Multidimensional Segments among Children in Urban Indian Families

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ABSTRACT

A multidimensional segmentation procedure was run on 276 cases using Factor Analysis and Cluster Analysis that produced 24 segments among the children in urban India as per their user class of Lifestyle goods, Lifestyle, Personality and Media Exposure. A Discriminant Analysis was also conducted to predict whether children from urban families were influencing their parents' purchase decisions of lifestyle goods or not. Predictor variables used for the Discriminant analysis are Self knowledge, Past influence, Newspaper preference, and Self driven score. Significant mean differences were observed for all the predictors on the DV. While the log determinants are quite similar, the discriminate function revealed a significant association between groups and all predictors, accounting for 78.85% of between group variability. The cross-validated classification showed that overall, 100% respondents were correctly classified. The study was carried out during 2008 to 2010.

Keywords : market segmentation, psychographics, urban children, factor analysis, cluster analysis, discriminant analysis, purchase decision, influencers

The joint family system constituted the basic social institution in many traditional societies, particularly in the Eastern societies. In joint families, the adults are responsible for helping to raise all the children in the family. The advantages of this are that children come to trust a greater number of adults and to relate to them. In a joint family set-up, the socialization process of the children has roots in the family itself (Nehru, 1950). The values imparted to children have origin in the religion and philosophy followed by such a family.

However, with urbanization and industrialization, the families began shrinking and a new nuclear family concept emerged. A small family of four living in a beautiful small house having Father, Mother, Son and Daughter as members is a common picture seen in most of the cities. Occasionally, the grand parents or the in laws or uncles and aunties are seen in such households. The socialization of children in such nuclear families takes place mostly by certain media. The medias vary from personal to non - personal. Schools also have a major role to play in the socialization process of the children. It is widely accepted that the socialization process often permeates more through subtle social interactions than the purposive educational efforts (Ives, 2006). How parents living in nuclear families respond to their children's consumption-related requests plays an important role in their socialization as consumers. Under parental control, a child learns self-control related skills - skills such as how to shift attention away from temptations and anticipate negative consequences (Singh, 1998). The children who are better able to delay gratification are also described as being more attentive, better able to concentrate, tolerate frustrations and cope with stress as adolescents. The ability to delay gratification, i.e. the ability to adopt self-control at a young age appears to be highly predictive of competence in later life. This suggests that the nurturance of children's self-control skill, if beginning in early childhood, are better (Bansal, 2004).

Incentives are mostly used to motivate the children. Threats and punishments are mostly used to discourage them. The children get an imprint of what happens to them in childhood in their later life. Adults are often permissive to indulgence and inattentive to uncontrolled behaviors; this also results in forming personalities. Apart from the values, lifestyle, and activities practiced in the household, the children learn from outside media as well. The new generation is born with a television in their house. Naturally, they have developed a taste for this strong media more than the earlier generations. They are born with technology - computers, the Internet, mobile phones and all new types of gadgets. This has resulted into an advanced type of socialization that is more vulnerable than the socialization process the

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earlier generation was exposed to. So, the marketers of today and tomorrow need a thorough knowledge of this upcoming consumer generation (Bristol, 2001).

The generation next receives a pampered upbringing. They are precious; they are cuddlesome. Their parents have more spending power - enormously more than what was possessed by their (the children's) grand-parents. They have exposure to information, communication, and entertainment. They are provided with exceptional educational facilities. They spend most of their vacations in hobby classes or summer camps. Nowadays, even the grandparents have a different attitude towards these children. All these conditions are making the current generation of children more and more confident, independent, and smart (Makela, 2004) . This confidence, independence, and smartness of new generation consumers is posing to be a new threat for the marketers. The marketers are mostly trying to woo the parents by offering an appeal where children are portrayed. This communication is mostly watched by the children themselves. Parents are mostly working, so they do not get time to watch the commercials. However, children watch most of the commercials on TV and outside as well, so, they get socialized by the advertisements. Considering this, the marketers must change their viewpoint and consider these little giants not only as consumers, but also as major influencers of the parents' purchase decisions (Kaur, 2007). The study present study is significant for the lifestyle goods market. The marketers can use the discriminant function to profile the children in urban families on the basis of their influencing status.

REVIEW OF LITERATURE

Vernekar and Wadhwa (2008) observed in their study on impact of ads on children's behavior that almost 35% of the young parents and almost 60% of the older parents gave into the children's preferences while buying. Mittal (2008) investigated the television buying behavior among Indian kids so as to make the media market aware about the prevalent media habits. He highlighted the use of this knowledge in designing promotional strategies.

