

# **A study on Factors Influencing Purchase Behaviour of Ethnic Groups**

## **Introduction**

Consumer behaviour is described as the dynamic interaction of affect and cognition, behaviour and environmental events by which human beings conduct the exchange aspects of their lives. According to Walters & Paul (1970), "Consumer behaviour is the process whereby individuals decide what, when, where, how and from whom to purchase goods and services". Understanding consumer needs and buying processes is essential for developing effective marketing strategies. The consumer behaviour, also described as purchase behaviour is influenced by several factors such as internal or psychological, social, cultural, economic, personal and environmental. The objective of the current thesis is to understand importance of traits and behaviours of consumers belonging to various ethnic and religious communities in the context of marketing in multicultural society.

Culture is defined as "a combination of learned beliefs, values and customs that directs consumer behaviour in a specific society" (Ramesh, 2004). The influence of culture in terms of languages, religions, consumption patterns, life-styles, self-understanding and innermost fears on purchase decision-making is often so subtle yet deeply entrenched in multicultural societies (which could be multi-ethnic, multi-religious or both), that the marketers quite often fail to assess how the product offerings and marketing communications could be interpreted by the socially and culturally diverse consumers especially in a country like India. This makes it necessary for carrying out an intensive exploration and analysis of cross-cultural consumer behaviour among Indians, which the current thesis would try to accomplish.

## **Literature Review**

The origin of the word 'culture' could be traced back to Latin word *cultura* meaning "to cultivate". Cicero was the first to use the word 'culture' in its non-agricultural meaning: "*Philosophy is the culture of the soul*". Kroeber and Kluckhohn (1952) discovered more than 160 definitions of culture, which share some common denominators such as culture is learnt and can be transmitted and shared. Culture manifests itself through thoughts, values, institutions, traditions, and the artefacts of society. Researchers have described culture through various facets such as language, religion, material possessions, beliefs, rituals, symbols and values (Sojka and Tansuhaj, 1995). Numerous studies explored the existence of perceptible differences between the same linguistic groups dispersed geographically such as American Hispanics (Deshpande, Hoyer and Donthu, 1986), and French-speaking Canadians (Kim, Laroche and Joy, 1990). Several researchers have worked on consumer response patterns in terms of social desirability, humility, and avoidance of extremes for various cultural groups (Baumgartner and Steenkamp, 2001; Webster, 1996; Vijier and Poortinga, 1982). The issue of ethnicity was also considered in several researches made in the field of cross-cultural marketing (Deshpande, Hoyer and Donthu, 1986; Hirschman, 1981; Hui, Kim, Laroche, Joy, 1997; Hui, Joy, Kim and Laroche, 1993; Laroche, Kim, Hui, Tomiuk, 1998; Valencia 1985). Culture is a powerful force in regulating human behaviour as stated by Schiffman and Kanuk (1997). In marketing, culture involved various dimensions like values, attitudes, ideas and symbols, which shape human behaviour and artefacts (Engel, Blackwell and Kollat, 1978). The use of the word culture in the marketing literature began spreading from the mid 1970s with the emergence of consumer behaviour as a specific body of knowledge, with its own publications and learned societies (Sojka and Tansuhaj, 1995). Two important postulates were identified, viz. acculturation toward the dominant culture and ethnic identification as an element of self-affirmation (Costa and Bamossy, 1995). Numerous cross-cultural studies conducted by Saegert, Hoover and Hilger (1985), Doran (1994), Marshall (1996), Gentry et al. (1999), were aimed at making comparisons of purchase behaviour patterns prevalent among people with diverse cultural profiles. Research conducted by Shimp and Sharma (1987) inquired into cultural openness and demographic variables as antecedents to consumer ethnocentricity. The outcomes of consumer ethnocentricity and its impact on consumer import purchase behaviour appear firmly established in numerous empirical studies which demonstrated a product-specific nature of such effects of ethnocentrism as perceived product necessity, product involvement level, and the extent to which foreign made products impose a perceived threat to consumer's personal or economic

welfare (Herche 1994; Good and Huddleston 1995; Marcoux, Filitrault and Cheron 1997; Vida and Damjan 2000).

