Deshpande (1989) made a related argument by suggesting that ethnicity is not just about one's identification with a particular ethnic group, but also about how strongly one identifies with that group in a particular situation. They concluded that persons in multicultural societies were likely to have a set of ethnic and other identities that might be differentially salient. In other words, the ethnic consumers are expected to have multiple selves whereby they act differently in different situations and with different individuals (Markus and Kunda 1986). On the basis of this, Donthu and Cherian (1994) cited the example of some Hispanics in America who behaved very much like the mainstream population all the year round except while celebrating Cindo de Mayo or while visiting a Hispanic restaurant with family and friends.

Cultural influence on information sharing pattern

Information sharing is defined as the extent with which individuals transmit information to others about consumption domains. It looks at the degree to which individuals share information or involve the people around them in their search for information on consumption and buying behavior. It is also dependent upon social ties and social influence. People in a closely-knit group will be more inclined to share information with the people around them as compared to those who are individualistic. He conducted a study on Jewish ethnicity and information seeking and processing, which suggested that a person of Jewish ethnicity would exert a stronger effect on a fellow Jew’s behavior compared to the non-Jews since a Jew is thought to be born into a culture and religion, and is therefore expected to adhere to the ethnic dimensions. Because of this common identity, they are more collectivist than non-Jews. It was found that the Jewish subjects indeed differed significantly from non-Jewish subjects in information seeking, product information transfer and cognitive characteristics relevant to consumption information processing. This is consistent with the premise that culture is one of the determinant factors in information sharing. Similarly, Webster (1994) concluded that ethnic identification, which resulted in a more collective identity, had a significant effect on information search patterns as the respondents sought the advice of family members and other members of the in-group before they made any purchases. Therefore, information sharing is a consumer behavior that differs across cultures, depending on the propensity to share such information.

3. Methodology
Problem formulation and hypotheses

Human behavior is largely the result of a learning process and as such individuals grow up learning a set of values, perceptions, preferences and behavior patterns as the result of socialisation both within the family and a series of other key institutions (Kotler 1993). From this people develop a set of values, which determine and drive behavioral patterns to a very large extent. Values include achievement, success, efficiency, progress, material comfort, practicality, individualism, freedom, humanitarianism, youthfulness and practicality (Schiffman and Kanuk 1998). This broad set of values is then influenced by the subcultures like ethnic and religious groups, all of which exhibit degrees of
difference in ethnic taste, cultural preferences, taboos, attitudes and lifestyle. So the first hypothesis of the research problem:

**H1: There is strong influence of linguistic ethnicity and religious culture on purchase volume**

Language is particularly culturally based. Even when a language is shared across cultures, there will be differences according to the local culture, differences between accents or dialects and choice of words of in various places are clearly understandable. The language has obvious influence in reception and comprehension of marketing communication. Different linguistic ethnicity may have different cultural backgrounds, which could have influence on the family structure, socio-economic status and heuristics. Hence, the next hypotheses are:

**H2a: There is association between linguistic ethnicity and type of purchase decision-making**

**H2b: There is association between linguistic ethnicity and family structure**

**H2c: There is association between linguistic ethnicity and type of profession of CWE**

**H2d: As linguistic culture differs, the overall purchase heuristics changes**

**H2e: There is between-linguistic ethnic group similarity in overall purchase heuristics for same religion**

Religious rituals and beliefs are universal features of social life. By their nature, religious beliefs tend to motivate other aspects of human behavior beyond those, which would strictly be considered to be of religious concern. While the institutional structures which promote most of the major religions have taken on in their periods of rapid growth, many other beliefs and practices that have little relation to the core religion used to help a given institution to accommodate the political and social realities of its host cultures. On one hand, the ubiquity of religion seems to argue for some innate “religious instinct”, while on other hand the diversity of religious forms and the frequent conflicts among them seem to argue that religion is more a socially acquired characteristic of human life. Diversity of religious groupings set up different cultural backgrounds, which influence the socio-economic structure, attitude level and subsequently purchase heuristics. Hence, the next hypotheses are:

**H3a: There is association between religious culture and type of purchase decision-making**

**H3b: There is association between religious culture and family structure**

**H3c: There is association between religious culture and type of profession of CWE**

**H3d: As religious culture differs, the overall purchase heuristics changes**

**Context of study**

This paper is based on an ethnographic research carried out in Kolkata. The city was chosen due to its century-old history of attracting different cultural groups from different parts of India. The city also had a successful history of ethnic minority participation in owning and managing a wide range of businesses.

