

The Effect of Direct Marketing on the Consumers of Maharashtra

(A consumer Survey of Metros in Maharashtra with reference to household products)

Dissertation Submitted to the
Padmashree Dr. D Y Patil University's
Department of Business Management
in partial fulfillment of requirements for the award of the Degree of

DOCTOR OF PHILOSOPHY IN BUSINESS MANAGEMENT

**Submitted by:
ZEENAT F M KHAN
(Enrollment No. DYP-Ph.D-086100005)**



DNYANADHEENAM JAGAT SARVAM

**Research Guide
Prof. Dr. Pradip Manjrekar
DEAN
PADMASHREE DR. D Y PATIL UNIVERSITY'S,
DEPARTMENT BUSINESS MANAGEMENT,
SECTOR, 4 PLOT NO. 10
CBD BELAPUR, NAVI MUMBAI-400 614
AUGUST 2012**

The Effect of Direct Marketing on the Consumers of Maharashtra

(A consumer Survey of Metros in Maharashtra with reference to
household products)

DECLARATION

I hereby declare that the dissertation entitled “The effect of Direct Marketing on the consumers of Maharashtra (A Consumer Survey of metros in Maharashtra with reference to household products)” submitted for the award of Doctor of Degree of Philosophy in Business Management at the Padmashree Dr. D Y Patil University Department of Business Management is my original work and the dissertation has not formed the basis for the award for any degree, associate ship, fellowship or any similar titles.

Place : Navi Mumbai

Date : August 2012

(Zeenat F M Khan)

Signature of the Candidate

CERTIFICATE

This is to certify that this dissertation entitled “The Effect of Direct Marketing on the Consumers in Maharashtra (A Consumer Survey of metros in Maharashtra with reference to household products)” is a bona fide research work carried out by Mrs. Zeenat. F. M. Khan, student of Doctorate in Philosophy (Business Management), at Padmashree Dr.D.Y.Patil University’s Department of Business Management during the year 2008-2012 in partial fulfillment of the requirements for the award of the Degree of Doctor of Philosophy in Business Management and that the dissertation has not formed the basis for the award previously of any degree, diploma, associate ship, fellowship or any other similar title of any University or Institution.

Prof. Dr. Pradip Manjrekar

DEAN- Business Management

Padmashree Dr. D. Y. Patil University

Prof. Dr. R. Gopal

Director & Head Of Department

Department of Business Mgmt.

Padmashree Dr. D. Y. Patil University

Place: Navi Mumbai

Acknowledgement

I am indebted to the Padmashree Dr. D. Y. Patil University Department of Business Management, which has accepted me under the Ph.d program and provided me with an excellent opportunity to carry out the present research.

Regardless of my efforts, the accomplishment of this dissertation is greatly dependent upon the expert guidance, understanding and patience of the guide. I am extremely indebted to my guide Dr. Pradip Manjrekar, Dean- Business Management, Padmashree Dr. D. Y. Patil who deserves considerable credit for the academic quality of this study. I am thankful to Dr. Pradip Manjrekar who has been my primary advisor, guide and mentor; and has inspired and encouraged me to write this dissertation.

My sincere thanks to Prof. Dr. R. Gopal, Director, and Head of the Department, Padmashree Dr. D. Y. Patil University, Department of Business Management, whose expert guidance and interest became an inspiration to me in completing this difficult endeavor.

Most of all my gratitude is extended to my family, my husband, my son and brother-in-law Mr. S. Prakash without whose support, I could not have undertaken this endeavor.

Place: Navi Mumbai

Date: August 2012

(Mrs. Zeenat F. M. Khan)

Contents

Chapter	TITLE	Page No.
	List of Tables	ix
	List of Figures	xi
	Executive Summary	1
1	Introduction	6
1.1	Direct Marketing	7
1.2	Characteristics of Direct Marketing	10
1.3	Goals of Direct Marketing	13
1.4	Social & Technological Change	17
1.5	Direct Marketing & Traditional Marketing	29
1.5	Household Products of Direct Marketing	29
2	The Indian Consumer	33
2.1	Consumer Landscape	34
2.2	Maharashtra	37
2.3	Consumer & Consumer Behavior	39
2.4	Consumer as Family Member	41
2.5	Indian Women Consumer	44
3	Literature Review	45
3.1	History of Direct marketing	46
3.2	Direct Marketing: Advent in India	49

3.3	Developments in Direct Marketing	49
3.4	Direct Marketing in United States & Japan	51
3.5	Major Channels in Direct Marketing	54
3.6	Direct Response Advertising	90
4	Objectives of research	95
4.1	Research Problem	96
4.2	Research Objectives	98
4.3	Statement of Hypothesis	99
4.4	Importance of Research	101
5	Research Methodology	102
5.1	Instrument Development & Measures	104
5.2	Pilot Test	107
5.3	Validity & Reliability	109
5.4	Sample Design	111
5.5	Sample Size	112
5.6	Schedule of Data Collection	114
5.7	Approach to Primary Data Collection	115
5.8	Analysis of Data	117
5.9	Limitations of the Study	118
6	Analysis of Data & Findings	120
6.1	Description of Sample	121
6.2	Variables of Direct Marketing	134
6.3	Testing of Hypothesis	144

6.4	Study of Correlation	189
6.5	Regression Analysis	191
6.6	Findings	206
7	Conclusions	212
8	Recommendations	216
9	Bibliography	219
	Annexure	230

List of Tables

Table No.	Name of the Table	Page No.
3.1	E- Commerce Timeline	85
3.2	Function of Mytrip.com	89
5.1	Factors of Direct Marketing	105
5.2	Sample size	111
5.3	Respondents in metros	115
6.1	Sample Description	122
6.3	Education	123
6.5	Age group	125
6.7	Sex	126
6.9	Employment status	127
6.11	Monthly Income	128
6.13	No. of members in family	130
6.15	Children in family	131
6.17	Frequency distribution of Customer building relationship and Loyalty	136
6.18	Frequency distribution of convenient method	137
6.19	Frequency distribution of time saving	138
6.20	Frequency distribution of high credibility	139
6.21	Frequency distribution of Intrudes on Privacy	140
6.22	Frequency distribution of Customer Care Service	140
6.23	Frequency distribution of after sales service	141
6.24	Frequency distribution of Quality and utility of service	142
6.25	Frequency distribution of consumer satisfaction	143
6.26	Frequency distribution of exposure to new products	143
6.27	Level of responses for Hypothesis 1	145
6.29	Level of direct marketing for Hypothesis 1	146
6.31	Chi square test for H1	147
6.33	Frequency distribution for Hypothesis 2	149
6.35	Chi square test for Hypothesis 2	151
6.37	Frequency test for Time saving method	153
6.39	Chi square test for time saving method	154
6.41	Level of scores for high credibility	156
6.43	Chi square test for high credibility	157
6.45	Level of scores for intrude upon privacy	159
6.47	Chi square for intrudes upon privacy	161
6.49	Level of scores for customer care	163

6.51	Chi square for customer care	164
6.53	Level of scores for after sales service	166
6.55	Chi square test for after sales service	167
6.57	Level of scores for quality and utility of Products	169
6.59	Chi square of quality and utility of products	171
6.61	Level of scores for consumer satisfaction	173
6.63	Chi square for customer satisfaction	174
6.65	Chi square of impact of demographic factors	176
6.66	Chi square of qualification	177
6.67	Chi square of age	179
6.68	Chi square of sex and parameters of direct marketing	181
6.69	Chi square of members of family	182
6.70	Chi square of children and parameters of direct marketing	184
6.71	Chi square of children in family	186
6.72	Chi square of income and parameter of direct marketing	187
6.73	Table of Pearson's Correlations	189
6.74	Table of coefficients (H1)	192
6.75	Table of coefficient (H2)	192
6.76	Table of coefficients (H3)	193
6.77	Table of coefficients (H4)	193
6.78	Table of coefficients (H5)	194
6.79	Table of coefficients (H6)	194
6.80	Table of coefficients (H7)	195
6.81	Table of coefficients (H8)	195
6.82	Table of coefficients (H9)	196
6.83	Table of coefficients (H10)	196
6.84	Number of respondents	197
6.86	Qualifications of respondents	198
6.88	Respondents according to age	199
6.90	Sex of respondents	200
6.92	Number of members in family	201
6.94	Children in family	202
6.96	Employment status	204
6.98	Monthly income	205
6.99	Ranking of direct marketing methods by consumers	205
6.100	Awareness of direct marketing methods	206
6.101	Proving the Hypothesis	209

List of Figures

No.	Figures	Page
1.1	Direct Marketing	10
2.1	Indian Consumer Landscape	34
2.2	Household Asset Ownership	35
3.1	Career Path of Consultant	62
3.2	Users & Usage	86
3.3	On-Line Advertising	87
6.2	Pie chart of Sample description	122
6.4	Pie chart of education	124
6.6	Age Group	125
6.8	Pie Chart of Sex	126
6.10	Pie chart of employment status	128
6.12	Pie chart of monthly income	129
6.14	Pie chart of members in family	131
6.16	Pie chart of no. of children	132
6.28	Pie chart of building relations/loyalty	146
6.30	Pie chart of Hypothesis1	147
6.32	Bar diagram for Hypothesis1	148
6.34	Pie chart of level of convenience(H2)	150
6.36	Bar diagram for Hypothesis 3	151
6.38	Pie chart for time saving method	153
6.40	Bar diagram for time saving method	155
6.42	Pie chart for high creditability	157
6.44	Respondents according to level of credibility	158
6.46	Pie chart for intrude upon privacy	160
6.48	Bar diagram for intrudes upon privacy	161
6.50	Pie chart for customer care	163
6.52	Bar diagram for customer care	164

6.54	Pie chart for after sales service	166
6.56	Degree of respondents according to after sales	168
6.58	Pie chart for quality and utility of products	170
6.60	Bar diagram for quality and utility of products	171
6.62	Pie chart for consumer satisfaction	173
6.64	Bar diagram for customer satisfaction	175
6.85	Pie chart of respondents	198
6.87	Pie chart of qualifications	199
6.89	Pie chart of age	200
6.91	Pie chart of sex	201
6.93	Pie chart of members in family	202
6.95	Pie chart of children in family	203
6.97	Pie chart of employment status	204

EXECUTIVE SUMMARY

Direct marketing has been one of the most significant developments in marketing in recent years. The United Kingdom has demonstrated one of the fastest direct marketing growth rates in Europe; the various statistical sources, the list industry and the wealth of the direct marketing agencies all point to a dynamic and fast-evolving industry. Direct mail and telemarketing are by far the most significant types of media used by direct marketers to achieve this growth.

Many marketers believe that direct marketing is poised for a rapid growth in the next decade due to a variety of factors, such as technological improvements in database creations and analysis of the data inputs, in creating psychological profile of consumers to establish future contacts. The preparation of near exact psychological profiles of characteristics consumer, is important, to target specific consumer groups with a product of service.

There is a growing disenchantment with traditional marketing, in particular with traditional mass media, e.g Television. Though television has penetrated into two-thirds of homes, and is found in 80% homes of elite & middle classes, it has become multi-channel and more private.

The cost of advertising on television has increased manifolds, and the effect of projected adverts is difficult to measure, with the result that it is not possible to target accurately. The rise in costs particularly in advertising, have made it

necessary for marketers to evaluate their efforts on promotions of their products. Apart from other changes in consumer behavior, Indian consumers are witnessing changes in the economic environment as well. There is a rapid increase in the usage of credit cards, and the time is not far away, when the Indians will become a cashless society. Such a society will demand greater individualism and privacy from the market, giving rise to alternate methods of marketing namely direct marketing.

On the other hand, it could be argued that consumers are over-targeted, and feel saturated by the overwhelming marketing messages that are thrown at them. They increasingly find themselves exposed to unknown sources, drawing out details of their earnings, opinions on products and their personal life-styles. The prospects of litigation is becoming very real for those organizations that do not manage consumer data. In some countries, governments are concerned about the inclusion of marketers into the lives of people and are considering action i.e. legislation. The advent of direct marketing in India in the early 90s was through a few companies who marketed through the direct approach of multi-level marketing. In this direct marketing strategy the company sells directly to customers, who contact other customers (usually relatives & friends) and sales of products occur through building a network of consumers. Consumers are rewarded by the company through "commissions" and discounts on market retail price of products.