In social psychology, the information-processing model provides a general framework. William J. McGuire (1968, 1976) suggested the information-processing model for the advertising effectiveness, which divided consumer choice factors that would construct the consumer decision making process into three different perspectives, viz. the external factors influencing consumer choice, the internal directive factors, and the internal dynamic factors. McGuire in 1999 revised the model and stated thirteen steps in the information-processing model, such as *Exposure, Attention, Liking, Comprehension, Cognitive elaboration, Skill acquisition, Agreement, Memory storage, Retrieval, Decision-making, Acting on decision, Cognitive consolidation* and *Proselytizing*.

Language was found to be a useful tool for segmenting multiethnic markets. Douglas (1979, 1980) discovered that the distribution of household activities differed significantly between English-speaking and French-speaking countries. Study by Swift (1991) revealed that the correct use of native languages would be a very effective tool for the marketers for reaching the target markets. Webster (1996) confirmed that among US Hispanics, TV advertising adaptation to their native language increased buying intention and message recall. Donthu and Cherian (1994) cited the example of Hispanics in America many of whom were found to behave very much like the mainstream population except some culture-specific instances such as celebration of Cindo de Mayo, a very popular festival among Hispanics or visit to a Hispanic restaurant with family members and friends of Hispanic origin.

A number of scholars like Bouchet (1995), Penaloza and Gilly (1999), Burton (2000) have stressed the significance of understanding the ethnic minority subcultures and the associated cultural dimension to marketing because of growth of ethnic minority subcultures in size and purchasing power accompanied by heightened political and cultural awareness and ethnic pride. The studies conducted by Fischler (1980), Mennell (1985), Bauman (1988), Firat and Schultz (1997) revealed that there existed a fragmentation of collective meanings and social dissolution along with extreme individuation of taste and consumption patterns. Featherstone (1991) and Elliot (1999) proposed that marketing, in such a context, could be viewed as a cultural intermediary whose function is to produce new symbolic meanings and their interpretations.

Shimp and Sharma (1987) formulated the concept of ethnocentrism to suit the marketing discipline by developing the Consumer Ethnocentrism Tendencies Scale (CETSCALE) aimed at measuring consumer ethnocentric tendencies related to purchasing foreign-versus American made products. Highly ethnocentric consumers were found out to be more inclined to accentuate the positive aspects of domestic products while non-ethnocentric consumers would be more pragmatic and evaluate products in relative terms (Caruana and Magri, 1996). Some have associated the idea with nationalism (Han 1988, Hung 1989), xenophobia, national or racial superiority (Adorno et al, 1950).

## **Problem Formulation**

Although numerous cross-cultural researches were conducted in the domain of purchase behaviour for various countries and cultures, no significant work was found that analyzed consumption pattern in Indian multi-ethnic cultural environment. Linguistic ethnicity may have different cultural backgrounds, which could have influence on the family structure, socio-economic status and heuristics. The first set of hypotheses aims to capture this.

***H1a: There is association between linguistic ethnicity and type of purchase decision-making***

***H1b: There is association between linguistic ethnicity and family structure***

***H1c: There is association between linguistic ethnicity and type of profession of Chief Wage earner (CWE)***

***H1d: As linguistic culture differs, the overall purchase heuristics changes***

***H1e: There is between-linguistic ethnic group similarity in overall purchase heuristics for same religion***

Diversity of religious groupings sets up different cultural backgrounds, which might influence the socio-economic structure, attitude level and subsequently the purchase heuristics. The next set of hypotheses covers this.