**Aims and objectives**

The study aimed to investigate the purchase decision-making and nature of consumption of various ethnic groups different from each other in linguistic and religious orientations. The objective was to investigate the factors important while taking one purchase decision.

**Participants of the study**

For the survey, the respondents were chosen from three linguistic groups viz. Bengalis, Marwaris and Gujarati and three religious groups viz. Hindus, Muslims and Jains.
Ethnographic profile:

The Bengali people can trace their ancestry to the early Indo-Aryans, as well as the indigenous Austro-Asiatic Munda inhabitants of Bengal and Bihar (descendants of the Proto-Australoids), the Assamese and Sino-Tibetan inhabitants of North East India, and the Dravidians from South India. They speak Bangla (or Bengali), a language of the Eastern branch of the Indo-Aryan branch of the Indo-Iranian languages.

Marwaris referring to a community of entrepreneurs are a group of Indo-Aryan people from the Marwar region of Rajasthan in India. Historically, Marwaris belong to the ancient Vedic Kshatriya community. During the middle and late Mughal period they started diversifying from their warrior culture into other occupations such as commerce, finance and industrial manufacturing. Traditionally, they are known to speak the Marwari (or Marrubhasha) language, which is a language belonging to the Sanskritic subgroup, of the Indo-Aryan branch, of the Indo-European language family written in Devanagari script although many Marwaris today are more comfortable in Hindi.

Gujaratis are believed to have some connection etymologically to "Gurjiya", the Persian name for Georgia, asserting that they were a Georgian contingent affiliated with the Hephthalites who invaded India and settled in Gujarat by 600 CE. The other scholars hold that "Gujar" or "Gujar" is the Indic term for Khazars who have invaded historic North Western India (the former Indus Valley region) what is now Gujarat and Punjab in North Western India and Pakistan. Gujaratis speak in Gujarati, which is an Indo-Aryan language, part of the greater Indo-European language family, which is written using the Gujarati script, an abugida (alphasyllabary) very similar to Devanagari, but without the characteristic horizontal line (matra) running across the top of the letters.

Sampling design:

The survey was conducted on two parts. In the first part, a sample of 90 respondents comprising Bengalis, Marwaris and Gujaratis equally (Bengalis: Hindus=20, Muslims=10; Marwaris: Hindus=20, Jains=10; Gujaratis: Hindus=20, Muslims=2, Jains=8) was chosen to give response to 43 statements (refer Appendix I) on 5-itmes Likert Scale (1=Strongly disagree to 5=Strongly agree) in order to find out whether any consumption scale could be formed with the help of Factor analysis with a 3:2 ratio of males and females.

In the second part of analysis carried out to understand the influence of ethnic and cultural heterogeneity on purchase decision-making, a sample of 300 people having annual income of 2-10 lakhs from three linguistic groups viz. Bengalis (Hindus=70, Muslims=30), Marwaris (Hindus=70, Jains=30) and Gujaratis (Hindus=60, Muslims=10, Jains=30) equally was chosen. The respondents were also chosen considering the age and gender factor. Equal weightage was given for 5 age groups viz. 18-25, 25-35, 35-45, 45-60 and above 60, whereas the male-female ratio was 3:2.

The respondents for both the analyses were selected on the basis of the authors’ social relations in all the communities, and also by “snowballing” technique with the help of students belonging to those cultural groups. The selection was strictly made to conform to the pre-selected stratification according to linguistic ethnicity, religion, gender and age group.

Data collection

Data were collected by face-to-face conversation with the aid of questionnaires (refer Appendix I & II).