Because this strategy was new in the Indian marketing environment, it was initially well received. Cosmetic Swedish giant Oriflame, was able to gain foothold followed by others. Though two decades have passed, direct-marketing is yet to make a big dent in the Indian market. On the other hand, organized retail is taking leaps and bounds in the Indian market. Modern retail formats, malls have mushroomed in the metros and big cities of many states in India. Millions of sq-foot of space is being assigned to new formats of retailing. Millions of people are employed, and millions are spent on promotion.

Direct marketing does not use traditional promotion methods as traditional marketing. The mass media promotion is absent. Hence, the benefit of saving through mass media, is transferred to the consumer through discounts on retail price of products. As the name suggests, direct marketing, is reaching consumers directly and not through retail chains. Therefore the products of direct marketing companies are not available in retail outlets. There are many other benefits provided through this strategy to the consumers.

There are many methods under direct marketing to reach consumers. The most primitive among them is direct mail. It has been in existence for many decades. It is a promotional method which promotes a product through a mail (Personal Letter). The other methods are telemarketing, response advertisements, and direct selling i.e. multi-level marketing.

The latest method of direct marketing is through the Internet. The proliferation of the Internet into personal sites e-g, social media will allow direct marketers to speed interactions with consumers, and promote the products.

At the same time there is a growing disenchantment with direct marketing. A few methods of direct marketing are under the thick lens of consumers, as they seem to attack “the privacy of consumers”.

Telemarketing was under attack, for making calls at irregular times and without consumer permission. Consumers are also irked with the unsolicited mail they receives Database marketing similarly is earning negative ire of consumers who do not want to partake with their personal information.

Against this back drop, the study was undertaken to determine the general attitudes of consumers towards direct marketing. The methods of direct marketing have not yet reached the depths of the Indian market. Their presence is in the metros, and in the last five years have penetrated in the Metros (Tier I cities), Big cities (Tier II) of a few Indian states. Hence a survey to determine general attitudes of consumers was designed. Through the methods of multi-variate analysis (factor analysis), an effort was made to determine the attitude of consumers. The broad findings of the survey indicated that Indian consumers had a positive attitude towards direct marketing. There is a general consensus among consumers of the three metros in Maharashtra namely Mumbai, Pune

and Nagpur, that consumers found direct marketing a convenient method for purchasing products. The study through the statistical analysis concludes that consumers find distributors of the direct marketing companies, interested and eager to satisfy their wants for products. They are patient in explaining the products as also answer their queries about the product. The issues of privacy concerns in direct marketing have of late been a topic of discussion in the advanced countries of UK, USA & Japan where direct marketing is an established mode of selling products. In consolation, Indian consumers (respondents of the survey) are not offended by direct marketing interfering in their personal lives, but marketers must work to avoid intrusion into the lives of consumers without their consent.

Among the direct marketing methods, direct selling has maximum awareness in the market, followed by telephone and the Mail, and Internet had least awareness. This revelation is not surprising because direct selling through multi-level marketing is an established mode of marketing as it gains strong foothold in tier I & II towns and within time in rural markets as well. Though the internet had less awareness its growth in the past year suggests it is "New Age Media".

Introduction

CHAPTER 1

INTRODUCTION

1.1 Direct Marketing:

Direct marketing is a channel of Marketing, of advertising communication and distribution serving the needs of a wide spectrum of business and non-profit organizations. Direct marketing is increasing in importance in the field of marketing and according to (Chaturvedi-1999) it is of strategic importance in reaching today's consumer. It makes a significant contribution to our economy, as virtually all big businesses; respond to societal change in which the marketer contacts consumers through a medium and growing sophistication of technology. Direct Marketing lowers marketing costs e.g. direct response (a method of direct marketing) in which the manufacturer makes direct sales contacts with consumers, provides consumers with enough information about products and services to make a buying decision. Other methods of direct marketing e.g., direct mail, print advertising, catalogues, the telephone, the personal computer, cable television, and other media, are used to transfer product information and knowledge to consumers. According to (Mary Lou Roberts, Paul Berger 2000) direct marketing communication is targeted to specific individuals not to segmented mass markets by way of mass media.

Direct Marketing is the use or access or resort to the direct channels to reach customers and deliver goods and/or services to customers without using

marketing middlemen, intermediaries or agents or brokers. The channels of Direct Marketing include face-to-face selling, direct mail, catalogues, telemarketing, response advertising, direct selling methods like, multi-level marketing, company's salesmen/agents, interactive Kiosks, web sites, mobile devices, a host of devices. According to (Mary Lou, Paul Berger 2000), the strategies of direct marketing have a distinct level of personalization, meaning the communication is directed to an individual rather than to a mass of customers. Therefore, the strategies of direct marketing are less visible to competitors than are strategies that must be implemented in mass media. The many definitions of direct marketing also convey the same.

Direct marketing uses a variety of media, including mail, magazine ads, newspaper ads, television and radio spots, infomercials (also television but longer format), free-standing inserts (FSIs), and card decks. This flexibility allows direct marketing to provide interactivity and measurability and still be able to take advantage of new technologies. By being able to utilize virtually any media, direct marketing will lead marketers into the 21st century as interactive television, the information highway, and other new technologies become a reality.

Definitions of Direct Marketing

1. Any advertising activity which creates and exploits a direct relationship between the business and their prospect/s or customer/s as an individual. (Drayton Bird – 1990)

2. Direct market is the umbrella for all forms of media that operate in the market place: (i) to get a lead (ii) to build traffic (iii) to raise funds (iv) to sell a product or service. (Jutkins –1996).

3. Direct Marketing is any type of marketing that seeks some sort of reply from the reader, typically by phone, mail, E-mail, fax et al Direct Marketing print materials usually have response coupons or reply cards, the reader can use to request more information or order the product – TV & radio commercials typically use toll-free numbers. (Robert Bly – 1998).

4. Direct Marketing is simply a marketing operation where the sale is made direct to the consumer, without resort to normal retail outlets, and includes employing door-to-door selling and traditional mail-order and off the page (response ad) (Bill Living stone 1998)

5. Direct marketing is promotion via a direct mail, e-mail or telemarketing initiative, guaranteeing to identifiable individuals in a chosen target audience in return for the price of postage, computer time or telephone calls plus the cost of producing the mail shot, email message, or telesales operator's script. (Paul & others, 2003)



Fig. 1.1 Direct Marketing, www.directmarketing.com

The strategy of Direct Marketing, is relatively new in the Indian Marketing Environment, but its methods like face-to-face selling and mail order response are in existence for many years and has passed through a number of stages e.g. i.e. (1) Mass Mailing, (2) Data base Marketing: -Direct Marketers mine the data base to identify the prospects who would have the most interest in an offer and are potential customers that is to say a high probability of materializing into an actual sale.

1.2 Characteristics of Direct Marketing

The essential character of direct marketing lies in its action orientation. General advertising may inform, persuade, or remind prospects about products about

products or services, but does not sell. To sell, or to invite a step towards a sale, direct marketers include a call to immediate action and an easy-to Use response device. Direct marketers make specific offers: they tell prospects what they're going to get and what they have to do to get it be it a product in exchange for a price, free information exchange for a phone call, or some other quid pro quo. In addition to action orientation, direct marketing has several other important characteristics.

1. Direct Marketing Is Targeted

Successful direct marketers develop products and services that will appeal to specific groups of consumers groups that are measurable, and sizable enough to ensure meaningful sales volume. Direct marketers' ability to tailor a list of prospect names combining several characteristics for instance, Proven mail-order buyers who own home exercise equipment and take at least two ski vacations a year allows them to carve out new market segment with profit potential.

2. Direct Marketing Is Personal

Because direct marketers can record so much about their customers' and prospects buying habits and preferences as well as lifestyle information, they are able to address these people in very specific terms—as tennis enthusiasts, old—movie buffs, or whatever. What's more, today's database and printing

applications make possible a broad range of personalization techniques as well as one-to-one customized messages and offers.

3. Direct Marketing Is Measurable

Each direct marketing message carries a call to action, the advertiser is able to measure the effectiveness of mailings, calls and ads by tracking the sales, leads, or other responses received. This makes direct Marketers accountable for every dollar that is spent.

4. Direct Marketing Is Testable

Direct marketers can generate firm numbers that measure the effectiveness of their efforts, it is possible for them to devise accurate Head-to-head tests of offers, formats, price, payment terms, creative approach, and much more—all in relatively small and affordable quantities.

5. Direct Marketing Is Flexible

Direct marketing's flexibility is especially apparent in direct mail, where few constraints limit size, color, and format. Other than conformance to Postal standards, a direct mail marketer can sell with formats ranging from a postcard to a 9" X 12" envelope to a three-dimensional Package. The mailing date is set by the marketer not by a publication.

1.3 Goals of direct marketing

Direct marketing finds application in a wide range of business solutions. It is useful in meeting marketing objectives, and a good strategy for;

(a) Customer Database

Every organization today wants to come close to their consumers to enable them to serve consumer needs and wants efficiently and hence the organizations want to become “Consumer Centric” (focusing marketing programs around consumers by making them active partners in business) rather than being “Product Centric” (focusing on company’s products and internal resources). Hence organizations are engaging themselves in building customer databases i.e., the collection of names and purchase histories as well as other related information pertinent to the transaction and which is basic to a technological age . Consumer databases are also referred to as ‘Lists’ or mailing lists.

The important usage of mailing lists is to mail promotional information on products and services to the consumer. A list or database consists of names and addresses of consumers under a similar demographic criteria e.g., age, income, address (geographical location) education, service/ profession of social class (classes A, B,C). Lists are information of a target group of customers and hence become a segment for a particular promotion program. (Chaturvedi 1999), refers to list as “Creation of Markets”. Direct marketing is a business of mathematic numbers not names (Chaturvedi 1999). Mailing Lists (Lists of names to whom

information on product is mailed) form the bulk of lists generated by organizations. They are also made by public sources or syndicated services who then sell them to prospect organizational buyers for their reference. Each list made available to the organization (either firm or advertiser or direct marketer) typically contains thousands of names and addresses of individuals, but no further information of any individual; and mailing list transaction prohibits the list user, by a legal contract to copy or make a record of the names contained in it. Hence, the mailer only uses the list to mail the promotion material and the mailer and consumer to whom the mail is sent remain anonymous. Earlier the lists were manually maintained and updated, but with technology advancement and falling costs of computation, lists are maintained through computer, and it has become easier to merge/purge (add, combine and delete) lists for tailor made applications. Hence, direct marketers analyze data to arrive at just the level of personal attention on a massive and necessarily anonymous basis, using modern technology.

(b) Lead Generation

Definition: "The finding and qualifying of new prospects"* .Another goal of direct marketing is to find new prospects, to convert into consumers. Many direct marketers use telephone, mailers, response advertising to reach to consumers before competition arrives. For premium products it becomes a successful strategy to create awareness within consumers. Brand awareness is established, and consumers remember the first brand to strike the market.

(c) Spirit of Entrepreneurship

A manufacturer of goods has always a problem to find consumer to buy his product. The traditional method of marketing involves moving the goods through established channels of distributions which move goods at a price, almost taking 25-30% of the market retail price of the product. Alternatively, going direct to consumers involves lower costs to manufactures as well as consumers, the seller gets directly in touch with consumers and the exchange process takes place.

Hence direct marketing cannot be done singly; rather it is a team work comprising of creative people namely copywriters, act directors, catalog managers, researchers, list managers etc; and also a creative approach idea, to lead the team. An entrepreneurial spirit (i.e. person who undertakes commercial venture) makes up a direct marketing venture, every member of the team, creatively selects consumers, designs promotion communication, products, leading to a successful direct marketing venture.