***H2a: There is association between religious culture and type of purchase decision-making***

***H2b: There is association between religious culture and family structure***

***H2c: There is association between religious culture and type of profession of CWE***

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

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

Gender plays a very important role in the consumer behaviour (Falbo and Peplau, 1980; Kipnis et al., 1980; Qualls, 1987). Enough evidences were found which indicated that males and females differ in their information processing (Corfman, 1991; Meyers-Levy, 1988). The following hypothesis captures this phenomenon:

***H3: Overall purchase heuristics is same for both genders***

Different linguistic and religious cultures have different social structures with different gender influence. The following set of hypotheses is aimed at finding out whether gender incongruity is more pronounced than the ethnic similarity.

***H4a: There is between-linguistic group similarity in overall purchase heuristics for same gender***

***H4b: For a particular linguistic group, overall purchase heuristics is same for both the genders***

***H5a: There is between-religious group similarity in overall purchase heuristics for same gender***

***H5b: For a particular religious group, overall purchase heuristics is same for both the genders***

Family life cycle model was proposed considering that people buy different products at different age since the taste, preference, aspiration, requirement etc also change for different stages of life cycle (Wells and Gubar 1966). The following hypothesis aims to explore whether consumer buying behaviour will be different for different ages.

***H6: Overall purchase heuristics is same for both age groups***

Same age groups tend to exhibit the same kind of buying behaviour in spite of cultural differences. Following set of hypotheses attempts to find the influence of cultural profiles along with gender onto the purchase behaviour.

*H7a: There is between-linguistic group similarity in overall purchase heuristics for same age groups*

*H7b: It is possible to find out intra-linguistic cultural group homogeneity in overall purchase heuristics across age groups*

*H8a: There is between-religious group similarity in overall purchase heuristics for same age groups*

*H8b: Within a particular religious group, overall purchase heuristics is same for age groups*

Human behaviour is largely the result of a learning process and as such individuals grow up learning a set of values, perceptions, preferences and behaviour patterns as the result of socialisation both within the family and a series of other key institutions (Kotler 1993). Last hypothesis of the research problem covers the extent of influence of cultural dimensions on purchase volume.

*H9: There is strong influence of linguistic ethnicity and religious culture on purchase volume*

## **Research Design**

The study aimed at investigating the purchase decision-making and nature of consumption of various ethnic groups different from each other in linguistic and religious orientations. 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.

The survey was conducted in **four** parts.

### **FIRST PART**

Since Focus Groups usually provide an excellent opportunity to listen to the myriad voices, explore issues in depth, and obtain insights that might not occur without the discussion they provide (Palomba & Banta, 1999), this technique was used to understand probable influence of cultural traits on purchase behaviour in the chosen five product categories viz. **Fast Moving Consumer Goods, Consumer Durables, Service products, Garments, Jewelleries and other fashion accessories**. Considering various Focus Group researches on size

(Crabtree & Miller, 1999; Blackburn, 2000; Fern, 2001), homogeneity (Greenbaum, 1988; Puchta, 2004) and groupthink (Whyte, 1952; Janis, 1972), the following seven groups were designed.

<i>Group 1: Only Bengalis</i>				
Group Members	Linguistic Ethnicity	Religion	Age	Gender
1	Bengali	Not	18-25	Male
2	Bengali		18-25	Female
3	Bengali		25-35	Male
4	Bengali		25-35	Female
5	Bengali	Considered	35-45	Male
6	Bengali		35-45	Female
7	Bengali		45-60	Male
8	Bengali		45-60	Female
9	Bengali	Separately	Above 60	Male
10	Bengali		Above 60	Female

<i>Group 2: Only Marwaris</i>				
Group Members	Linguistic Ethnicity	Religion	Age	Gender
1	Marwari	Not	18-25	Male
2	Marwari		18-25	Female
3	Marwari		25-35	Male
4	Marwari		25-35	Female
5	Marwari	Considered	35-45	Male
6	Marwari		35-45	Female
7	Marwari		45-60	Male
8	Marwari		45-60	Female
9	Marwari	Separately	Above 60	Male
10	Marwari		Above 60	Female