Method of data analysis

For the first part of the analysis, factor analysis was used to find out major cultural components in purchase decision-making required to find CARPH (Cultural Attributes Related to Purchase Heuristics) scale. Cronbach's alpha for CARPH scale was found out to test the reliability of the scale.

For the second part of the analysis, Multinomial Logistic Regression was run between Linguistic ethnicity, and Religion as Independent Variables and Purchase volume as Dependent Variables to find out whether data are consistent with the model assumptions by goodness-of-fit test, whether the model fits the data better than a null model and the contribution of each effect to the model
by Likelihood ratio tests, variation explained by the model by pseudo r-square statistics (Cox & Snell etc.) and practical results of using the multinomial logistic regression model by Classification analysis.

Chi-square was used to test the independence of religion and linguistic ethnicity with Purchase decision-making pattern, Family structure and Type of profession of Chief Wage Earner (CWE). Various measures of association like Cramer’s V and Contingency Coefficient were used out to test the strength of association between the attributes.

In order to test the hypotheses, ANOVA was primarily used along with Levene test of homogeneity of variances and various post-hoc tests like Scheffé for Equal Variances Assumed and Tamhane’s T2 for Equal Variances Not Assumed, as and when applied.

4. Findings/Discussions

Construction of scale by Factor Analysis

Factor analysis selections produce a solution using principal components extraction, which is then rotated for ease of interpretation. Components with eigenvalues greater than 1 are saved to the working file. We will first examine the necessity of Factor analysis.

Bartlett’s test of sphericity (Approx. Chi-Square=7640.68, df=903, p<.05) is significant implying that the variables are correlated in the population so that further data reduction is necessary. The very high value (=0.861) of Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy indicates that the Factor analysis is appropriate. High communalities indicate that the extracted components represent the variables well.

The extracted components explain nearly 88% of the variability in the original ten variables, so we can considerably reduce the complexity of the data set by using these components, with only a 12% loss of information. The rotated component matrix helps to determine what the components represent. The results are as mentioned below.

- The first component is most highly correlated with statements 3,13,16,32,37 and 43. So it can be named as “Preferred language of advertising message”.
- The second component is most highly correlated with statements 2,20,24,29,31,38. So it can be named as “Purchase decision-making pattern”.
- The third component is most highly correlated with statements 4,7,12,15,42. So it can be named as “Family structure”.
- The fourth component is most highly correlated with statements 5,8,10,17,25,33,40. So it can be named as “Purchase influencers”.
- The fifth component is most highly correlated with statements 1,6,11,14,19,22,28,35,39. So it can be named as “Preferred style of marketing communication”.
- The sixth component is most highly correlated with statements 18,21,23,27,30,36. So it can be named as “Type of profession of CWE (Chief Wage Earner) of the family”.

<table>
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<th>Initial Extraction</th>
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Extraction Method: Principal Component Analysis
Influence of linguistic ethnicity and religious culture on purchase volume

The Pearson (Chi-Square=14.719, df=18, p>.05) and deviance (Chi-Square=15.381, df=18, p>.05) statistics used as goodness-of-fit test in the Multinomial Logistics Regression model to examine the influence of linguistic ethnicity and religious culture on purchase volume support the null hypothesis that the data are consistent with the model assumptions. The likelihood ratio tests the model (Final) against one in which all the parameter coefficients are equal to 0 (Null). The chi-square statistic (=76.164, df=8, p<.05) as the difference between the -2 log-likelihoods of the Null and Final models concludes that the Final model is outperforming the Null. The likelihood ratio also tests the contribution of each effect to the model. The chi-square statistic as the difference between the -2 log-likelihoods of the Reduced model and the Final model for both linguistic ethnicity (Chi-Square=43.221, df=4, p<.05) and religion (Chi-Square=9.721, df=4, p<.05) shows that both of them contribute to the model. Moderate value of pseudo r-square statistics (Cox and Snell=.224, Nagelkerke=.256) indicates that the model explains significant amount of variation. The classification analysis has found out that overall, the model classified 54.7% of the cases are correctly.

**Table:** Rotated Component Matrix

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Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.