Sharma (2009) in her study on the role of influence on children's buying behavior found the results indicating growing importance of children, not only in taking their own decisions, but also in showing discrepancies in the views of parents. Kaur and Singh (2007) studied the shopping motives among the Indian children. They took a sample of 115 students from India. They found that the Indian children primarily shop for pleasure. They seek information on new products. So, the retailers can take advantage and direct marketing communication for the product information to them.

Autio (2005) studied the views on morality spending prevalent among the youths in Finland. This research highlighted the morality of spending, especially the unnecessary spending. It revealed the narratives by pupils in the age group of 16 to 19 years. These narratives described the spending freedom of consumers from Finland. These narratives defined the unnecessary spending as perceived by the consumers. Secondly, they showed that shame of spending is essentially a prodigal son or daughter who is good for nothing; so better get rid of him or her as soon as possible. The earlier studies prior to the year 2004 covered the impact of gender and socio- economic levels on buying preferences among children like Makela and Peters (2004), who studied consumer education levels among adolescents in Botswana. They undertook a study of students from senior secondary schools. The first objective was to study the awareness of consumer rights and responsibilities, and the second was to study the perceptions the students had about consumer behavior and consumer education. In the survey, 3107 students were interviewed. Gender was found to be most influencing factor for identifying consumer rights and responsibilities.

Bristol (2001) examined an adolescent's consumption world. Initially, the article established what adolescence is. Then it focused on the consumption habits and skills acquired during this age. This author opined that consumption habits acquired in adolescence are carried over into later periods of the person's life. It also claimed that the adolescents are consumers-in-training, and they are also important consumers in their own right. It commented that the purchasing power of teens was increasing, and teens in themselves are increasing as a large group of consumers. So, the article opined that "it is important for consumer researchers to understand adolescents and how they cope in the world of consumption-both inside and outside the context of the family". The article emphasized on the need for exploring the consumption world of adolescents by focusing on their consumption behaviors and skills, and how these are learned or acquired. The researcher insisted that how adolescent consumers behave inside and outside the family need to be examined by researchers. The paper opined that it is important to explore adolescents' shopping experiences and skills, how and why these consumers acquire and use purchase influence strategies, and the factors related to their tendency

to deceive their parents about purchases.

HYPOTHESIS
The study proposes the hypothesis that the urban parents actually listen to their children while purchasing high involvement products.

RESEARCH METHODOLOGY
The present study was undertaken to find out the "lifestyle goods consumer family segments" among urban families based on the distinct groups of children who differ in their psychographic profiles in the state of Maharashtra, India.

The objective behind the study was to propose a new segmentation of the urban Maharashtrian families on the basis of the psychographic profile of the children.

The research was undertaken in four cities in Maharashtra having a municipal corporation viz. Pune, Aurangabad, Nagpur, and Kolhapur, and one city having a municipal council that is Satara. This study was carried out during 2008 - 2010. This study covered only FMCGs and Consumer Durables as lifestyle goods. To attain the objective of market segmentation, we selected the descriptors for urban Maharashtrian children as per their psychographics. The descriptors are the "User status of lifestyle goods the children possessed", "The lifestyle lived by the children", "The personality of the children", and "media exposure (exposure to all kinds of socialization - interactions within the home as well as outside the home, and interactions with various print and electronic media) availed by the children." Also, we determined the differences between segments- especially the factors vulnerable to the parents' purchase decision influencers. These factors are : "Confidence of the children in their ability of making purchase decisions", "The frequency of indulging in a thought process before responding to any stimuli", "The belief the children had about their grooming", and "The children's ability of predicting an outcome". We also evaluated the relative correctness of the created functions in predicting the segments. There were four expected outcomes for the predictor user status (the family) for 50 selected lifestyle goods. They are "Accepted and heavily used" ; "Accepted but not used" ; "Unaccepted but heavily used", and "Unaccepted and not used". To ensure the desired outcomes, two variables were created. They are "Acceptance of the lifestyle goods" and "Usage of the same lifestyle goods last year" (last year - the year prior to conducting the study, used as 'last year' henceforth). To receive the responses regarding the acceptance of the lifestyle goods variables, a five point scale from 1- Unaccepted to 5- Accepted was used. To receive responses regarding the usage of lifestyle goods, a seven-point scale; 1-Never used in last year to 7-used every day in last year was used. Likewise, the predictor "Lifestyle" was derived by using 7 outcomes. They are : "Attitude towards parents", "The children's likes and dislikes of lifestyle goods", "The children's opinion on marketing communication of lifestyle goods", "The children's activities related to the purchase of lifestyle goods", "The attitude their parents have towards them", "The importance and satisfaction they showed for the marketing stimuli of lifestyle goods", and "Importance and satisfaction they showed towards the parameters of ascertaining a retailer's performance" - these seven outcomes were derived from 81 statements that rated responses on a five point scale; 1-Unaccepted to 5-Accepted.