<i>Group 3: Only Gujaratis</i>				
Group Members	Linguistic Ethnicity	Religion	Age	Gender
1	Gujarati	Not	18-25	Male
2	Gujarati		18-25	Female
3	Gujarati		25-35	Male
4	Gujarati		25-35	Female
5	Gujarati	Considered	35-45	Male
6	Gujarati		35-45	Female
7	Gujarati		45-60	Male
8	Gujarati		45-60	Female
9	Gujarati	Separately	Above 60	Male
10	Gujarati		Above 60	Female

<i>Group 4: Only Hindus</i>				
Group Members	Religion	Linguistic Ethnicity	Age	Gender
1	Hinduism	Not	18-25	Male
2	Hinduism		18-25	Female
3	Hinduism		25-35	Male
4	Hinduism		25-35	Female
5	Hinduism	Considered	35-45	Male
6	Hinduism		35-45	Female
7	Hinduism		45-60	Male
8	Hinduism		45-60	Female
9	Hinduism	Separately	Above 60	Male
10	Hinduism		Above 60	Female

<i>Group 5: Only Muslims</i>				
Group Members	Religion	Linguistic Ethnicity	Age	Gender
1	Islam	Not	18-25	Male
2	Islam		18-25	Female
3	Islam		25-35	Male
4	Islam		25-35	Female
5	Islam	Considered	35-45	Male
6	Islam		35-45	Female
7	Islam		45-60	Male
8	Islam		45-60	Female
9	Islam	Separately	Above 60	Male
10	Islam		Above 60	Female

<i>Group 6: Only Jains</i>				
Group Members	Religion	Linguistic Ethnicity	Age	Gender
1	Jainism	Not	18-25	Male
2	Jainism		18-25	Female
3	Jainism		25-35	Male
4	Jainism		25-35	Female
5	Jainism	Considered	35-45	Male
6	Jainism		35-45	Female
7	Jainism		45-60	Male
8	Jainism		45-60	Female
9	Jainism	Separately	Above 60	Male
10	Jainism		Above 60	Female

<i>Group 7: Heterogeneous</i>				
Group Members	Linguistic Ethnicity	Religion	Age	Gender
1	Bengali	Hinduism	Not	Not
2	Bengali	Islam		
3	Marwari	Hinduism		
4	Marwari	Jainism	Considered	Considered
5	Gujarati	Hinduism		
6	Gujarati	Jainism	Separately	Separately
7	Gujarati	Islam		

**Two-way focus group** approach was used for all the groups in the middle course of discussion, whereas **Dual-moderator group approach** was used for the groups where the discussion involved languages other than Bengali.

## **SECOND PART**

A 3 (Linguistic ethnicity: Bengalis vs. Marwaris vs. Gujaratis) \* 3 (Religion: Hindus vs. Muslims vs. Jains) \* 5 (Age: 18-25 vs. 25-35 vs. 35-45 vs. 45-60 vs. above 60) \* 2 (Gender: males vs. females) mixed design was used with a sample of 700 respondents. In order to maintain proper representation of cultural and demographic profiles in samples, 2001 census figures were used as framework. The final break-up of sample design is given below:

<b>Bengalis</b>	Hindus					Muslims					Total								
	200					100													
	Age1		Age2		Age3	Age4		Age5	Age1		Age2		Age3	Age4		Age5			
	40	60	40	40	20	20	30	20	20	10	<b>300</b>								
M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F		
24	16	36	24	24	16	24	16	12	8	12	8	18	12	12	8	12	8	6	4

<b>Marwaris</b>	Hindus					Jains					Total								
	125					75													
	Age1		Age2		Age3	Age4		Age5	Age1		Age2		Age3	Age4		Age5			
	25	38	25	25	12	15	22	15	15	7	<b>200</b>								
M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F		
15	10	23	15	15	10	15	10	7	5	9	6	13	9	9	6	9	6	4	3

Gujaratis	Hindus					Jains					Muslims					Total													
	120					60					20					200													
	AgeGroup1	Age2	Age3	Age4	Age5	Age1	Age2	Age3	Age4	Age5	Age1	Age2	Age3	Age4	Age5														
	24	36	24	24	12	12	18	12	12	6	4	6	4	4	2														
M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F														
15	9	22	14	15	9	15	9	7	5	7	5	11	7	7	5	7	5	4	2	3	1	4	2	3	1	3	1	1	1

[Age1: 18-25; Age2: 25-35; Age3: 35-45; Age4: 45-60; Age5: above 60; M: Males, F: Females]

### Sampling Method

The respondents for both the analyses were selected on the basis of the researcher’s social relations in all the communities, and also by “snowballing” technique with the help of his students belonging to their cultural groups.