* Rotation converged in 8 iterations.
So, we should accept H1: There is strong influence of linguistic ethnicity and religious culture on purchase volume

**Influence of linguistic ethnicity on purchase heuristics**

Influence of linguistics ethnicity on purchase decision-making pattern, family structure and CWE profession

Chi-square test (=99.543, df=8, p<.05) rejected the hypothesis that the linguistic ethnicity and purchase decision-making pattern are independent to each other. The symmetric measures (Cramer’s V=.407, Contingency Coefficient=.499) found out quite significant association between linguistic ethnicity and purchase decision-making pattern.

So, we should accept H2a: There is association between linguistic ethnicity and type of purchase decision-making.

Chi-square test (=137.52, df=8, p<.05) rejected the hypothesis that the linguistic ethnicity and family structure are independent to each other. The symmetric measures (Cramer’s V=.479, Contingency Coefficient=.561) found out quite significant association between linguistic ethnicity and family structure.

So, we should accept H2b: There is association between linguistic ethnicity and family structure

Chi-square test (=245.788, df=8, p<.05) rejected the hypothesis that the linguistic ethnicity and type of profession of CWE are independent to each other. The symmetric measures (Cramer’s V=.64, Contingency Coefficient=.671) found out quite significant association between linguistic ethnicity and type of profession of CWE.

So, we should accept H2c: There is association between linguistic ethnicity and type of profession of CWE.

**Influence of linguistic ethnicity on overall purchase heuristics**

The results of the one-way ANOVA comparisons of CARPH scores of all the three linguistic groups indicated that a significant difference in Overall Purchase Heuristics (OPH) existed (F (2,297) = 45.65, p < .001). Tamhane’s T2 post-hoc measure (since Equal Variances Not Assumed; Levene Statistic (2,297)=34.565, p<.001) signifies that the Marwaris and Gujaratis do not statistically differ (p>.10) in CARPH score whereas Bengalis differ significantly from both of them (p<.001).

Hence, “H2d: As linguistic culture differs, the overall purchase heuristics changes” is accepted for Bengalis with Marwaris or Gujaratis but not between Marwaris and Gujaratis.

**Influence of linguistic ethnicity on overall purchase heuristics for same religion**

The results of the one-way ANOVA comparisons of CARPH scores of all the three linguistic groups for Hindu religion indicated that a significant difference in OPH existed (F (2,197) = 32.896, p < .001). Tamhane's T2 post-hoc measure (since Equal Variances Not Assumed; Levene Statistic (1,297)=13.396, p<.001) signifies that the Marwaris and Gujaratis do not statistically differ (p>.10) in CARPH score whereas Bengalis differ significantly from both of them (p<.001). The results of the one-way ANOVA comparisons of CARPH scores of all the linguistic groups for Muslim religion indicated that no significant difference in OPH existed (F (1,38) = 2.912, p > .05). In the same way, the results of the one-way ANOVA comparisons of CARPH scores of all the linguistic groups for Jain religion indicated that no significant difference in OPH existed (F (1,58) = 3.118, p > .05).

So H2e: “There is between-linguistic ethnic group similarity in overall purchase heuristics for same religion” is accepted for Muslims and Jains whereas rejected for Hindus.
**Influence of religious culture on purchase heuristics**

Chi-square test (=59.365, df=8, p<.05) rejected the hypothesis that the religion and purchase decision-making pattern are independent to each other. The symmetric measures (Cramer’s V=.315, Contingency Coefficient=.406) found out quite significant association between religion and purchase decision-making pattern.

So, we should accept H3a: There is association between religion and type of purchase decision-making.

Chi-square test (=100.385, df=8, p<.05) rejected the hypothesis that the religion and family structure are independent to each other. The symmetric measures (Cramer’s V=.409, Contingency Coefficient=.501) found out quite significant association between religion and family structure.

So, we should accept H3b: There is association between religion and family structure.

Chi-square test (=66.377, df=8, p<.05) rejected the hypothesis that the religion and type of profession of CWE are independent to each other. The symmetric measures (Cramer’s V=.333, Contingency Coefficient=.426) found out quite significant association between religion and type of profession of CWE.