According to (Robert Bly 1998), some of the forces contributing to effect of direct marketing are:

- 1) Consumer's need to save time;
- 2) The erosion of in the shopping experience
- 3) Lack of qualified sales help in stores to provide information,
- 4) Development of telephone, computer and telecommunication's
- 5) Consumer's desire to eliminate the middleman's profit as a means of reducing prices.

(d) Building Relationship

The main pillar of direct marketing is that it builds relation with customers. Relationship management is becoming more important, since the emphasis in marketing is moving from a transaction focus to a relationship focus (Kotler 2004). A customer, who contributes a relatively large share to the return of the organization within a certain period, is a good customer (Hoektra 1993). It means that the customer has good perceptions of the company and wants to keep a long term association with the company. Such consumers both drive the company's economics and gauge **customer loyalty**.

A relationship consist of a behavioral and a mental dimension (Reinartz & Kumar (2003) the behavioral part indicates length of the relationship, recency, frequency, monetary value and regularity; from the mental view point a variable like satisfaction, attractiveness, perceived switching costs, trust, involvement of long-term expectations are indicators for relationship strength.

The term “**relationship marketing**” was introduced by (Berry, Linoff 2004) it is simply an orient ship between the company and its customers aimed at delivering extra value and generating multiple transactions. Under a relationship program the company must be able to keep its promises with customer, and work to avoid negative word-of-mouth (Arnett, Hunt 2003) so that a long term sustaining relationship is established..

1.4 The Growth Of Direct Marketing Social And Technological Change (with reference to its origin in the United States)

The 1960s was a decade of profound social change in the United States, as well as a time of many technological advances that spurred the growth of direct marketing. It was during this period that most of the forces that drive the direct marketing boom first emerged.

Advances In Computer Technology

Recording and manipulating a database became feasible when fast and affordable computers penetrated the American business market. The new technology also has allowed for useful innovations in printing & production such as laser and ink-jet personalization techniques and computerized graphic design and production.

The Internet originally a tool for the military and universities, found a booming business and consumer market in the 1990s fueled by user friendly navigation software, powerful search engines, and high –quality graphics on the World Wide Web. On-line services, which had served a small, cult like audience for years, caught fire the 1990s as well, with millions of American homes served by America on line, CompuServe, Prodigy, and their competitors.

Targeted Media Opportunities

Just as the Sears general catalog has given way to myriad smaller and more specialized catalogs from Sears Shop-at Home, the old mass magazines such as Life and Look have been supplanted by periodicals that define their audiences: Working Mother, New Age, and Tennis, just to name a few among hundreds of targeted titles. And the three old-line television networks, with their “all-things-to-all-people” programming, lose ground year by year to more targeted networks such as Fox, WB, and UPN, and to specialized outlets such as CNN Headline News, ESPN (all sports), Univision (Spanish), and home shopping channels. At the same time, marketers have learned to use radio stations geared toward news, talk, classical music, and other defined audiences for direct response offers.

Growth of Consumer Credit

American Express, Master Card, Visa, Discover, and other widely distributed credit cards offer consumers the opportunity to make impulse buying decision, a boon for direct marketers.

Consumer credit works hand in hand with telemarketing to streamline the buying process: customers can use a toll-free telephone number, provide their card numbers, and order products from the comfort of home. Credit card also increases the opportunity for trust on both sides of the buying transaction. The marketer is protected against much of the risk of bad credit, and the buyer can

call on the credit-card firm to help if there is a customer service problem. As consumers grow to trust the privacy safeguard now in place on the World Wide Web and on-line service, more direct purchases will be made there by credit as well.

Decline in Personal Service

Americans believe that they got better service from retailers in the “good old days.” They remember when career salespeople who knew their merchandise well would provide individual service, calling customers by name and showing the deference and respect. Contrast this with today’s transient retail salesclerk, often paid a minimum wage and no commission. Add the time-wasting prospect of standing in line only to find that the desired item is out of stock, and it is no wonder that consumers are ripe for the convenience of shopping at home. Vast improvements in direct marketers in bound telemarketing systems, customer-service capabilities, and inventory and shipping control have made shopping from home a viable alternative even for those who need merchandise delivered quickly.

Changing Life Styles

The classic American family, with Dad employed outside the home and Mom staying at home with two or more children, now accounts for only a tiny fraction of Americans family units. There are more single-parents families and dual-

career families than ever before. In fact, women now account for more than half of the workforce.

With these changes has come an important alteration in family buying patterns. Today's working often has more money than time to invest shopping thus; she prefers to complete her buying transactions as quickly and painlessly as possible. Direct marketers offer ways to do this: catalogs shopping. TV home shopping, or Internet shopping at any hour of the day or night: toll-free, 24-hour phone lines for ordering: home or office delivery, including affordable overnight or two day delivery: liberal guarantees: free-trial privileges; and much more shopping at home also allows customers to remain safe and anonymous in their own "Comfort Zones: attributes that are growing in importance to many busy consumers and senior citizen today. Home shoppers need not get dressed up, carry mace spray units on their key chains, or walk through deserted parking lots garages with their purchases in hand.

In addition, the higher incomes of many dual-career families allow them to indulge in hobbies and leisure activities. Special interest groups such as white-water rafters, figurine collectors, and movie buffs allow direct marketers a fertile field for development of targeted product lines.

A Diverse and Affluent Market Place

In the United States today, in terms of percentage the fastest-growing population group is that of Asian Americans, followed by Hispanics and African Americans. Sometime early in the 21st century, experts project that whites will become a minority in the United States in the other words, people of colour will make a 51% or more of the American population.

While well-heeled consumers who represent visible minority groups may often be forced to purchase products that are promoted using only white faces, music, speech pattern and culture their preference are clear: they appreciate being targeted much more directly with media choices broadening, direct marketers can reach specific racial and ethnic groups in magazines and newspapers, and on cable networks such as Black Entertainment Television (BET) and Univision. Restaurant chains including McDonalds and KFC (Kentucky Fried Chicken) have reaped considerable financial rewards by tailoring messages and even store décor and menus to the racial and ethnic groups, who live and work near specific stores. Automobile companies, cigarette marketers, and sporting goods firms are among many others that have become much more sensitive to the profit potential of better targeting .While some direct marketers who are personally “steeped in the dominant culture” may initially dismiss such market segmentation as mere political correctness, improvement on the bottom line is the most dramatic business reason for target marketing based on race or ethnicity. Indeed, many direct marketers who do not appreciate and reflect the diversity of

their potential customer may be missing business unknowingly. Note the sentiments expressed in this quote from Dr. Linda Hollies, an African American professional woman:

They didn't get my money! I 'm one of those catalog shoppers who love to flip through the pages, ooh and ah, pick up the phone, dial the 800 number and charge it! It's so easy, no fuss and if it's not what I like, the company can take it back.

Dr. Hollies goes on to explain that she received a catalog with wonderful merchandise and attractive prices, and she was all ready to order, but then stopped short. She continues. : ... as I flipped the pages and looked at the numerous items, what was conspicuously absent were people who looked like me. The smiling faces were all Anglo. The happy children were all Anglo. Nobody brown, yellow or black looked at me from those pages that were so slickly advertising articles I could easily have charged. But, they didn't get my money!

In recent years, the ability to target individuals by surname has increased marketer's opportunities to address Asians and Hispanics by mail. Since African American surname are much less discernible, some marketers have attempted creative methods of identification, such as compiling lists from directories of predominately African American churches.

Segmentation opportunities abound within general ethnic and racial groups as well as evidenced by the success of Allstate Insurance in targeting various specific segments of the Hispanic/Latino market. Allstate's ads in Spanish feature voice-over announcers with Cuban accents in Miami, Mexican accents in southern California, and Puerto Rican accents in New York City, for example.

Direct marketers who recognize the profit potential of sensitively targeting specific racial and ethnic group will enjoy fertile new fields especially in a time when many firms are complaining of difficulties in finding untapped markets.

Challenges For The Direct Marketing Community

While direct marketers enjoy many positive indicators for sustained growth and success, it is essential to recognize and deal with several threats to the industry. These concerns include privacy, the environment, and issues regarding the government and U.S. Postal Service.

Privacy Issues

Responsible direct marketers see their customer knowledge as a positive way to customize offers and serve individuals better. However, some customers and activists are concerned about what types of lists may be rented, sold, or even obtained on the internet-including government-recorded data such as vehicle registration and driver's license records. What more, some buyers are unwilling to let their names be rented to other marketers.

Direct marketers are dealing with these concerns in a number of positive ways. First, the Direct Marketing Association and many regional direct marketing groups requires their members to adhere to specific codes of conduct. Second, the DMA's Mail preference Service and Telephone Preference Service allow consumers to opt out of direct marketing offers – DMA shares these names with direct marketers, who eliminate them from their rental lists. Third, responsible direct marketers ensure that they use database information in ways that are perceived as non intrusive and positively by their customers and prospect.

Another privacy issue has to do with telemarketing. Consumers complain about poorly targeted telemarketing calls that they receive at inopportune times. In addition, unsolicited faxes and E-mail often are considered annoying by both consumers and business people. Self-regulation on the part of direct marketers can take care of many of these complaints, as can adherence to all applicable Federal Trade Commission standards.

Environmental Issues

While many direct marketers can make excellent profits with very low response rates, consumers often question how much paper is wasted in the process. To deal with these concerns, many direct marketers have made a conscious effort to use more recycled papers, as well as soy-based printing inks that are less harmful to the environment. Better direct mail targeting can also help cut down complaints on this score. In addition, as more transactions are completed in

cyberspace, less paper will be needed for both product promotion and consumer communications.

Governmental Concerns

In recent years, federal and state governments have considered imposing a number of restrictions on direct marketing methods, and taxes on the direct marketing sales. Most concerned direct marketers work diligently on intelligent self-regulation in concert with the Direct Marketing Association and regional associations and clubs. In addition, these associations expend considerable effort and money in educating legislators regulators, and consumers about the benefits of direct marketing and its positive impact on economic development.

Rate and Delivery Issues with Postal Service

Even considering the favorable rates available to direct marketers who prepare their mail according to post office standards, the cost of postage has risen substantially over the past few decades. In addition, there are continuing concerns regarding timely and effective delivery in nearly all mail classes. Looking forward, some experts predict that postal questions eventually will become moot, as more and more commercial communication is conducted in cyberspace. In the meantime, direct marketers seek productive solutions with postal officials, and experiment with alternate methods of delivering both message and products.

Prospects for Creative People in Direct Marketing

With so many factors in its favor, direct marketing has shown phenomenal growth over the past four decades. What's more, Fortune 500 companies and their advertising agencies have come to understand the wisdom of integrating direct response techniques into a great percentage of their marketing plans. This growth gives rise to a continuing need for more and better direct marketing creative people with successful track records often command six-figure salaries and lucrative freelance opportunities. But they reach that exalted level only through years of study and practice-usually beginning at subsistence-level salaries.

Time was, direct marketers learned strictly through a mentor system. Their craft was handed down from generation to generation. Albert Lasker, for example, staffed about a dozen cubicles at Lord and Thomas with fledgling writers whom he schooled in the concept of "salesmanship in print" and "reasons-why" copy. When these men left Lord and Thomas many of them went on to head some of the most successful advertising agencies of the 20th century.

The Direct Marketing Association and a number of regional direct marketing clubs host frequent how to seminars staffed by seasoned practitioners. The Direct Marketing Educational Foundation, the Chicago Association of Direct Marketing Educational Foundation, and several other regional and local

foundations support graduate, undergraduate, professorial, and professional development programs at sites all over the country.

Record What You Need To Know, & Customer Wants You To Know

When setting up a database, it is tempting for marketers to think simply in terms of what they want and need to know about their customers and prospects. But it is just as important to find out what your customers want you to know about them so that you can serve them better. Here are some examples of each type of information.

Capture the Information You Need to Serve Your Customers: Following are some of the basic elements you will want to record on your database. To serve your customer best, you may need to add other elements based on availability of information and your experience.