### Data collection

Data were collected by face-to-face conversation with the aid of a questionnaire, where responses were taken on 5-item Likert Scale (1=Strongly disagree to 5=Strongly agree) for 43 statements developed on the basis of Focus Group discussion sessions held earlier.

### Method of Data Analysis

Principal Component Analysis (PCA) with VARIMAX rotation technique was used to find out major cultural components in purchase decision-making required in order to develop CARPH (Cultural Attributed Related to Purchase Heuristics) scale. Cronbach's alpha for CARPH scale was found out to test the reliability of the scale.

## **THIRD PART**

Third part of analysis was carried out to understand the influence of cultural heterogeneity in terms of linguistic ethnicity and religion on purchase decision-making pattern. Data were collected by face-to-face conversation with the aid of questionnaires from a sample of 1000 people chosen from the three linguistic and religious groups under consideration maintaining equal weightage for 5 age groups and 3:2 male-female ratios. The detailed break-up is given below:

	Hindus	Muslims	Total

<b>Bengalis</b>	250										150										<b>400</b>
	Age1	Age2	Age3	Age4	Age5	Age1	Age2	Age3	Age4	Age5											
	50	50	50	50	50	30	30	30	30	30											
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F					
	30	20	30	20	30	20	30	20	18	12	18	12	18	12	18	12					

<b>Marwaris</b>	Hindus										Jains										Total
	200										100										<b>300</b>
	Age1	Age2	Age3	Age4	Age5	Age1	Age2	Age3	Age4	Age5											
	40	40	40	40	40	20	20	20	20	20											
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F					
24	16	24	16	24	16	24	16	12	8	12	8	12	8	12	8						

<b>Gujaratis</b>	Hindus										Jains										Muslims										Total
	150										100										50										<b>300</b>
	Age1	Age2	Age3	Age4	Age5	Age1	Age2	Age3	Age4	Age5	Age1	Age2	Age3	Age4	Age5																
	30	30	30	30	30	20	20	20	20	20	10	10	10	10	10																
	M	F	M	F	M	F	M	F	M	F	M	F	M	F	M	F															
18	12	18	12	18	12	18	12	12	8	12	8	12	8	12	8	6	4	6	4	6	4	6	4	6	4						

[Age1: 18-25; Age2: 25-35; Age3: 35-45; Age4: 45-60; Age5: above 60; M: Males, F: Females]

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 Phi, Cramer's V and Contingency Coefficient were found out to test the strength of association between the attributes. ANOVA was used to test the hypotheses along with Levene test of homogeneity of variances followed by various post-hoc tests such as Bonferroni and Tukey's HSD (for equal variances assumed) or Tamhane's T2 and Dunnett's T3 (for equal variances not assumed).

#### **FOURTH PART**

This part of analysis was carried out to understand the influence of cultural heterogeneity in terms of linguistic ethnicity and religion on purchase volume 5 product categories viz. **consumer non-durable and daily household items, impulse purchase goods, consumer durables, service and luxury products**. For each category, the purchase volume of all the respondents of the sample that was used in the previous part was recorded. Since the volumes

can vary greatly across the respondents for so many factors outside the scope of research, absolute values of volume were not considered. Instead, relative purchase volumes are decided to be used for which all the purchase volumes were arranged in descending order. The whole distribution was then divided into five equal parts, viz., **top 20, next 20, middle 20, next 20 and bottom 20 percentiles**, which were denoted in terms of **very high, high, medium, low and very low** respectively. This had resulted in the cross-tabulation of Purchase Volume Level, Gender, Age Range, Religion and Linguistic Ethnicity for each product category. The Multinomial Logistics Regression model aimed to find out relationship between Purchase Volume Level (as dependent variable with 5 categories viz. very high, high, medium, low and very low) and age, gender, linguistic ethnicity and religion (as independent or predictor variables).