So, we should accept H3c: There is association between religion and type of profession of CWE.

**Influence of religion on overall purchase heuristics**

The results of the one-way ANOVA comparisons of CARPH scores of all the three religious groups indicated that a significant difference in Overall Purchase Heuristics (OPH) existed (F (2,297) = 12.68, p < .001). Scheffé post-hoc measure (since Equal Variances Assumed; Levene Statistic (2,297)=1.948, p>.10) signifies that the Hindus and Jains do not statistically differ (p>.10) in CARPH score whereas Muslims differ significantly from both of them (p<.05).

Hence, “H3d: As religious culture differs, the overall purchase heuristics changes” is accepted for Muslims with Hindus or Jains but not between Hindus and Jains.

5. Conclusions

From the Factor analysis, CARPH scale was constructed. The components are:

1. Preferred language of advertising message: It signifies the language that the customers want for the advertisements of the products. The options for this component are English, Combination of Hindi and English, Hindi, Vernacular and Nothing
2. Purchase decision-making pattern: It signifies how a decision takes place before purchase of a product. The decision could be taken by individual who is the main earner of the family (CWE-Chief Wage Earner). Or the housewife may take decisions considering that she is the charge of family. This is described as Individualistic-NFN (Non-earning Family Nucleus). The decisions may also be Consultative (i.e. the decision-maker is open to other’s views and opinions), Participative (i.e. all the members of a family jointly take a decision) and Free Reign (i.e. each member is free to take own decision).
3. Family structure: Different cultures tend to have different family structures due to different socio-economic compulsions. The family may be Nuclear family with no kid, Nuclear family with kid/s, Joint family of family of procreation with family of orientation, Joint family of siblings or any other type (like NRI, hostel/PG stay etc)
4. Purchase influencers: Different factors like Friends/Family members, Retailers, Advertisements and/or Past experience may influence purchase decision-making or for some people nothing could relay influence to make a particular purchase decision.

5. Preferred style of marketing communication: The style of marketing communication may vary from Conservative maintaining Indian tradition and taboos to Very much open using provocative elements, Humourous/Satiric to degrade and attack the competitors, using the charisma of celebrities (film/sports/others) and Informative.

6. Type of profession of CWE (Chief Wage Earner) of the family: Different ethnic groups tend to have inclinations for different occupations, which can be Govt. service, private/corporate, academics, self-employed with professional qualification (doctors/lawyers/consultants) and business.

7. Purchase occasion: There may not be any fixed purchase occasion or people buy before and during own national festival (e.g. Durga Pujo Bengali Hindus and Bengali New Year for all Bengalis), other Indian festivals (e.g. Bengalis buying golden ornaments during Dhanterash, a festival of Marwaris, Gujaratis and North Indians), global festivals (English New Year) etc.

Hence, the “cultural marketers”, a term being used to refer to all those marketers who want to consider the multi-ethnic profiles of customers should consider the above issues since various culture groups may differ in their purchase heuristics that could be evident from their aggregate CARPH scores. Integrated Cultural Orientation Spectrum (ICOS) for each ethnic group is required to be found out in order to have a macro-level understanding of any culture.

The study found out that there is strong influence of linguistic ethnicity and religious culture on purchase volume and there is interaction among them. There is strong association between linguistic ethnicity and type of purchase decision-maker, family structure and type of profession of CWE. Now results from the study on the influence of linguistic ethnicity on Overall Purchase Heuristics (OPH) based on the CARPH scores found out that the Marwaris and Gujaratis do not statistically differ in OPH whereas Bengalis differ significantly from both of them. So we may conclude that Marwaris and Gujaratis are relatively closer to each other in purchase heuristics although they are linguistically different whereas Bengalis are far apart form them. The influence pattern of inter-linguistic group similarity or dissimilarity differs for different religions. The study found out that the Marwari and Gujarati Hindus do not statistically differ in OPH although Bengali Hindus differ significantly from both of them whereas total average CARPH scores are equal across Muslims and Jains of different linguistic ethnic groups. So we may infer that Muslims and Jains exhibit much more pan-religious pattern while purchasing inspite of linguistic differences (i.e. ICOS of these two religious groups is congruous irrespective of linguistic differences) whereas Hindus differ markedly in rituals, attitudes and overall purchase heuristics for different linguistic ethnic groups although this difference is more significant for Bengalis and Marwaris or Bengalis and Gujaratis and insignificant for Marwaris and Gujaratis (i.e. ICOS of Hindu Bengalis is different from that of Marwari and Gujarati Hindus whereas the later two are more congruous in nature).