- Prefix, name and address
- Titles (business) and family relationship (consumer)
- Phone (day and evening), fax, E-mail is applicable
- Original source of customer or prospect (what mailing, ad, etc.)
- Original purchase.
- Purchase history, continually updated (what, how much, and when)
- Yearly or seasonal purchase volume
- Credit risk history

- Customer service history (how often is merchandise returned; how often have we been unable to meet his customer's needs)
- For consumers: lifestyle information (by zip + four or individual house-hold data)
- For business databases: company sales volume, number of employees, home office location, and other indicators of the customer's overall potential and needs.

Capture the Information the Customer wants You to Have

Customers will be generous in sharing their preference with you if there is something attractive in it for them such as time savings, special opportunities, or pampering. They will also share data with you if you promise to offer them needed reminders. Here are just a few examples of each some from the direct marketing field and some that combine direct mail with retail.

Customer preferences Airline food choices, seating choices, frequent flyer number, Hotel bed size, newspaper preference, high or low floor, view preference, smoking/nonsmoking; Clothing catalog favorite labels, sizes, wardrobe colour scheme.

Identify new product, market, and business opportunities. The more you know about the demographics and psychographics of your customer, the more likely you are to be able to identify new opportunities for you that will be especially

intriguing to them. In the catalog world, examples of this concept abound. For example, Lands End has expanded from its original sportswear catalog to offer books focused on linens and other home products, & dressier women's attire.

1.5 Direct Marketing & Traditional Marketing

There is no significant difference between the basic concept of direct marketing and traditional market. According to (Stanton & Walker 1994) marketing is a total system of business activities designed to plan, price, promote and distribute want satisfying products to target markets and achieve organizational objectives. The same applies to direct marketing. If we refer to the 4Ps , Price, Product , Place & Promotion ,referred to as marketing Mix as mentioned by (Kotler, Lane 2004), and compare it with direct marketing then only three of the four Ps namely Product, Price & Promotion are applicable , because the fourth P refers to Place (Retail outlets) which is irrelevant as goods are sold to consumers directly. Hence, (Dunne, Lusch,1999) refer to direct marketing as an alternate channel of distribution, or Non- Store retailing. Many companies have integrated direct marketing with traditional marketing tools as mix strategy for better marketing effectiveness.

1.6 Household Products

With the exception of some products like fresh foods and personal products requiring special selling, virtually all products can be sold through direct marketing. In Japan, which is the world's largest selling direct marketer almost

every category of consumer goods is both sold direct and conventionally retailed. In the UK and Europe, preference is given to those products where it is possible for a direct marketer to gain a competitive edge over retail competition.

The direct marketers in India have launched a few product categories. They have introduced product that are economically practical for a direct marketer to gain a competitive edge other retail competition. In developed countries where direct marketing is prevalent for many decades, the product range is very wide from cosmetics, fragrances, jewellery, women's and children's clothes to food products like frozen foods, nutritional supplements and diet plans, to household goods like books, toys, games, & white goods also. While selecting the product mix, the characteristics of the market must be kept in mind. They should at least meet one of the following key criteria:

(i) Product must be novel.

The word "new" is the most powerful word in sales communications. For direct marketers, whether they rely on catalogues or live demonstrations, the words new, latest, & fresh, help in attracting attention of the prospect and creating interest in the products they have to offer. Novelty need not be in the product, it could be a novel way to sell. In the 1960's, a Swedish direct marketing cosmetic company launched its skincare products based on the party plan concept where a trained consultant demonstrated the products to a small group of customers in their homes. The opportunity to sell novel products is an important factor in motivating salespeople as it becomes easier to sell the product to a past consumer.

(ii) It must have mass appeal.

Products which are common and used by many consumers like household products have a big market and because of their utility are easier to sell. Most direct sales persons are part-timers, hence within a short span of time if they can sell in their neighborhood or to friends becomes motivation to expand in the business. Specialised features like better design and improved efficiency in mass products, creates appeal among consumers easily and takes lesser efforts in selling.

(iii) It should be easily demonstrable.

The power of a demonstration of the product lies in the fact that it is an effective way of convincing the prospect that what is claimed is true.

It should have respect purchase potential. It is this ability to demonstrate products in the home environment that gives direct marketers an edge over in-store demonstrations.

In India, Eureka Forbes recruited their own salesmen to demonstrate vacuum cleaners which were introduced for the first time in the Indian market. Apart from being a new product it was also an high involvement product. Salesmen needed to take an appointment with the family, for at least half an hour to demonstrate the product and its usage. The result was an astounding success. The company has still retained its position for the same reason- the ability to demonstrate quality and performance.

(iv) It must have potential for repeat purchase.

A direct marketing agent joining a business and marketing low-ticket consumer goods, wants to feel that having made one sale to a new customer, improves the chances of repeat purchase. In other words repeat purchase opens the door to further business. A customer becomes a business contact when he/she makes a purchase. This contact can be used to make future contacts with other products. A guest at a party may decide to buy a single product at a time, though other products are as appealing. An invitation to attend a future party provides an opportunity while also motivating the sales agent. It is believed that repeat sales are difficult with big ticket products, at the same time it gives a valuable opportunity to contact past customers for “referrals” to new customers.

Each company, while introducing their products has kept the above in mind and has introduced low-ticket, easily demonstrable products. While Amway has focused on detergents and nutritional supplements Tupperware has introduced house ware and tableware. The products introduced in the Indian market by direct marketers are mostly household products, whose demand is high. The categories that are introduced within the household products are personal products, cosmetics, hygiene and health product, and detergent.

The Indian Consumer

CHAPTER 2

The Indian Consumer

2.1 Consumer Landscape – A statistical Look!

Per Capita income of average Indian has been on the rise thanks to stellar performance of India's Economy. We are seeing people move from villages to towns and from towns to cities. In a short span of little over a decade, urban pie has grown by nearly 10 percent

Indian Consumer Landscape

India is currently 30 percent urbanised, while 70 percent of consumers are still in rural India.

As far as consumption goes, 404 Million are either consuming or are aspiring consumers. 742 Million though are still under privileged.

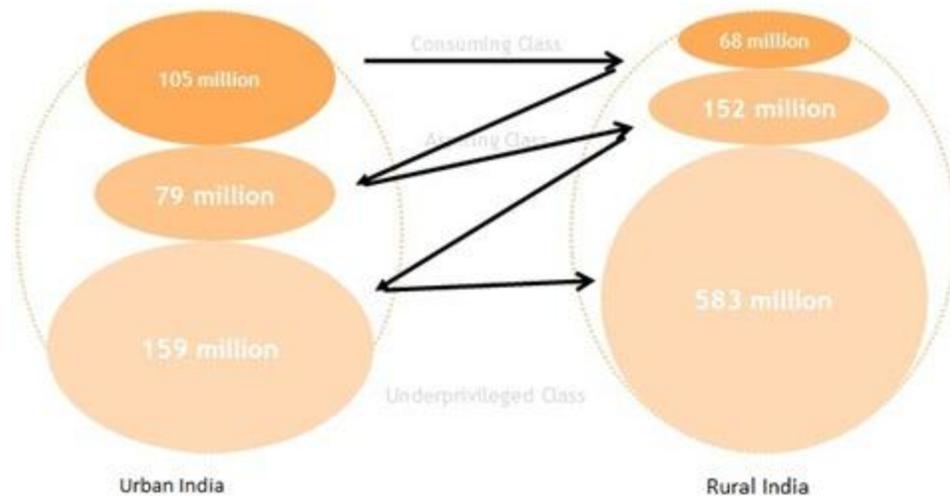


Fig. 2.1 Indian Consumer landscape, Source : Juxtconsult.2011

- 80% urban India is low/lower middle class in income terms – below Rs. 12,500 /m
- Only 15% is middle class, 5% upper class (64 million)
- Avg. monthly family income of urban Indians is Rs. 8,910 p.m
- 2/3rd urban Indians live in the tier 3 small towns (only 20% urban Indians live in the metros)
- Metros account for only 25% of the uppermost socio-economic class
- Only urban affluent (5%) lead the popularly perceived modern lifestyle

Household Asset	% All Families Owning (Urban)	% All Families Owning (All India)
Mobile Phones	88%	61%
Color TV	69%	56%
VCD/DVD Player	42%	29%
Fridge	30%	17%
2-Wheeler (Bikes/Scooter)	30%	20%
Computer	14%	5%
Cars	13%	5%
Portable MP3 Player, Walkman	10%	6%
Washing Machine	8%	3%
Digital Camera	4%	2%
Microwave	4%	1.4%
Air Conditioner	3%	1.3%

Fig. 2.2 Household Asset Ownership, Source : Juxtconsult, 2011

Indian Consumer Education & Skill sets

- Only 20% urban Indians have gone to college, only 3% have had their education completely in English

- Only 1 in 3 'employed' in Metros works in the corporate world, an equally sizeable chunk are shop owners/traders/skilled workers
- Less than 3% urban Indians prefer to read in English

Indian Consumers Employment

- 'Gen Now' (roughly 30 to 45 yrs of age) is the biggest generation group in India (308 million individuals).
- 'Gen Next' (roughly 15 to 30 yrs of age) is a close second at 300 million individuals
- Only 16% 'Gen Next' are gainfully employed (2/3rd are students)
- 'Gen Yest' (roughly 45 to 60 yrs) are the most employed (60%) and have the best individual incomes (avg. of Rs. 4,985 or USD 110).
- 'Gen Yest' also have the highest penetration of credit cards, life insurance, and takes leisure holidays somewhat more frequently.
- There are only 40 million working women in India (9% of all women). 260 million are housewives.
- 2 out of 3 working women are also working moms.

Although, India is growing it is quite clear that we have a long way to go before we can even remotely become a developed nation. Close to 70 percent of our population is still under-privileged.

2.2 MAHARASHTRA:

This research study is limited to the state of Maharashtra located in the western India. It is a huge state, and one of the most industrious among the states in India. It has a glorious past, having been ruled by the Peshwas and mighty Marathas. Maharaj Shivaji ruled this state and has become its icon. It has many industries, amongst them are the popular sugar factories for which the state is well- known. It has good educational Institutions and many public and private business organisations. The state is well-known for its historical tourist destinations, beautiful hill- stations as well as good public transport, making it a formidable tourist state. The state is held in high esteem because of its great capital Mumbai.

MUMBAI:

Mumbai is the capital city of Maharashtra and is also known as the financial capital of India. It is formed out of seven islands, namely, Colaba, Mazagaon, Old Woman's Island, Wadala, Mahim, Parel and Matunga-Sion. The present day Mumbai City is the outcome of much rehabilitation done on these seven islands. Having a glorious history and an equally sparkling present to boast of, Mumbai has earned the name of the "city of dreams". This can be credited mostly to the dominating presence of the Indian film industry, popularly known as the bollywood.

The present day Mumbai has emerged as the largest metropolis in India with a population of more than thirteen million people. This has also earned Mumbai the tag of one of the world's most populous cities.

When viewed in terms of economic status Bombay/Mumbai has also emerged as the top ten centres in the world in terms of global financial flow. What makes this city an attractive destination from the rest of the country is the fact that it offers tremendous employment avenues coupled with a better standard of living when compared with the rest of India. It is also one of the few cities of the world that boast of a national park within the limits of the city.

Pune

Or the 'Queen of Deccan' is known for its educational, research and development institutions. The city of Pune has been at the helm of affairs since the ancient times. The home town of Marathas was the cradle of Shivaji Bhonsle. Many edifices standing tall in Pune tell the story of the glorious past of this city.

Pune is the eight most populous metropolitan city of India is known for its educational institutions. Pune schools and colleges are known far and wide their quality of education. Some of the most popular educational institutions of Pune are Symbiosis international university, Pune University etc. Located on the confluence of Mutha and Mula rivers, Pune is one the most visited tourist places of Maharashtra. The city is dotted with some of the most spectacular historical monuments of Maratha period.