## Data Analysis

### **FIRST PART**

All the seven focus groups have discussed on various topics as per the pre-determined guideline and the participants more or less agreed on the point that the cultural profiles really influence the interpretation of advertisements, although their preferences varied significantly as per their cultural affiliations (both religion and linguistic ethnicity) along with demographic profiles (such as age and gender).

### **SECOND PART**

**Exploratory Factor Analysis (EFA)** produced following results.

- Significant value in Bartlett's test of sphericity and very high value of Kaiser-Meyer-Olkin measure of sampling adequacy indicated the appropriateness of Factor analysis.
- High communalities indicated that the extracted components represented the variables well.
- "Extraction Sums of Squared Loadings", the second section of the "Total Variance Explained" table showed 7 extracted components, which explained nearly **88%** of the variability in the original 43 variables indicating that the complexity of the dataset could be considerably reduced by using these 7 components, with only a 12% loss of information.

- The Scree plot also indicated that 7 components were possible to be extracted on the steep slope whereas the other components on the shallow slope were discarded since they contribute little to the solution.
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- Rotated Component Matrix showed the association of 7 factors with statements, from which appropriate naming was done as following to construct **CARPH (Cultural Attributes Related to Purchase Heuristics) scale**.
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<b>Components/ Factors</b>	<b>Name given</b>
First	Preferred Language of Marketing Communication
Second	Familial Purchase Decision-making Orientation
Third	Family Structure
Fourth	Purchase Influencers
Fifth	Preferred Style of Marketing Communication
Sixth	Type of Profession of Chief Wage Earner (CWE) of the Family
Seventh	Purchase Occasion

**Confirmatory Factor Analysis (CFA)** shown following results.

- Comparative Fit Index (CFI) value of all the factors were above 0.9, thus indicating strong unidimensionality
- Bentler-Bonett co-efficient value of all the factors were more than 0.9, thus predicting strong convergent validity
- Goodness of Fitness (GFI) value of all the factors were more than 0.9, thus showing best fit of model.

**Reliability Analysis** found out Cronbach's alpha ranged from 0.789 to 0.967 for the seven scale items, thus confirming good internal consistency for the CARPH scale.

### **THIRD PART**

Various measures have given following outcomes.

- The linguistic ethnicity could influence purchase decision-making pattern, family structure and type of profession of CWE

- Overall purchase heuristics (OPH) of Marwaris and Gujaratis was similar and different from that of Bengalis
- There was similarity in OPH for Muslims and Jains across linguistic ethnic groups
- The religious culture could influence purchase decision-making pattern, family structure and type of profession of CWE
- Hindus and Jains were similar and different from Muslims in OPH
- Marwaris were completely homogeneous, Gujaratis were partially homogenous and Bengalis were completely heterogeneous in OPH across various religions
- OPH was different for genders irrespective of religion and linguistic ethnicity
- Both Marwari and Gujarati males and females were similar in purchase orientation and significantly different from their Bengali counterparts
- Males of each linguistic ethnic community were significantly different in OPH from their female counterparts.
- Both Hindu and Jain males and females were significantly different from their Muslim counterparts, but not so different from each other.
- Males of each religious community were significantly different in OPH from their female counterparts respectively.
- Three distinct age-wise segments (**Young Jubilants: 18-25 & 25-35; Middle-aged Settlers: 35-45; Old Slowers: 45-60, > 60 years**) emerged which showed a pattern of high within-segment homogeneity and between-segment heterogeneity in purchase heuristics irrespective of linguistic and religious differences.