There is strong association between religion and type of purchase decision-maker, family structure and type of profession of CWE as well. Now results from the study on the influence of religion on Overall Purchase Heuristics based on the CARPH scores found out that the Muslims are quite different in purchase decision-making from Hindus and Jains whereas Hindus and Jains are more culturally congruous in purchase heuristics.

So, we may infer that a consumer’s identity is construed of individual and group elements. By individual, we mean to interpret that the every individual is ideally not the same as that of others and hence the focus of the target marketing is further shifting from local basis to individual customer basis in the form of customized and personalized marketing. The group elements signify the presence of various groups where we belong to, which could be socio-cultural groups like ethnicity, religion, gender, age etc. As members of a particular group, people exhibit same type of behavior, better known
as “herd instinct”. So a customer’s group identity resembles onion shells, being made of concentric circles of Purchase Heuristics Critical Factors (PH CF) corresponding to group characteristics. These groups create structures of motivation, perception, learning, beliefs, attitude, goals, risk-taking ability and heuristics. The levels of interplay between factors create many possible combinations, which pave the way for as many segmenting and positioning options. And with this opportunity, marketers face uphill tasks to identify and put a customer in a proper profile. For example, in our study, the combinations of linguistics ethnicity (3 groups considered), religion (3 groups considered), gender (2 groups considered) and age (5 groups considered) generate 90 combinations with possibly different cultural profiles, aspirations and purchase heuristics making the job very difficult for the marketers. The degree of difficulty in culture-centric marketing gets complicated further since the groups may overlap or may be clearly distinguishable depending on degree of congruity between them. Some groups are very close to each other such as Marwaris and Gujaratis irrespective of age and gender and also Muslims and Jains irrespective of linguistic differences. Hindus differ markedly in rituals, attitudes and overall purchase heuristics for different linguistic ethnic groups although this difference is significant for some groups (e.g. Bengalis and Marwaris or Bengalis and Gujaratis) and insignificant for certain groups (e.g. Marwaris and Gujaratis). Hence, irrespective of same religious belongingness, Hindu Bengalis mostly purchase in Durga Pujo, Kali Pujo, Bhai Photo, Navboboraso whereas Marwaris prefer to buy most in Dhanteras (especially ornaments), Diwali, Jhulan, Raksha Bandhan and Gujaratis utilise Navratri and other festivals observed by Marwaris. The difference is so marked that Bengali Hindus buy crackers in Kali Pujo and body colours like aabir in colour festival of Dol (started by Sri Chaitanya Dev in Nabadwip town of Bengal 500 years ago as part of liberal Baishnab movement) whereas Marwaris and Gujarati Hindus observe the same occasion as Diwali and Holi (observed as the commemoration of killing of Holika demon—the totally different cultural context form Dol) on the next days. Thus same cracker and colour festival within the same religion have different cultural contexts, expressions and observing days for different linguistic groups. Hence, “culture marketers” need to identify these subtle differences for various groups they are targeting for. The corresponding marketing-mix strategies including advertising message, marketing style, use of socio-culturally significant icons, language of Integrated Marketing Communication (IMC) and the media planning should thereby be researched, outlined, prepared and delivered in a manner keeping in mind the end consumers’ cultural profiles related to purchase heuristics. But this complex marketing strategising will not be so much required for Muslims and Jains since they are more or less congruous in purchase heuristics irrespective of linguistic ethnicity, gender and age. Moreover, Jains, who are normally Gujaratis and Marwaris resemble very much with Hindus of same linguistic groups in terms of rituals, food habits, life style and occupational pattern (most of them are small-time traders, businessmen and industrialists). Since there is strong association between religion as well as linguistic ethnicity and type of purchase decision-maker, family structure and type of profession of CWE as well, the overall marketing-mix in terms of advertising style, pricing and product features must consider the cultural differences.