Pune, is a hub of automotive industry as well as IT industry. Some of the leading automotive manufacturer companies such as Kinetic Motor Company, Tata Motors and Bajaj Auto have their offices in Pune. Software is also a growing industry in Pune. For the purpose of this research, respondents selected for this study were from Dr. Babasaheb Ambedkar chowk, Ghorpuri bazaar, N W college, Pune cantonment, Pune New Bazaar, Sachapur street, Koregaon park, Azad campus, Geeta society, Bhavani peth and Mahatma Gandhi park.

Nagpur:

It is one of the leading cities of Maharashtra. It is also the second capital of the state. It has population of total 4245930 comprising male and female. It is well connected with Railways and road transport. The main occupation of the people of Nagpur is service or business. It has been a witness to large scale development activities and some of India's foremost builders & developers have projects launched in the city.

For the purpose of this research the respondents were selected from Sadar Bazaar, Ram Nagar, New Colony, Mohan Nagar, Kasturchand Park, Coal estate, Bureau of Mines.

2.3 Consumer and Consumer Behaviour

The study focused on the consumers in the above cities. Their opinion on the marketing strategy of direct marketing was the basic objective of the study.

Consumer decisions are based on the socio-economic status of the consumers. Hence, a little knowledge of consumer behaviour becomes essential to make in depth inferences in consumer surveys.

Consumer behaviour is the process where the individual decide what, when, how and from whom to purchase goods and services. Consumer behaviour studies focus on the way individuals, groups and organization selects, buys, use & dispose of goods, services, ideas or experiences to satisfy their needs and desire. The study of consumer behaviour enables marketers to understand and predict consumer behaviour in the market place in advance and it is concerned not only with what consumer buy but also with why, when, where, how and how often they buy it. Consumer research is the methodology which is used to study consumer behaviour and it takes place at every phase of the consumption process before during & after the purchase. Consumer Behaviour is an interdisciplinary approach that based on concepts and theories about people that have been developed by scientists from such diverse disciplines as psychology, sociology, social psychology, cultural anthropology and economics. Consumer behaviour has become an integral part of strategic and social responsibility. It is also an integral component of every marketing decision and is embodied in a revised marketing concept and the social marketing concept. It helps marketers to fulfill the needs of their target markets in such a way that it also develops society. Consumer Behaviour is dependent on the following factors:

a) Social Factors: Social factors divide the society into a hierarchy of distinct classes. The members of each class have relatively the same status and members of other classes have either more or less status. It includes family, group, celebrity etc.

b) Cultural Factors: Its potent influences are brought up to follow the beliefs, values and customs of their society and to avoid behaviour that is judged acceptable. Beliefs, values, and customs that sets subculture apart from other members of the same society. We therefore define sub-culture, as a distinct cultural group that exists as an identifiable segment, within a larger, more complex society.

c) Personal Factor: Personal factor also influences buyer behaviour. It includes age, income, occupation, life style. It simply directs our outer personality. Personal factor is very important factor in consumer decision making.

d) Psychology Factor: The buyer behaviour of consumer is influenced by number of psychological factors. It includes motivation, perception, learning, beliefs and attitude and personality.

2.4 Consumer as Family Member

A family is defined by the bureau of the census of the United States as two or more persons related by blood, marriage, or adoption and living together". The area of family research considers the family as a unit of analysis. Family

research attempts to describe and understand how family members interact and influence one another in terms of individual, household purchase.

Family decision making basically refers to the manner in which family members interact and influence each other when making purchase choices for the household. Although a family is being recognized as the basic decision making unit, marketers most frequently examine attitudes and behaviour of one family member whom they believe to be the major decision maker (Blackwell, 2001). To fully understand family decision making, marketers need to identify which family members take on what roles. Family Roles can be categorized as :

- 1) Initiator is the person who first suggests the idea of buying the product or service.
- 2) Influencer is the person whose view or advice influences the decision.
- 3) Decider is the person who decides on any component of a buying decision: whether to buy, what to buy. How to buy, or where to buy.
- 4) Buyer is the person who makes actual purchase.
- 5) User is the person who consumes or uses the product or service.

Review of Studies on Family Purchases : Global And The Indian Experience

This presents a review of the existing literature in order to gain insights into the research work undertaken in the area.

The following are the major studies, which deal with the exploration of products category differences, their relationship to family decision-making and the structure of husband and wife roles.

- a) Wolgast M. Elizabeth (October 1958) studied the role played by husbands and wives in making a purchase decision. Her study was based on a cross section of families in all parts of USA. It indicates that, in consumer surveys concerned with a broad range of expenditures, the husband and wife are equally desirable respondents.
- b) Webster Cynthia (September 1994) involves the conclusions drawn with regards to the traditional role specialization and purchase behavior. Traditional role specialization affects, which spouse has dominations with respect to specific products. Traditional role specialization influences the relative dominance with respect to products attributes.
- c) Komorousky's Mirra (1961) indicated that joint involvement in decision-making is found to occur most in middle-income families and younger couples and is related to the extent of husband-wife communications. The study examined support the fact that the wife in the lower socio-economic hierarchy have less involvement than among the middle class.
- d) Wilkie's study (1975) provides the measures which influences family in four stages i.e. Problem recognition, search, alternative evaluation and purchase of choice. His research measures the following: Who was responsible for the initial problem recognition? Who was responsible for

acquiring information about the purchase alternatives? Who made the final decision as to which about the purchase alternative should be purchased?

Who made the actual purchase of the product?

2.5 Profile of New Age Indian Woman Consumer

It is interesting to note that the Indian women consumer has matured with leaps & bounds over the last decade. They are more educated and are aware of national and international brands. As the number of employed women grows, they create demand life-style products. The role of the women consumer in decision making has increased and they contribute to half of the decisions taken in the house termed as “joint decision-making”. According to (Pitch, 2005) the Indian urban women has evolved into four distinct categories mentioned below:

- Popular – lively, cheerful, positive personality, friendly, independent minded and not self sacrificing and likes to be a fashion leader.
- Gharelu – perfect homemaker, conscious about spending, sacrificing, tending towards a traditional woman.
- Meri Aawaz Suno – Outspoken innovator, “prosumer” setting trends, self indulgent.
- Mrs Pataka – Cool, change seekers with their feet in traditions. Mrs. Hey Bhagwan – Moaner; unappreciative of modern products, self conscious.

Review of Literature

CHAPTER 3

REVIEW OF LITERATURE

The present status of Direct Marketing' has undergone changes as it has developed and evolved over the years. It began as an aspect of marketing, not really a category in and of itself, but now is a collection of methods that seemed to include everything from direct mail to direct advertising and direct selling. The evolution and development of technology has had profound effects on direct marketing and the use of direct marketing and has brought about many issues that merit serious consideration as a result.

3.1 History of Direct Marketing

The history of direct marketing starts with mail-order shopping and direct mail, two traditional elements that still play a role in many direct marketing campaigns. It is necessary to distinguish direct marketing from direct mail or mail-order business, although direct marketing encompasses those two concepts. A firm may spend millions of dollars on direct mail and not sell anything through the mail. Direct mail is an advertising medium, one of several media that direct marketers utilize. Mail order is a distribution channel; the other two channels of distribution are retail and personal sales.

How old is direct marketing? Garden and seed catalogs were known to be distributed in the American colonies before the Revolutionary War. Mail-order

shopping of consumer goods entered a period of growth in the 1880s, when mail-order houses began to fiercely compete with local stores. Their marketing contest centered on three major issues—price, inventory, and assurances—the very factors that made mail-order houses successful.

Aaron Montgomery Ward (1843-1913), regarded as the first of the consumer goods catalogers, started his catalog business in 1872, while Richard Warren Sears (1863-1914) mailed his first flyers in the 1880s. These catalogs had a liberating effect on 19th-century consumers. Consumers were no longer captives of their local stores, which had limited inventories and charged higher prices because the stores weren't big enough to receive large volume discounts from their suppliers. With the advent of mail order, consumers could get attractive goods and prices whether they lived in the middle of Manhattan or a remote rural setting.

The postal system allowed direct-mail companies to operate on a national basis. With economies of scale working in their favor, mail order houses could undercut the pricing of local stores. In 1897 bicycles were selling for \$75 to \$100 and more, until Sears started offering them for \$5 to \$20 in its catalog. Sears could offer those low prices because it sold thousands of bicycles every week.

The large volume of business also allowed catalogers to offer a wider variety of goods. Consumers not only wanted low prices, they also wanted variety—20

kinds of dresses rather than 2. Here again, the enormous volume generated by leading mail-order houses made huge inventories not only possible but also practical.

But price and variety, while important, have only limited value if the goods themselves are shoddy or poorly made. So the mail-order firms protected consumers with powerful guarantees. Montgomery Ward was one of the first companies to offer a money-back guarantee, and the Sears, Roebuck pledge of "satisfaction guaranteed or your money back" is one of the best-known commitments in American business.

Another successful cataloger, L. L. Bean of Freeport, Maine, began in 1913 when Mr. Leon Leonwood Bean mailed his first single-sheet flyer advertising his Maine hunting boots. Perhaps he got the idea of using direct mail from his brother, Guy Bean, who was the Freeport postmaster. L. L. Bean targeted his mailing to individuals who had hunting licenses.

Another landmark in direct marketing occurred in 1926, when copywriter John Caples wrote a direct-response advertisement for a music correspondence school using the headline, "They Laughed When I Sat Down at the Piano ... but Then I Started to Play!" Today the Caples Award is a coveted prize among direct marketing copywriters.

3.2 Direct Marketing Advent In India

The 1990s: In India this period is referred to as post liberalization era integrating Indian economy with world economy. The new industrial policy, delicensed many industries; the trade policy lowered tariffs; and the economic policy brought fiscal and monetary reforms. Many foreign companies ventured into India, bringing with them new brands, products and marketing strategies. Direct marketing is one such strategy. Direct marketing strategy was adopted by the famous Eureka Forbes for the first time but it was popularized by the international brands like Tupperware, Oriflames, Amway and Modicare which have launched their products with a new distribution and marketing systems. Direct Marketing is an innovative distribution strategy which does not involve channel members but there is a direct interaction between the company and the customer for product offering and sales.

This study is undertaken with a view to examine the process of direct marketing / selling and project it as a viable marketing strategy.

3,3 Developments In Direct Marketing

Although direct marketing has been established as an interactive media, it was the research findings of (Schultz, 1993), which gave a new thought. According to him, direct marketing appears to be very much considered an important area in itself when he discusses important areas of direct marketing and methods of implementing and measuring direct marketing programs. He states that direct

marketing seems to have evolved and been elevated to a level where it is considered an area separated and distinct from just a number of different types that are used to market a product.

Many authors seem to feel one of the advantages of direct marketing is the personal aspect of this type of marketing. Many others feel that using direct marketing is a way to help establish a relationship with the customer. (Gengler and Leszczyc,1997) use customer satisfaction research for relationship marketing to present a direct marketing approach. Relationship marketing is a fairly sophisticated way to market a product that might seem like a very effective way to market a product. Since there are and have been many similar products on the market, one way to effectively market a product is to “develop a relationship” with the customer. That means appealing on an emotional level to the customer. The hope is that since the customer has this “relationship” on an emotional level with a product and /or company that is the product that will be chosen instead of other products on the market that may even be very similar. They examine the significance of long-term relationship with customers concerning repeat business. Repeat business is essential for survival of any organization and for direct marketing to play an important part in obtaining repeat business underscores how essential this area of marketing has become at this point in time.

There have been many technological advances in the area of direct marketing over the years. There is a fair amount of work that illustrates that the direct

marketing area has reached a new level of sophistication but one that is appropriate for a marketing method to be useful in the present marketplace. Bose examines quantitative models that support direct marketing in electronics channels (2009), takes a look at the digitization and networking of information that is changing marketing communications with respect to the approach for connecting with consumers.