#### **FOURTH PART**

The influence of various cultural and demographic factors on the purchase volume of sundry product categories is documented below.

<b>Factors</b>	<b>Consumer non-durable and daily household items</b>	<b>Impulse purchase goods</b>	<b>Consumer durables</b>	<b>Service products</b>	<b>Luxury products</b>
Religion and Linguistic Ethnicity	<b>HIGH</b>	<b>LOW</b>	<b>MODERATE</b>	<b>MODERATE</b>	<b>MODERATE</b>

Age and Gender	LOW	HIGH	LOW	MODERATE	LOW
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## Observations and 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 Not Specific.

**2. Purchase decision-making pattern:** It signifies how a decision takes place before purchase of a product. The decision could be taken by the individual who is the main earner of the family (*Chief Wage Earner Purchase Orientation or CWEPO*) or the housewife (*Non-Earner Purchase Orientation or NEPO*). 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 significantly 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 since people could buy before and during own culture-linked festival (e.g. *Durga Pujo* for Bengali Hindus and *Bangla Naba Barsho* or Bengali New Year for all the Bengalis irrespective of the religion) or around other Indian festivals (e.g. Bengalis buying golden ornaments during *Dhanteras*, a festival being celebrated on the eve of *Diwali* mainly by the Marwaris, Gujaratis and North Indians) and even non-Indian festivals (English New Year or Valentine's Day) etc.

Since a few of ethnic and religious groups were chosen for the study, further research could be conducted among a number of ethnically, religiously and culturally heterogeneous groups by dint of CARPH scale.

Hence, the **cultural marketers** (those marketers who consider the multi-ethnic profiles of customers) should study the nature and extent of impact of linguistic, ethnic, cultural and demographic differences on the purchase behaviour. **Integrated Cultural Orientation Spectrum (ICOS)** for each ethnic group would be required to be found out in order to have a macro-level understanding of any culture, which could help in formulating culture-linked marketing strategies.

The study found out that there was strong influence of linguistic ethnicity and religious culture on purchase volume and there was interaction among them. There was strong association between linguistic ethnicity and type of purchase decision-maker, family structure and type of profession of CWE. 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 did not statistically differ in OPH whereas Bengalis differed significantly from both the ethnic groups. So it may be concluded that Marwaris and Gujaratis were relatively closer to each other in purchase heuristics although they were linguistically different whereas Bengalis were far apart from them. The influence pattern of

inter-linguistic group similarity or dissimilarity differed for different religions. The study found out that the Marwari and Gujarati Hindus did not statistically differ in OPH although Bengali Hindus differed significantly from both of them whereas total average CARPH scores were equal across Muslims and Jains of different linguistic ethnic groups. So it may be inferred that Muslims and Jains exhibited much more pan-religious purchase pattern homogeneity in spite of linguistic differences (i.e. ICOS of these two religious groups was congruous irrespective of linguistic differences) whereas Hindus differed markedly in rituals, attitudes and overall purchase heuristics for different linguistic ethnic groups although this difference was more significant for Bengalis and Marwaris or Bengalis and Gujaratis and insignificant for Marwaris and Gujaratis (i.e. ICOS of Hindu Bengalis was different from that of Marwari and Gujarati Hindus whereas the later two were more congruous in nature).

Strong association was found between religion and type of purchase decision-maker, family structure and type of profession of CWE. Results from the study on the influence of religion on Overall Purchase Heuristics based on the CARPH scores found out that the Muslims were quite different in purchase decision-making from Hindus and Jains whereas Hindus and Jains were more culturally congruous in purchase heuristics.

But there was strong gender dissimilarity in purchase heuristics irrespective of linguistic ethnicity and religion, which proved that males and females differed in their attitudes, aspirations, beliefs and overall socio-political programming of mind. These differences were pronounced for all linguistic and religious groups. The study found out that even within same linguistic or religious group, overall purchase heuristics changed with gender.