Hence, for a company that wants to do business in Indian subcontinent has to understand the diversity of cultural profiles. The subcontinent may be thought of “Culture Mosaic” or “Culture Chequerboard” with so many different profiles but with an underlying thread of cultural congruity among them formed as a result of thousand years of cultural assimilation process. The authors want to propose some ICOS zones, which are different from each other although there is underlying cultural thread that signifies the particular ethnographic orientation of the subcontinent. It is to be understood that these zones are not absolute homogeneous in nature. There are some significant variations in dialects, rituals, life styles for different geographical areas; but these intra-cultural variations do not offset the overall macro-level congruity for a particular group. The zones are:

1. Eastern Paddy Basin: It comprises of 3 major subgroups viz. Bengalis, Oriyas and Assamese covering West Bengal, Orissa and Assam of India and Bangladesh. The population is around 250 million who have river-centric paddy (and jute) cultivation oriented culture (for example,
West Bengal produced 14.8 million tons of paddy out of 16.1 million tons of overall food grains production in 2005, eat rice and fish, speak in very close languages (even the scripts are almost same for Bangla and Assamese) and have very close rituals (like Nabanna in Bengal and Bihu in Assam-both for new crop).

2. **Sub-Himalayan Range:** It comprises North East India (excluding the three predominantly Sylheti, the Bangla dialect-speaking districts of southern Assam viz. Silchar, Karimganj, and Hailakandi and also Bangla speaking Tripura), Sikkim, Nepal and Bhutan. Although languages differ from Nepali to Naga and also Religion from Hindu (e.g. Nepal) to Christian (e.g. Mizoram), the food habit and life style resemble to each other due to same geographical and climatic conditions.

3. **North-Middle Cow Belt:** This zone covers the vast area of North and Middle India including Bihar, UP, MP, Uttarakhand, Chattisgarh, Punjab and Haryana in which a significant portion may be sub grouped as Hindi Hinterland for Hindi as predominant language. The climate is more extreme, food is mostly wheat and milk; rituals also vary significantly from the above two zones.

4. **Western Part:** The zone consists of Maharashtra, Gujarat and Rajasthan, where people speak in close languages, are mostly vegetarian and have a history of cultural mingling for over the last centuries. The people mostly are traders and the farmers of sugarcane and cotton.

5. **Deccan Distinctive:** The four South Indian states (Karnataka, AP, Tamilnadu and Kerala) and Sri Lanka exhibit this culture, which is significantly different from the above three zones mainly because of presence of Vindhyha mountain range acting as geographical, cultural and perceptual barrier of North and South India. The food habit is mostly vegetarian with queer items (e.g. dosa, idli, vada) cooked in utter delicacies (although Keralites eat fish mostly due to its river-centric culture resembling the first zone), dressing is different (e.g. vesthi as ethnic dress significantly different from dhoti of North India) and the religious occasions and rituals are also wide apart from Northern Indian counterparts.

The so-called national boundaries, conflicting political interests and even some brutal wars and ongoing tension could not wipe the macro-level similarity in this most vibrant geographic area better known as SAARC now-a-days. The economy is the great leveler and with proper understanding of cultural psyche of each other, this region with abundance of mineral and more importantly human resources can really march toward a better and more prosperous tomorrow. Along with others, corporates must take socially responsible and humanistic steps to usher that age, where this region can boast itself comparable with other prosperous ethno-geographic blocks like EU and ASEAN.

**References**


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**Appendix-I**

**Questionnaire for 1st Survey**

**Name of the Respondent:**

**Gender:**

- Male
- Female

**Ethnic Group:**

- Bengali
- Gujarati
- Marwari

**Religion:**

- Hindu
- Muslim
- Jain

**Age:**

- 18-25
- 25-35
- 35-45
- 45-60
- >60

Give your comment on the following statements as per the 5-itmes Likert Scale as below.