Likewise, the predictor "Personality" was derived from 3 outcomes. They are "Self Identity (Who Am I?)", "Intelligence", and "The children's response with reference to the influence they had on their parents". These three outcomes were derived from 19 statements that rated responses on a five point scale; 1-Unaccepted to 5-Accepted.

The predictor "Media Exposure" revealed three kinds of children namely "Active Morals" (these children were active and had a high morality quotient) ; "Active Sports" (children who were very active in sports) ; and "Passive Homebody" (children who liked to remain at home) . These three categories of children were derived from 15 variables regarding the time spent on each activity during the last year. The activities listed were : "Watched Television", "Watched live sports event", Newspaper reading", "Magazine / Journal reading", "Literature/ Fiction/ Play / General reading", "Watching a play in a theatre", " Watching movies in a theatre", "Listening to radio/FM at home", "Listening to radio/FM while traveling", "Attended social gatherings", "Attended event arranged for environmental protection", "Actively participated in event arranged for environmental protection", "Cleaned my home", "Cleaned my school", and "Cleaned my society". The responses sought were "Never", "At least 3 hours once in last year", At least 3 hours once in a month", "At least 3 hours once in a fortnight", "At least 3 hours once in a week", "Less than 3 hours daily", and "At least 3 hours daily". Using these (50+50+90+24+24+10+10+15=273) 273 variables, an instrument was created and data was collected. The data was collected from 276 urban children aged between 15 - 19

years of age. The data were tabulated using MS Excel and SPSS 14. The collected data was tabulated and analyzed by using Descriptive Analysis, Factor Analysis (Neal, 1998), Cluster Analysis (Dolnicar, 2003), and Discriminant Analysis (Malhotra, 2001) for the segmentation procedure.

DATA ANALYSIS AND INTERPRETATION

The Cronbach's Alpha was used to test the reliability of the scales used in this study for 273 (excluding demographic variables) variables and 276 urban children. The values are more than 0.7. Hence, it indicates that the scales have a high internal consistency. So, the data generated by using this questionnaire was reliable.

The cluster analysis was applied to create maximally different clusters called as 'Segments' based on "User's Class", "Lifestyle", "Personality", and "Activities". Each cluster was internally homogeneous and externally different from other clusters. The Table 1 depicts that the first 10 segments constituted 78% of the respondents. Hence, they were taken as substantial segments. The segment number 13 had the maximum number of respondents; 10.5% of the total respondents. This segment was characterized as "Chocolate Hero" or "Delicate Princess", "Market Savvy", "Influential", and "Active Morals".

The segment number 12 was the second largest, with 10.1% of the total respondents in it. They were characterized as "Rough & Tough", "Market Un-Savvy", "Non -Influential" and "Passive Homebodies". The segment number 6 was the third largest, with 9.1% of the total respondents in it. They were characterized as "Rough & Tough", "Market