But the gender profiling was not absolutely independent of cultural (both linguistic and religion) differences. Hence not all the same genders showed same type of purchase patterns and the differences maintained parity with degree of inter-cultural parity in purchase heuristics. This was substantiated from the study, which found out that Marwari and Gujarati males (and also females) did not statistically differ in OPH whereas Bengali males differed significantly from both of them. This pattern very much resembled the overall inter-linguistic pattern. The same pattern was found out for religious groups also. Hindu and Jain males were found out not to statistically differ in OPH score whereas Muslim males differed significantly from both of them. The females of all the religious groups statistically differed in OPH from

each other. So like linguistic ethnicity, it may also be inferred that there was no between-religious group similarity in overall purchase heuristics for same gender.

Apart from linguistic ethnicity, religion and gender, age also played a very vital role in purchase heuristics. The study found out that in general, younger, middle and older age groups varied significantly from each other in purchase heuristics whereas younger groups (i.e. 18-25 and 25-35) and older age groups (45-60 and more than 60) resembled themselves, although this pattern was more pronounced among Bengali Hindus. The interesting fact found out from the study was that the 18-25 age group exhibited same purchase pattern for different linguistic and religious groups whereas the other age groups significantly differed in OPH for linguistic and religious differences. This highlighted the importance to adopt a standardised youth-centric approach in marketing-mix strategies for the companies targeting younger people since their heuristics was free of cultural confinement. But for older target groups, the marketers cannot be oblivious of the cultural differences. Another significant point was that the inter-group dissimilarities among older age groups followed the same pattern as that of between the groups in general. For example, the Marwaris and Gujaratis did not statistically differ in CARPH scores whereas Bengalis differed significantly from both of them for all the age groups except 18-25; this was the same pattern observed between these three linguistic groups in general earlier. For religious groups, the study found out that the total average CARPH scores signifying Overall Purchase Heuristics of less than 45-year aged Hindus statistically differed from that of more than 60 age groups, whereas OPH did not significantly differ among Muslims and Jains.

So, it may be inferred that a consumer's identity is construed of individual and group elements. 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 customised and personalised 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 behaviour, better known as "herd instinct". So a customer's group identity resembles onion shells, being made of concentric circles of **Purchase Heuristics Critical Factors (PHCF)** 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 the present 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 the degree of congruity among them. Some groups are very close to each other as were found out in the research for Marwaris and Gujaratis irrespective of age and gender, and also for Muslims and Jains, irrespective of linguistic differences. Hindus differed markedly in rituals, attitudes and overall purchase heuristics for different linguistic ethnic groups although this difference was significant for some groups (e.g. Bengalis and Marwaris or Bengalis and Gujaratis) and insignificant for certain other groups (e.g. Marwaris and Gujaratis). Hence, irrespective of same religious belongingness, Hindu Bengalis mostly were found to purchase in *Durga Pujo*, *Kali Pujo*, *Bhai Phota*, *Nawboborsho* whereas Marwaris prefer to buy most in *Dhanteras* (especially ornaments), *Diwali*, *Raksha Bandhan* and Gujaratis in *Navratri* and other festivals observed by Marwaris. The difference was so marked that Bengali Hindus would buy crackers and light lamps in *Kali Pujo*, whereas Marwaris and Gujarati Hindus (and also Jains who celebrate the *nirvana* by Mahavira) would observe the similar type of occasion on *Diwali* (alternate form of *Deepavali*, meaning “row of lamps”) by lighting *diyas* (small lamps), wearing new clothes, sharing sweets and playing crackers. Similarly, Bengali Hindus would play body colours *aabeer* in colour festival of Dol (also known as *Dol Jatra* or *Dol Purnima* or *Basanta Utsab*, celebrated as birthday of Sri Chaitanya Mahaprabhu and worship of *Krishna* and *Radha*) whereas Marwaris and Gujarati Hindus follow the rituals of *Holi* (observed as the commemoration of killing of *Holika* demon) on the next day with *gulal* (same as *aabeer* - just the difference of nomenclature), *thandai* and *bhang*. Thus the 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 and subtext 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 mostly 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.

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