1) Most of the advertisements are meaningless _______

2) You cannot think of taking any family decision without consulting other family members______

3) You are not bothered about the language of the advertising______

4) You do not like to stay with your relatives_______

5) You are not influenced by others while buying something_______

6) Many advertisements are more for style than for content_______

7) There are many facilities if somebody stays in joint family_____

8) Your purchase does not follow any systematic pattern; rather it is a spontaneous and sporadic process____

9) The volume of purchase is same all throughout the year_______

10) You believe in experiential learning_______

11) Some advertisements are very enjoyable for the storyline and visuals_______

12) It is very much enjoyable to live in joint families________

13) You prefer English in advertising since it is the International lingua franca_________
14) You like certain advertisements for the presence of some celebrities you like__________
15) There is much more independence in staying alone______________
16) Hinglish—a combination of Hindi and English is most suitable__________
17) You take others’ advice and suggestions before any purchase________
18) You consider service as modified form of slavery______________
19) You do not like those advertisements which exhibit vulgarity__________
20) You believe women should take decisions regarding household affairs________
21) You believe that the self-employment is the backbone of nation__________
22) Humorous advertisements are remembered for years_________________
23) You consider business is a very risky profession______________
24) Too much of democracy could bring anarchy in even family matters________
25) You are influenced by advertisements while purchasing____________
26) You purchase at your convenience________________
27) Business is one of the dirtiest professions______________
28) You want for information from the advertisements__________
29) You recognise the presence of “pester power” i.e. the influence of children in decision-making even for non-kid products in your family________
30) You prefer job security rather than opulence in your life__________
31) All the family members should jointly take any purchase decision________
32) You think that local language must be given preference in business communication________
33) You do not consider any family or social gathering to be a good source of knowledge required for any purchase________
34) You purchase more before and during your national festivals__________
35) Some punch lines are so catchy that it is worth to remember them________
36) You want to be job provider rather than job seeker__________
37) You consider Hindi to be appropriate in advertising since it is more or less accepted language in India________
38) You strongly believe that the main wage earner should have final say in any kind of purchase________
39) You like the satiric competitive advertisements__________
40) You think the shopkeepers are the most trustworthy people to know about a product________
41) You also purchase significantly in other festivals________
42) It is better staying alone rather than staying in a joint family in order to maintain healthy relationship________
43) Vernacular must be given preference in all sorts of marketing communication since it is easily understandable________

Appendix-II
Questionnaire for 2nd Survey

Name of the Respondent: __________________________ Contact No: __________________________

Gender: □ Male □ Female Ethnic Group: □ Bengali □ Gujarati □ Marwari

Religion: □ Hindu □ Muslim □ Jain Age: □ 18-25 □ 25-35 □ 35-45 □ 45-60 □ >60

1) What is your most preferred language of advertising message? [Tick the right option]
   ___English; ___ Combination of Hindi and English; ___Hindi; ___Vernacular; ___Nothing

2) Who makes decisions at the time of purchase? [Tick the appropriate option]
   ___Main earner; _____ Housewife; _____Consultative; _______ Participative; ____ Free Reign
3) What is the structure of your family? (Tick the right option)
   _____ Nuclear family with no kid; _____ Nuclear family with kid/s; _____ Joint family of family of
   procreation with family of orientation; _____ Joint family of siblings; _____ any other type
   (please specify _____________)

4) Who/which influence you when you take purchase decisions? [Tick the right option]
   _____ Friends/Family members; _____ Retailers; _____ Advertisements; _____ Past experience

5) What should be the preferred style of marketing communication process? [Tick the right option]
   _____ Very much open using provocative elements; _____ Humourous or Satiric; _____ using
   the charisma of celebrities; _____ Informative

6) What is the profession of CWE (Chief Wage earner) of your family?
   _____ Govt. service; _____ private/corporate; _____ academics; _____ self-employed with
   professional qualification; _____ business

7) What is the time or occasion when you mostly purchase the products?
   _____ No fixed occasion or people; _____ Own national festival; _____ Other Indian
   festivals; _____ Global festivals