Sr	Segment Number	Segment	Number of Respondents	%
**Table 1: Number of Respondents and their Percentage in Segments**
1	13	Chocolate Hero, Market Savvy, Influential, Active Morals	29	10.5
2	12	Rough & Tough, Market Un-Savvy, Non-Influential, Passive Homebodies	28	10.1
3	6	Rough & Tough, Market Savvy, Non-Influential, Passive Homebodies	25	9.1
4	16	Chocolate Hero, Market Savvy, Non-Influential, Active Morals	24	8.7
5	22	Chocolate Hero, Market Un-Savvy, Non-Influential, Active Morals	19	6.9
6	15	Chocolate Hero, Market Savvy, Influential, Passive Homebodies	18	6.5
7	18	Chocolate Hero, Market Savvy, Non-Influential, Passive Homebodies	18	6.5
8	17	Chocolate Hero, Market Savvy, Non-Influential, Active Sports	17	6.2
9	4	Rough & Tough, Market Savvy, Non-Influential, Active Morals	14	5.1
10	14	Chocolate Hero, Market Savvy, Influential, Active Sports	13	4.7
11	24	Chocolate Hero, Market Un-Savvy, Non-Influential, Passive Homebodies	11	4.0
12	2	Rough & Tough, Market Savvy, Influential, Active Sports	8	2.9
13	5	Rough & Tough, Market Savvy, Non-Influential, Active Sports	8	2.9
14	3	Rough & Tough, Market Savvy, Influential, Passive Homebodies	7	2.5
15	9	Rough & Tough, Market Un-Savvy, Influential, Passive Homebodies	7	2.5
16	10	Rough & Tough, Market Un-Savvy, Non-Influential, Active Morals	6	2.2
17	19	Chocolate Hero, Market Un-Savvy, Influential, Active Morals	5	1.8
18	1	Rough & Tough, Market Savvy, Influential, Active Morals	4	1.4
19	23	Chocolate Hero, Market Un-Savvy, Non-Influential, Active Sports	4	1.4
20	21	Chocolate Hero, Market Un-Savvy, Influential, Passive Homebodies	3	1.1
21	7	Rough & Tough, Market Un-Savvy, Influential, Active Morals	2	0.7
22	8	Rough & Tough, Market Un-Savvy, Influential, Active Sports	2	0.7
23	11	Rough & Tough, Market Un-Savvy, Non-Influential, Active Sports	2	0.7
24	20	Chocolate Hero, Market Un-Savvy, Influential, Active Sports	2	0.7
		Total	**276**	**100.0**
Source : Primary Data

Savvy", "Non -Influential", and "Passive Homebodies". The segment number 16 was the fourth largest, with 8.7 % of the total respondents in it. They were characterized as "Chocolate Hero", "Market Savvy", "Non -Influential", and "Active Morals".

   The segment number 22 was the fifth largest, with 6.9 % of the total respondents in it. They were characterized as "Chocolate Hero", "Market Un-Savvy", "Non -Influential", and "Active Morals". The segment number 15 and 18 were the sixth largest, with 6.5 % of the respondents in these segments. They were characterized as "Chocolate Hero", "Market Un-Savvy", "Non -Influential", and "Passive Homebodies" ; and "Chocolate Hero", "Market Un-Savvy", "Non -Influential", and "Passive Homebodies" respectively.The segment number 17 was the seventh largest, with 6.2 % of the total respondents in it. They were characterized as "Chocolate Hero", "Market Savvy", "Non -Influential", and "Active Sports". The segment number 4 was the eighth largest, with 5.1 % of the total respondents in it. They were characterized as "Rough & Tough", "Market Savvy", "Non -Influential", and "Active Morals". The segment number 14 was the ninth largest, with 4.7 % of the total respondents in it. They were characterized as "Chocolate Hero", "Market Savvy", "Influencing", and "Active Sports". The segment number 24 was the tenth largest, with 4.0 % of the total respondents in it. They were "Chocolate Hero", "Market Un-Savvy", "Non -Influential", and "Passive Homebodies".

Table 2: Group Statistics			
	Clusters of Cases	**Mean**	**Std. Deviation**
Non - Influential	Self knowledge score	28.1690	11.27476
	Past influence score	14.5070	6.25436
	Newspaper preference score	4.3662	10.34612
	Self driven score	27.1831	7.93289
Influential	Self knowledge score	20.9052	14.55099
	Past influence score	34.1810	4.94314
	Newspaper preference score	8.9224	14.92124
	Self driven score	29.6552	7.88785
Total	Self knowledge score	23.6631	13.84339
	Past influence score	26.7112	11.01483
	Newspaper preference score	7.1925	13.53698
	Self driven score	28.7166	7.98523
Source : Primary Data			

The Table 2 was used to predict a group's membership. The data were analyzed to determine whether there are any significant differences between groups on each of the independent variables using the group means and ANOVA results. The Tables 2 and 3 provide this information. If there were no significant group differences, it would not have been worthwhile to proceed any further with the analysis. A rough idea of the variables that may be important can be obtained by inspecting the group means and standard deviations. In the Table 2, mean differences between "Past Influence" scores and "Self knowledge" scores suggest that these may be good discriminators as the separations are large. The Table 3 provides strong statistical evidence of significant differences between means of "Influential" and "Non -Influential" for all the four variables, with "Past influence" and "Self knowledge" producing very high value Fs. The Table 4 also supports the use of these four variables as inter-correlations are low. The log determinants presented in Table 5 are almost equal; which hold the assumption that the groups formed by the independent variables differed significantly.