3.4 Direct Marketing In U.S. And Japan

The United State of America is the pioneer of Direct Marketing, therefore most studies on consumer's attitudes towards direct marketing have sampled US consumers. These studies have generally focused on direct marketing techniques and general attitudes towards marketing, privacy and direct marketing. Research studies undertaken by (Maynard, and Taylor in 1996) that compared American and Japanese consumer's attitudes towards direct marketing showed that consumers of both countries have similar levels of ambivalence towards direct marketing their studies showed that respondents in Japan showed more negative attitudes towards telemarketing than respondents in United State. Maynard and Taylor found that the Japanese participants in their studies were concerned about privacy issues than their American counters parts. The respondents from Japan were less tolerant of the practice of marketers sharing information about their age and purchasing habits than American respondents.

Another demographic factors under privacy was that of age where respondents were concerned above sharing information. Higher- income earning participants were slightly more concerned about privacy than those at lower-income levels. In a study conducted by the Japan Direct Marketing Association (1997), it was found that 62.5% of the total respondents answered yes to the statement. I feel my privacy is invaded if I receive direct mail from unknown marketers. But, only 11.8% respondents felt that their privacy was invaded by receiving catalogues from direct marketers from whom they had previously purchased. In addition, 11.2 % of the total respondents concerned said that they had prior experience with privacy invasion in direct marketing.

Direct Marketing in China & Taiwan

The consumers in China have had a hot and cold attitude towards direct marketing. Direct selling faced nearly a band in the late nineties where consumers were agonized by malpractices in the network systems. Here also the issue of trust and privacy pose a significant barrier to direct marketing. This barrier was more prominent in the growing e-commerce business in greater China region. An online research study conducted by (Cheskin Research 2000) to gain insight into online behaviors and attitudes in Greater China revealed that the respondents worry about identity risk and how their personal information might be handled by a website. Online consumers in Greater China are reluctant to use credit card to purchase online fearing credit card fraud. They scored

relatively low on the trust scale when compared to similar attitudes of general market respondent.

Consumers in Taiwan had similar views of their Chinese counterparts and raised similar apprehensions about privacy issues of direct marketing.

Direct Marketing in Australia

The consumers in Australia have nearly a similar profile to consumers of United Kingdom and United States they are high on education and income therefore, their attitudes and concerns to direct marketing is similar to those of the Americans. In a study on ethics and trustworthiness titled, an exploratory investigation of the ethical values of American and Australian consumers : Direct Marketing implications, authors (Rawwas, Strutton, Johnson,1996) found that Australians were more sensitive to ethical standards, valuing trustworthiness substantially more than Americans. The Australians consumers expect firms to honor their complaints without asking questions. This study indicates to the direct marketers that informative, straightforward and functional consumer policies, such as guaranteed refunds, would prove successful in targeting the Australian consumer.

3.5 Major Channels of Direct Marketing

Direct marketing uses a variety of media, including mail, magazine ads, newspaper ads, television and radio spots, infomercials (also television but longer format), free-standing inserts (FSIs), and card decks. This flexibility allows direct marketing to provide interactivity and measurability and still be able to take advantage of new technologies. By being able to utilize virtually any media, direct marketing will lead marketers into the 21st century as interactive television, the information highway, and other new technologies become a reality. In direct marketing, the transaction may take place at any location and is not limited to retail stores or fixed places of business. The transaction may take place in the consumer's home or office via mail, over the phone, or through interactive television. It may also occur away from the home or office, as at a kiosk for example.

Direct Marketing Lists and Databases

Data base marketing is a form of direct marketing in which you repeatedly communicate with prospects whose names and other information are contained in a data base you own or rent (Bly 1998).

Lists are commonly used in direct mail and telemarketing. The two basic types of lists are response lists and compiled lists. Response lists contain the names of prospects who have responded to the same offer. These typically contain individuals who share a common interest. Names on a response list may include

buyers, inquirers, subscribers, continuity club members, or sweepstakes entrants. They may have responded to an offer from one of several media, including direct mail, television, or a print ad. Response lists are not usually rented; rather, they are an in-house list compiled by a particular business. Compiled lists are often rented by direct marketers. Compiled mass consumer, specialized consumer, and business lists are available for a wide range of interests.

Direct marketing databases are similar to mailing lists in that they contain names and addresses, but they are much more. They are the repository of a wide range of customer information and may also contain psychographic, demographic, and census data compiled from external sources. They form the basis of direct marketing programs whereby companies establish closer ties and build relationships with their customers.

In the 1980s database marketing became one of the prevalent buzzwords of the direct marketing industry. Whether it's called relationship marketing, relevance marketing, or bonding, the common theme of database marketing is strengthening relationships with existing customers and building relationships with new ones. Databases allow direct marketers to uncover a wealth of relevant information about individual consumers and apply that knowledge to increase the probability of a desired response or purchase.

As with mailing lists, there are two basic types of marketing databases, customer databases and external databases. Customer databases are compiled internally and contain information about a company's customers taken from the relationship-building process. External databases are collections of specific individuals and their characteristics. These external databases may be mass-compiled from public data sources; they may contain financial data based on confidential credit files; they may be compiled from questionnaires; or they may be a combination of all three sources.

Database marketing, and especially the prospect of using confidential information for marketing purposes, has made privacy an important issue in the direct marketing industry. Some states have passed legislation limiting access to previously public data or limiting the use of such data as automobile registrations, credit histories, and medical information. In order to avoid excessive government regulation, the direct marketing industry has attempted to be self-policing with regard to the use of sensitive data. Nevertheless, the struggle between industry self-regulation and government regulation continues and will probably continue for some time.

Telemarketing: The systematic use of the telephone to market goods or services, survey for information, or commercially service accounts (Mchotton 1998). Most of the direct marketing methods use data bases which contain names of consumers. These lists are made up of homogeneous consumer

segments, either on the bases of one or more demographic factor. These lists are rented to direct marketers for approaching prospects. This method the telemarketers operate with lists of telephone numbers of prospect consumers. Calls made to prospects are referred to as outbound calls. The product is explained to the prospects and then given time for a reply. Consumer calls received are called as inbound calls. The product is delivered to the consumer

Direct marketing uses a variety of media, including mail, magazine ads, newspaper ads, television and radio spots, infomercials (also television but longer format), free-standing inserts (FSIs), and card decks. This flexibility allows direct marketing to provide interactivity and measurability and still be able to take advantage of new technologies. By being able to utilize virtually any media, direct marketing will lead marketers into the 21st century as interactive television, the information highway, and other new technologies become a reality

In direct marketing, the transaction may take place at any location and is not limited to retail stores or fixed places of business. The transaction may take place in the consumer's home or office via mail, over the phone, or through interactive television. It may also occur away from the home or office, as at a kiosk for example, and dispatched through courier the payment collected on receipt of the product. The advantage of this method is the fast reach to the consumer at very low price. Telemarketing is useful in the sales of low-ticket novelty products.

The use of the telephone in direct marketing has grown dramatically over the past two decades. According to a 1996 study conducted by The WEFA Group for the Direct Marketing Association, more money was spent on telemarketing than on direct-mail advertising. Of all direct marketing media spending in 1995, telemarketing accounted for 40 percent, or \$54.1 billion, compared to \$31.2 billion for direct mail.

Telephone-based direct marketing may be outbound and/or inbound. Inbound telemarketing is also known as teleservicing and usually involves taking orders and responding to inquiries. Outbound telemarketing for consumers may be used for one-step selling, lead generation, lead qualification or follow-up, and selling and servicing larger and more active customers. In business, telemarketing can be used to reach smaller accounts that don't warrant a personal sales call, as well as to generate, qualify, and follow up leads.

Telemarketing has the advantage of being personal and interactive. It's an effective two-way communications medium that enables company representatives to listen to customers. Telephone salespeople typically work from a script, but the medium allows the flexibility of revising the script as needed. It also allows up- and cross-selling. While customers are on the phone it's possible to increase the size of their orders by offering them additional choices, something that tends to lead to confusion in other direct marketing media. Examples include

offering "telephone specials" to callers or letting them know about clearance or discounted merchandise.

Telemarketing is more expensive than direct mail. It also lacks a permanent response device that the prospect can set aside or use later. It is not a visual medium at present, although the technology to make it one may be available in five years. Finally, it's perceived as intrusive, generating consumer complaints of "invasion of privacy" that have led to legislative actions to regulate the telemarketing industry.

Direct Selling:

The method of direct selling is among the most popular methods of direct marketing. This method is age-old, and earlier involved selling of goods, door-to-door by individual salesmen or by those appointed by the company. A network marketing system, professed by the giant direct marketer "Amway" with origins in the United States is the popular method of direct marketing and has expanded in several countries in the last decade. Another method is marketing of goods, door-to-door by salesman appointed by the company. This type of marketing involved the selling of products which were high involvement products whose concept would not be fully understood through advertising, and required live demonstrations in the prospect's home or office.

Multi-level Marketing : It is a method of direct selling door-to-door where customers are distributors (Salesmen) of product and services e.g. Amway or customer sell products through house party e.g. Tupperware. (Sterne Priorre 2000). Each distributor has a list of prospects which includes friends, neighbors or relatives who live in short distance from the distributor. Telephone calls are made to prospects, and the convenient time for a visit is fixed. During the visit the products are displayed, and the distributor collects the order, communicate with the company to deliver the product to distributor who gives it to the consumer. The distributor is also a consumer who purchases products at discount rate from the company. Examples of this method are given below:

1) **Tupperware**

Tupperware, is an international brand of plastic ware. Located in Orelands, USA it has its presence in more than 100 countries around the world and its presence in millions of home around the world, spells quality, convenience and versatility. Tupperware products largely in the homecare segment help improve home management, open new doors of opportunity and save time, money and water through a simple approach—creating extraordinary design for everyday living. (Tupperware annual report 2002).

Launched in India in 1996 as a private limited company, it has its head office in Gurgaon, Uttar Pradesh. It began with its presence in the Capital Delhi in 1996, followed by Mumbai in 1997, moving to South (Chennai / Bangalore) and then

Kolkatta. Since, they have made in foray in 48 cities in India, apart from Metros, and also covered the rural markets in Punjab. In 2005, it became a 100 Core company with only one head office, four regional small offices and a manufacturing facility in Hyderabad. The raw materials are imported from Korea and Japan for the Asian market and international quality standards are strictly maintained through quality test of reports sent regularly to the host country headquarters for approval and advice. The “moulds” of the products are shared all over the world. Tupperware India private Ltd, started with approx.25-30 products and presently they have successfully launched about 70 products in the homecare segment. In a few countries, the company has diversified into toys and beauty products, but in India the launch is still awaited.

Marketing Strategy of Tupperware:

A basic market research survey, before making an advent into the Indian market i.e. before 1996, gave an insight into the Indian market and its potential. The Indian consume was found to be mature, had the urban consumer had higher indispensable incomes and the penchant for better living. Moreover, the Indian consumer was found to be quality conscious, had a high awareness of national / international products, and most important understand the value of quality goods. The competition in the Indian market was scant, there being only two brand names in the segment, namely Pearl-pet and Brite. Largely, the Indian plastic ware market is dominated by unbranded products sold through petty shops and road side vendors.

Marketing Plan of Tupperware:

The international strategy of single-level, marketing is the Company's common plan of marketing its products in all the countries of its presence. The single level marketing plan (Party plan) consists of an host lady, who wants to join Tupperware's marketing program. She invites a group of friends to a party at her residence and demonstrates the products before them. She explains the salient features of each product, and listens to the reaction of the prospects. In the end, she understands her friends' needs and suggests products that will fulfill the needs. The orders are collected, and the party ends. The orders are communicated to the nearest distributor, who sends the products to the host consultant.

Party Incentives of Tupperware:

There are various incentives provided to party hosts, according to the following chart:

First level training	<ul style="list-style-type: none">• New Dealer Orientation (Guests & New Consultant)• Power Start (4 sessions new consultant)	New Consultant
Second level training	<ul style="list-style-type: none">• Growth Class (6 classes for Prospective)• Leadership Class (6 sessions for Managers)	Consultant who wants to be a Manager
Third Level Training	<ul style="list-style-type: none">• Excellence Class (8 sessions for Distributors)	For aspiring Distributors

Fig. 3.1 Career Path of Consultants

Company Philosophy of Tupperware

The mission of the Company is to reach every kitchen, and its motto is: Build people, people will build business. The Tupperware Company is of women, by women, for women. The Consultants & distributors are all women. Hence, they understand the products well. The Consultants are able to customize the products to every individual need. Any individual can become a Consultant, and without any investment join the business and begin to earn. The Commission of 20-25% on products on Market Retail Price (MRP) belongs to the Consultant. It is believed that working for 25 to 30 hours in a month can fetch a business commission of minimum of Rs.3000/-.