   The Table 6 provides information on each of the discriminate functions (equations) that were produced. The maximum number of Discriminant functions produced is the number of groups minus 1. Here, only two groups are present, namely "Influential" and "Non -Influential", so only one function is displayed. The canonical correlation is the multiple correlations between the predictors and the Discriminant function. With only one function, it provides an index of the overall model fit, which is interpreted as being the proportion of variance explained (R^2). In this example, a

Table 3: Tests of Equality of Group Means					
Variable	Wilks' Lambda	F	df1	df2	Sig.
Self knowledge score	0.935	25.869	1	372	.000
Past influence score	0.247	1.137E3	1	372	.000
Newspaper preference score	0.973	10.225	1	372	.002
Self driven score	0.977	8.614	1	372	.004
Source: Primary Data					

Table 4: Pooled Within-Groups Matrices					
Test	Variable	Self knowledge score	Past influence score	Newspaper preference score	Self driven score
Correlation	Self knowledge score	1.000	0.172	-0.116	-0.141
	Past influence score	0.172	1.000	-0.229	-0.085
	Newspaper preference score	-0.116	-0.229	1.000	0.040
	Self driven score	-0.141	-0.085	0.040	1.000
Source: Primary Data					

Table 5: Log Determinants		
Cluster Number of Case	Rank	Log Determinant
Non- influential	4	17.162
Influential	4	17.845
Pooled within-groups	4	17.799
The ranks and natural logarithms of determinants printed are those of the group covariance matrices. Source : Primary Data		

Table 6 : Eigen Values				
Function	Eigen value	% of Variance	Cumulative %	Canonical Correlation
1	3.723[a]	100.0	100.0	0.888
[a]. First 1 canonical Discriminant function was used in the analysis.				
Source : Primary Data				

canonical correlation of 0.888 suggests that the model explains the second power of 0.888 i.e. 78.85% of the variation in the grouping variable, i.e. the model explains 78.8% of the variable - whether a respondent influenced the parent's purchase decision or not.

The Table 7 indicates the significance of the Discriminant function. This table indicates a highly significant function (p < 0.000) and provides the proportion of total variability not explained, i.e. it is the converse of the squared canonical correlation. So, we have 21.2% of the unexplained variable - that whether the respondent influenced the parent's purchase decision or not.

Interpretation of the Discriminant coefficients (or weights) in Table 8 is akin to that done in multiple regressions. The Table 8 provides an index of the importance of each predictor like the standardized regression coefficients (beta's) did in multiple regression. The sign indicates the direction of the relationship. "Past Influence" score is the strongest predictor ; whereas, "Newspaper Preference", "Self Knowledge" with a negative sign and "Self Driven" were the next in importance as predictors. These four variables strongly predicted allocation to the "Influence" or "Do not influence" purchase decisions groups.

Table 7: Wilks' Lambda				
Test of Function(s)	Wilks' Lambda	Chi-square	df	Sig.
1	0.212	574.372	4	.000
Source : Primary Data				

Table 8: Standardized Canonical Discriminant Function Coefficients		
Sr	Independent Variable	Function
1	Self knowledge score	-0.263
2	Past influence score	1.027
3	Newspaper preference score	0.286
4	Self driven score	0.117
Source : Primary Data		

Table 9: Canonical Discriminant Function Coefficients		
Sr	Independent Variable	Function
1	Self knowledge score	-0.020
2	Past influence score	0.187
3	Newspaper preference score	0.021
4	Self driven score	0.015
5	Constant	-5.122
Source : Primary Data		

The Table 9 shows the un-standardized coefficients *(b)*. These were used to create the Discriminant function (equation). It operates just like a regression equation. In this case:

Equation 1: Discriminant Function grouping "Influential" and "Non -Influential" urban children :

D = (-0.020 × Self Knowledge Score) + (0.187 × Past Influence Score) + (0.021 × Newspaper Preference Score) + (0.015 Self Driven Score) – 5.122

The Discriminant function coefficients indicate the partial contribution of each variable to the discriminate function controlling for all other variables in the equation. They can be used to assess each of the four variables' unique contribution to the discriminate function and ,therefore, provide information on the relative importance of each variable. The Table 10 shows that "Non -Influential Children" had a mean of -2.460, while the "Influential" children produced a mean of 1.505. Cases with scores near to a centroid were predicted as belonging to that group. The classification results from the Table 11 reveal that 100% of the respondents were classified correctly into "Influential" or "Non -Influential" groups. This overall predictive accuracy of the Discriminant function is called the 'hit ratio'. Here, the hit ratio is 100.

FINDINGS

The division of the urban Maharashtrian children into 24 Segments on the basis of the psychographics of the children towards lifestyle goods are presented in the Table 1.
The Discriminant Function produced for targeting the urban children as influencers to parents' purchase decision is as follows :

Table 10: Functions at Group Centroids	
Clusters of Cases	**Function**
Non - Influential	-2.460
Influential	1.505
Un-standardized canonical Discriminant functions evaluated at group means	
Source : Primary Data	

Table 11: Classification Results						
Classification Results [b,c,d]						
			Cluster Number of Case	**Predicted Group Membership**		**Total**
				Non - Influential	**Influential**	
Cases Selected	Original	Count	Non-Influential	142	0	142
			Influential	0	232	232
		%	Non-Influential	100.0	0.0	100.0
			Influential	0.0	100.0	100.0
	Cross-validated[a]	Count	Non-Influential	142	0	142
			Influential	0	232	232
		%	Non-Influential	100.0	0.0	100.0
			Influential	0.0	100.0	100.0
Cases Not Selected	Original	Count	Non-Influential	0	0	0
			Influential	0	0	0
		%	Non-Influential	0.0	0.0	100.0
			Influential	0.0	0.0	100.0

a. Cross validation is done only for those cases in the analysis. In cross validation, each case is classified by the functions derived from all cases other than that case.
b. 100.0% of selected original grouped cases correctly classified.
c. 0% of unselected original grouped cases correctly classified.
d. 100.0% of selected cross-validated grouped cases correctly classified.
Source : Primary Data

The Dimensions are as follows: (Refer to Table 1)			
Sr	**Dimension**	**Base 1**	**Base 2**
1	User status	Prone to heavy use of lifestyle goods	Free from heavy use of lifestyle goods
2	Lifestyle	Market Savvy	Market Un-savvy
3	Personality	Influencing parents purchase decision	Not influencing parents purchase decisions
4	Media Exposure	Active sports	Passive Homebody
Source : Primary Data			

D = (-0.020 × Self Knowledge Score) + (0.187 × Past Influence Score) + (0.021 × Newspaper Preference Score) + (0.015 Self Driven Score) – 5.122.

If the value of D is calculated near 1.505, the child greatly influences the parents' purchase decision, and if the D is calculated near -2.46, the child was not greatly influencing the parents' purchase decision to a great extent (Table 10). This function can classify 100% of the respondents correctly into 'Influencing' or 'Non- influencing' groups (Table 11). It has been found in this study that the role of kids in purchase decisions is no longer limited to watching specific television channels or choosing a chocolate brand. Increasing number of parents from all strata of the society are taking their children into confidence while taking decisions that concern the family affairs too. It is a common practice among

the parents to ask their children regarding the colour of wall paint, and getting their house painted as per the child/children's preferences. However, the study does not confirm whether the tendency to take the children's opinion is more pronounced if the mother is a homemaker. It is also found that children have wider exposure and more time for socialization and their impressionable minds quickly grasp whatever they observe around them. In addition, kids have access to the Internet, newspapers, magazines, television, radio, films, etc. which have a major influence in shaping their opinion. Another important finding is that children have the tendency to imitate their peers, so if the child's friend has a new toy, the child may also want to have one. Hence, it is important that parents and care takers induce important values in children. Marketers through their communication must also contribute in reinforcing these values.

CONCLUSION

It is concluded from study that the urban Maharashtrian families using lifestyle goods are segmented on the basis of User Status, Lifestyle, Personality, and Media Exposure of the children in the family. The marketers are able to target the families using the Discriminant function that can identify the families with influential children. This means that the children in urban Maharashtrian families have distinctive psychographic profiles, and hence, they need to be exposed to carefully targeted marketing communication so as to push them in crossing the absolute threshold between non-consumer and consumer.

The Discriminant function (refer to equation 1) with 95% confidence level profiled the children on the basis of Influencing status of the kids, Total of socialization activities, Education, and Acceptance of lifestyle goods' results into 60.5% of correctly profiled influencer or non-influencer child. Hence, the marketer can be confident that while using the Discriminant function 95 times in 100 experiments, 60.5% of the respondents shall be profiled correctly .

SCOPE FOR FURTHER RESEARCH

The question remains of positioning the lifestyle products towards this newly identified target group. Hence, future research studies can focus on the following :

1) Identifying the competitive advantages among lifestyle products, channels, people or images ;

2) How many differences need to be promoted? and ;

3) What media should be used to promote the lifestyle goods?

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