Another interesting feature of the Tupperware Company is the Lifetime Guarantee against Chipping, cracking or breaking under normal, non-commercial use. If the same product (or any part) is not available, a comparable Tupperware product replacement will be made, or credit towards further purchases will be given.

Corporate Social Responsibility of Tupperware :

Apart from the social element of empowering women, in the business philosophy, Tupperware is supportive of national / international social campaigns. In India, it supports the “CRY” – Child Relief & You. In their recent product brochure is a mention of the following:

CRY and Tupperware have a common vision empowerment, growth and sustainability for all individuals. CRY aims to enable people to take responsibility for the situation of the deprived Indian child and motivate them to confront the situation through collective action, thereby giving the child an opportunity to realize their full potential. Tupperware supports this noble though by supporting the CRY project, NAVSHRISHTI, which operates in North India, in Delhi, by supporting Survival, Development, Protection and Participation for Children as per the UN Charter of Child Rights. Tupperware's mission is also to support the education programs and vocational training for children while also making the program sustainable by creating awareness on child rights within the community. The project also runs Income Generation programs for women in the locality.

2) Amway Enterprises

Amway Corporation, a \$6.3 billion, World's largest direct selling companies in the world, began operations in India in August 1995 through its affiliate Amway India Enterprises (AIE), set up on an investment of \$15 million (Rs.52.5 crore). It began with a launch of 8 products, from its personal care and home care segment. Its headquarters are in Delhi with Amway Distribution Centres (Product Selection Centres) in Delhi, Mumbai, Kolkata and Chennai and Bangalore. Amway India commenced commercial operations on May 5, 1998 and since has established itself as a reputed leader in the country as a worldwide leader in the multilevel marketing / direct selling industry.

Amway India is a wholly subsidiary of the Amway group of Companies, established in August 1995 after approval by India's Foreign Investment Promotion Board (FIPB) and has approximately about 300-400 full time employees. It give distribution centers in India provides a full range of distribution services including product training and telephone ordering for home deliveries. Home delivery was available in 174 cities and towns throughout the country within two years of its operation in India, but presently the company has made its presence in all the States in India. Its at present in four metros, large cities in each state and also Tier II & III cities in many states. The Amway Distribution Centers are connected by Satellite to Delhi Headquarters, hence all distributor data (PV/BV) is accessible online. Currently about 100 products are available in India, in the personal, home and health care segments. Amway has also launched its cosmetic range "Artistry" in 2002-03.

Product Manufacture in India:

Amway manufactures its products in India. Its strategy for manufacture of products is through "third party". Local contract manufacturers from the medium and small scale sectors manufacture all products offered by Amway India in India. Amway has selected these manufacturers based on their ability to produce products that meet Amway's stringent global standards of high quality and performance.

The Amway Corporation was started by Mr. Doug Devos and his best friend Mr. Steve Van Andel about 45 years ago. Today, he counts many world leaders as friends and is respected the world over for his business acumen. He has continued to remain active in building new civic, social, spiritual and business enterprises well in his 70s. Amway, today has presence over 90 countries and this multinational is the pioneer of direct selling in many of these countries.

Levels of Recognition:

The distributors have been regularly recognized and rewarded according to well charted Recognition plan, which is as follows:

Training of Amway Distributors:

Training is an important issue with the Company and a lot of emphasis is laid down over systematic levels of training to be given to distributors who have completed successive levels of performance for the company.

The essence of the training is to give distributors thorough understanding of products so that they can generate more conviction during sales presentations before prospective customers. In the words of the Company, “Amway makes selling the concept a lot easier than it would have been otherwise. Amway just doesn’t promise success, it trains you to be successful. With over 45000 free training sessions & retailing workshops conducted every year, there seems to be a lot you can achieve through these training sessions – at whatever level you are

now". This is an encouragement from the company to its distributors, to make their distributorship a success, thereby fulfilling dreams. The Company expects distributors to play their own success graph. Three levels of training modules are designed for distributors at levels of performance.

Level 1

- Basic product training sessions
 - For all product categories
 - Healthcare, personal care, artistry, attitude, nutrilitite
 - Basic ENA
 - Foundation of optimal health
 - Essentials and lifestyle speciality products.
- Eligibility : Open for all
- Duration : All ---- - 1 ½ hrs to 2 hours
-

Level 2

- General effective product presentation and Effective product Sales session (EPS)
- Basic presentation & selling skills workshops for all distributors who have attended Level 1 Basic Product Training.

Effective Product Presentation Session (EPP) Duration – 3 – 3 ½ hours
Effective Product Sales Session (EPS) Duration – 3 ½ to 4 hours.

Level 3

Retail Training Workshops.

Business Support Material Policy (BSM)

According to Amway's BSM review policy for India, material intended for us with prospective distributors, training material for new distributors and any Sales Plan

training material must be reviewed and receive written authorization prior to use. All material that requires review must be submitted to the attention of BSM administration, Amway World Headquarters for review.

Expanding your Amway Business in India.

Develop your list of leads from family, friends and distributors and write or call them to share your enthusiasm and experience in the Amway business distributors should follow their original line of sponsorship when entering the Indian market. Distributors should also be aware of and uphold the laws and regulations of the market.

Distributors who are Non-resident Indians (NRIs) and who are seeking to establish a second distributorship in India, are required to inform the Reserve Bank of India within 90 days of starting business activity in India.

Distributors who are foreign passport holders and not of Indian origin, require prior approval from the Reserve Bank of India or the Foreign Investment Promotion Board (FIPB) to do business in India.

Ordering Procedures Of Amway Products

The order instructions are found in the Distributor price list, SA_12-ID. This price list contains product names, item numbers, PV, BV current distributor prices, including local sales tax at applicable rates.

The price list also has a maximum retail (MRP) for each item. Distributors may sell products either at or below the MRP. All distributors order directly from Amway India. Distributors can order by telephone or fax or in person at the Amway Distribution Centres (ADCs)

Why do people start Amway business or pursue other direct selling opportunities?

Recent research by the US direct selling association shows that six broad types of people get into direct sales, and their primary interests vary considerably. We believe these reason for building a direct selling business also apply to Amway.

- Build a career and own their own business
- Improve their quality of life by working part time
- Achieve specific short term objective
- Buy products they like at wholesale /discount prices
- Recommend products they like to others

- Get personal recognition and encouragement around the world, the Amway business opportunity provides low cost low risk means to achieve all this and more, for instance it
- Helps people to develop and refine their business skills.
- Provides people with the flexibility to organize and manage their time as they wish.

Without the constraints of the typical job.

- Gives families a chance to work closely together and develop stronger ties
- Is a way to meet other people and develop new friendships.
- Gives opportunities to those who might not otherwise have them, to succeed on their own.

How many distributors remain in the Amway business year to year?

Worldwide, more than 50% of all Amway distributors choose to renew their business each year – an impressive figure given the part time approach of the great majority of people on direct selling.

What role does books, tapes, and meetings playing the Amway business?

Many distributors have found that these materials can be helpful in teaching them how to build an Amway business books, tapes and seminars can be effective education and motivation tools by learning from those who have already

succeeded in the Amway business. In most case, this is the most efficient way to communicate with large number of people spread across a broad area.

In buying books and tapes and attending required to be an Amway distributors?

No. Distributors are free to choose whether or not they wish to purchase these materials. Distributors should purchase these materials only if they believe these materials will assist them in building a more successful and profitable Amway business.

Many distributors have found these materials to be helpful in building their business, and thus encourage their sponsored distributors to buy these materials. However, participation in any training system or any purchase of business support materials is always voluntary.

Is it true you don't have to sell, just buy the products for yourself and recruit others to do the same?

The simple fact, is, you can't make money in the Amway business unless Amway products are sold. To say it otherwise would be misrepresenting the Amway Sales and Marketing Plan – violation of our rules.

How do AMWAY products rank in comparative tests?

AMWAY products are rated very favorably for performance in various tests around the world. We are product of our products and our commitment to research and development. Unlike other direct selling companies that use outside contractors to develop and manufacture most, if not all, of their products, we have our own expensive R&D and manufacturing facilities and make major investments each year in this area.

Consumers are the ultimate judges of product quality. They may buy a product once, but if its quality and value don't measure up, they probably won't buy it again.

3). Eureka Forbes Ltd.

Mission Statement

“To foster and nurture relationships regarding evolving Indian homes by satisfying lifestyle expectations through innovative and value for money products that will achieve market leadership.”

It has been a pioneer in the application of direct marketing strategy. The strategy has become very successful for the products “vacuum cleaner” and aqua guard water purifier, whose sales over the years have increased manifold only through the use of direct marketing strategy. The strategy manifests itself by going

unconventional i.e. not using the channels of distribution (wholesalers, retailers) to retail their products rather than using a sales force (sales men and women).

The products formed a group of related products under the category cleaning appliances namely vacuum cleaners, water cum filter purifiers, electronic air cleaning systems, small household appliances, electronic safe washing machines & mechanical floor sweepers.

The Sales Force of Eureka Forbes

They form the important part of the organization, because they sell the product (i.e. demonstrate give presentations and advocate about the product. They are given ongoing training and work part time on commission basis + fixed salary. They have to follow a strict code of conduct.

Code of conduct

1. Identification: The representative will identify himself as a Representative from EUREKA FORBES LIMITED with the support of an identity card, issued by the company.

1. Territory: The representative will sell the products of the company to the customer's house/office within the specific boundaries/territories approved by the company.

2. Information and use of products
 - A. The representatives will offer details to the customer about the product which can be confirmed with the necessary demonstration in support of information mentioned in brochures, user manual or literature published issued by the company. The representative shall not overstate or exaggerate claims featured by the product.
 - B. The representative will inform the customer about any scheme with the products which are officially announced by the company.
3. Standard and quality of the product: The representative will offer the details about the standard quality of the products which are mentioned in the brochure, user manual/literature and which confirmed by respective authorities by certificate.
4. Technical aspect: The representative will inform technical details to the customer which are mentioned in the brochure, user manual/literature.
5. Price of the product: The representative will offer the product to the customer on such price that is fixed by the company and there will be no deviation from the same.
6. Promises: verbal and written: The representatives will offer those promises which are fair and can be fulfilled by the company's policies. The representative shall give accurate and understandable answers to all

questions from the customers regarding the products, price and any other matter relating to the products or services.

7. Commitment:

- a) The representative will offer those commitments which can be honored with the company's policy and within the time frame given by the company.
- b) The representative will honour the commitment within the time frame given by the company regarding :
 - 1) Advances to be converted into sale
 - 2) Delivery of the products
 - 3) Installation of the products if required
 - 4) Deputation of representative

8. Services: The representative will offer those information about the products, after sales service which are mentioned in the Service Manual with respect to:

- 1) Within warranty, out of warranty.
- 2) Within Contract, out of Contract.
- 3) Need based Services.

9. Return of goods: The customer would be provided one week from the date of purchase to return the product if he/she is not satisfied with the same and, would be eligible for a full refund of the money.

10. Fairness: The representative shall not abuse the trust of individual customers, shall respect the lack of commercial experience of customers and shall not exploit customer's age, illness, lack of understanding or lack of knowledge of the language.

11. Privacy: Personal or telephone contact shall be made in a reasonable manner and during reasonable hours to avoid intrusiveness. A representative shall discontinue a demonstration or sales presentation upon the request of the customer.

After Sales Force

The company's policy ensures a free after sales service for a year after the purchase. These services are provided twice in a year, and services are promptly given and complaints regarding the product are dealt with in detail. Also regarding feedback on the product is sought from the customer about the functioning of the product. The feedback system ensures customer satisfaction while at the same time, it also builds up relationship making.

Mail Order: Is a form of direct marketing where the selling of products through the mail. In mail order selling, the buyer typically purchases the product directly

from an ad, mailing or catalog, without visiting a store or seeing a salesperson. The product is then shipped by mail or courier service; with no middleman involved... (Bly 1998).

Direct mail has traditionally been the most heavily used direct marketing medium and the one direct marketers learned first. Direct mail has been used to sell a wide variety of goods and services to consumers as well as businesses. Despite postage increases, direct mail continues to grow. A recent count showed some 714,000 businesses had bulk-mail permits that allowed them to mail at lower rates, and they sent out more than 63 billion pieces of advertising mail a year. According to the U.S. Postal Service's 1997 annual report, Standard Mail (A) (formerly third-class mail), which includes advertising letters, flats, and small parcels, increased by 7.8 percent over 1996.

Direct mail offers several advantages over other media. Perhaps the most important is selectivity and personalization. This doesn't necessarily mean addressing every individual by name, but it does allow targeting individuals with known purchase histories or particular psychographic or demographic characteristics that match the marketer's customer profile. Direct mail can be targeted to a specific geographic area based on zip codes or other geographic factors. Personalization in direct mail means not only addressing the envelope to a person or family by name, it can also mean including the recipient's name inside the envelope on a letter, for example, or elsewhere in the package.

Direct-mail packages come in all shapes and sizes, making it one of the most flexible of the direct marketing media. A standard direct-mail package includes an envelope, a letter, a brochure, and a response device. The envelope's job is to motivate the recipient to open the package. Regardless of the volume of mail a person receives, the envelope must distinguish itself from other mail by its size, appearance, and any copy that might be written on it.

The letter is a sales letter and provides the opportunity to directly address the interests and concerns of the recipient. The letter typically spells out the benefits of the offer in detail. The more personal the sales letter, the more effective it is generally. While the letter tells the recipient about the benefits of the offer, the brochure illustrates them. Illustrated brochures are used to sell services as well as products. Finally, the package must include a response device, such as a business reply card, that the recipient can send back. Response rates are generally higher when the response device is separate from, rather than part of, the brochure or letter. Toll-free numbers are often prominently displayed to allow the recipient to respond via telephone.

A "lift letter" is often added to the package to "lift" the response rate. The lift letter often carries the message, "Read this only if you've decided not to accept our offer," or something similar to grab the recipient's attention one more time.

More complex direct-mail packages are three-dimensional; that is, they include an object such as a gift or product sample. These three dimensional mailings can be effective in reaching top executives whose mail is screened by a secretary, and they are practically guaranteed to be opened by consumers at home.

Direct mail is the most easily tested advertising medium. Every factor in successful direct marketing—the right offer, the right person, the right format, and the right timing—can be tested in direct mail. In terms of selecting the right list, computer technologies have made it easier to select a randomized name sample from any list, so that mailers can run a test mailing to determine the response from a list before "rolling out," or mailing, the entire list. Different packages containing different offers can also be tested. Other media allow some degree of testing, but direct mail is the most sophisticated

Direct mail is the most effective media for reaching a company's customer base, which is likely to provide the best sales opportunities, thereby maximizing the profit from a business's customer list. The only other advertising medium that allows a marketer to reach its customers without any waste is telephone-based selling.

In relation to the other direct marketing media, direct mail is considered to offer the most cost-effective way of achieving the highest possible response. Only

telemarketing produces a higher response rate, but usually at a much higher cost per response. An example of Mail is given below.

1) THE PHYSICIAN'S DIGEST

The physician's digest is a bi-monthly digest and is specifically designed for practicing physicians. It is small handy magazine (100-150 pages) containing valuable information on on-going and important issues concerning the discipline of medicine. Medical practitioners find the information in the magazine interesting and relevant to their clinical practice. It was first published in 1991 by a small firm (turnover 2-3 crore) headed by a single entrepreneur, an MBA graduate from Mumbai. In the first decade of its launch, the Digest has made significant progress to become a national digest and has command over a good market share.

The Marketing Campaign of Physician's Digest

The Physician's Digest is marketed and circulated (distributed) to its subscribers through "Mail Direct Marketing". The Marketing campaign has 3 phases as given below:

Phase I: An introductory mailer, inviting subscription for the magazine with an incentive of a mystery gift for a subscription for a year. The mailer also gives a brief note on the salient features of the digest and the benefits derived from reading its content. The mailers are mailed to the target customers.

Phase II: Upon receipt of the mailer, the interest Physicians send the reply coupon for a free gift and the subscription amount.

Phase III : The subscription is accepted by the Company and the digest is sent to the customer Physicians through mail.

List of prospects:

The lists of prospects for the Physician's Digest are the Physicians, medical practitioners who practice in public/ private hospitals or have private practice of their own. The Physician's Digest is of benefit not only to doctors, but surgeons i.e. graduate and post –graduates in medicine will benefit from the Digest. Hence, the list of prospects to be sent to mailers is obtained from sources like hospital, medical associations and national bodies like Medical Council of India etc. The prospects are identified for the marketing campaign. Keeping in mind, that a mail campaign generates only 2-5% of response, the target group is about 20-25 times the number.

It is also a known fact, that response to a mail campaign is slow, hence a lead time of 1-2 months is kept, before beginning the subscription. Reminders are sent to prompt more replies and each reminder gets about 10-15% of responses.

DESIGNING THE MAIL CAMPAIGN:

The entire mail campaign which includes the following procedure :

1. Generating ideas for the format of the mailing (the offer and its creative expression)
2. Determining who should receive the mailing and when (the targeting and timing)
3. Sending the letters via the post office / courier
4. Response handling and fulfillment of the completion of what was promised to the customers.

Also, the above steps are handled in-house by the Marketing Department of the firm. Management professionals of the firm design the mail campaign and also plan, execute and control the campaign.

Editorship of the Digest :

A panel of Doctors drawn from all over India are on the editorial board of the Physician's Digest. Articles are invited, as also some topics generated within the firm, and are reviewed by the panel.

Television Shopping: Sale of products through the television in combination with telephone to take orders and mail delivery, through Company's sales force (direct) full or part time paid employees who work exclusively for the company (Kotler, Keller & Lane 2004). In the last few years it has developed in the urban area (metros, & cities & towns) where cable networks are established and paid shopping channels are aired. The common products sold are imitation jewellery,

home appliances and hosiery, and gift articles. The advantage is the high television density, and high teledensity which makes it easier for consumers to place orders.

Response Advertising

Advertising of products given in the print news media namely newspapers, magazines and other commercial newsprints .to create a direct response from consumers to purchase the product. The advert consists of telephone numbers of the company and through mail or telephone consumers can book order for the purchase of products. Payment can be made on receipt of product.

Internet

A mesh of network of computers, through which communication can be set worldwide (Sterne Prior 2000).of wireless technology e.g. mobile phones. The number of mobile users in India has increased from 3 million in 2001 to 800 million subscribers at present (Ecotimes 2011), it is too early to predict its impact as a medium for marketing products.

Internet: The new –Age media

Avenue for selling through the Internet using web sites to increase marketing penetration and market diversification; also called e-retailing and internet retailing (Danna, Nioleta Lascu 2009). Direct marketing has added a new channel to its

port folio i. e. the Internet. The new age marketing media stands at cross-roads of a big revolution. There is no doubt that digital market media has a potential to impact sales and make a dent in the economics of marketing in future. The first wave known as the dot.com era of eye- ball chasing did not live to the expectation. The second wave is supposed to change the past, largely due to the manifold escalation in the internet users which have risen to a 100 million from a mere 5 million on 2000. In the last decade technology has become cheaper, accessible to many and very sophisticated. According to (Singh, Rajan, 2012) advancement in technology has reduced start-up time for hosting a web-site from a year in 2000 to only a month. In the last one year about 1000 digital businesses have sprung up.

India's flag-ship e-commerce segment, the on-line travel segment made a business of Rs. 25.000 crore in 2010, most of which is attributed to the Indian Railways who pioneered e-ticketing in India and set the e-commerce ball rolling.

E-tailing in India is new and is in the phase of building a self-reliant base. Hence, it should be cautious of the image it wants to build. Consumers perceive it a media which offers products at rock-bottom prices. In the long run, this perception will be difficult to holdfast. An image of offering good value for money will hold in the long run. Market transactions on the net, like other direct marketing methods are convenient, in the sense that transactions can be made anytime (24x7) and from any part of the world in contrast to traditional marketing.

Also, a deal on the net is a time saving method, because consumers save time and effort in traveling to retail outlets.

Table 3.2 E-Commerce Timeline

2000	<ul style="list-style-type: none"> • The Dot com bust • Indiatimes enters e-commerce space with marketplace Indiatimes Shopping
2007	<ul style="list-style-type: none"> • Homeshop18 and Futurebazaar go online • Sachin and Binny Bansal launch Flipkart
2009	<ul style="list-style-type: none"> • Indian e-commerce starts attracting venture capitalist funding and private equity interest
2010	<ul style="list-style-type: none"> • India sees a clutch of e-commerce sites in e-tailing and online services
2012	<ul style="list-style-type: none"> • Amazon steps in to India with Junglee

Business world Feb.2012

Citizens to Netizens:

The e-commerce industry in India has been steadily growing, thanks to the escalation in net-user. In 2009, its revenue was Rs. 7080 crores, and rose to Rs. 9210 crores in 2009-2010, and the credit for this growth goes to a few on-line

set-ups that have made deep impacts on the net and the net users who are steadily growing.

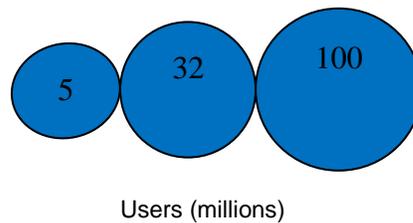
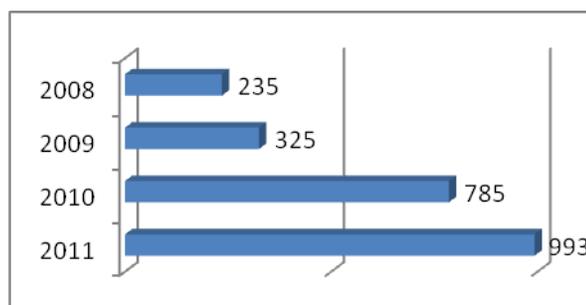


Fig. 3.2 USERS AND USAGE, SOURCE: IAMAI, 2011

The popular products bought via the net are low-ticket e.g. books, railway tickets, home appliances, toys, jewellery ; movie tickets; beauty products, health & fitness products ; gifts articles ; sporting goods etc. At present, the on-line industry is small in size, and net shoppers are enjoying the attention. But as the business on the net increases, consumers will be besieged with unnecessary product messages. At such times e-marketers will have to use SPT model (segmentation, target, positioning), or micromarketing which is individualized targeting. Presently shopping through the internet does not seem to be convenient method. Money transactions on the net are unsafe but there are other concerns also. An exclusive e-tailing consumer survey conducted by (mouthshut.com 2012) found that 45% consumers had a shipment related complaint; 19% consumers complained of poor service and bad customer support.

According to (Shrutika Varma 2012) the e-tailers of India have adopted one of the three global models; the market place model by e-Bay, which brings buyers and sellers together, without delivery of products; the stock and sell model (Amazon), where products are shipped to customer, and the model adopted by Group on 2008 (gross billing) i.e. selling discounted coupon on services and products. These models have proved to be successful globally and Indian e-tailers have followed them.

Internet's role as a medium for product promotion classified, banners, e-mails has been on an increase. In the table below the revenues from advertising could be a thousand cores in a short time. Being an international media without any boundary or control, the access of promotion on the net is worldwide. An example of an internet company is given below.



Online ad spend (cr)

Fig. 3.3 ONLINE ADVERTISING

* Figures are estimates SOURCE: IMAI, 2011

1) Make my trip.com

Make MyTrip.com is the clear leader in the rapidly growing online travel space in India. MakeMyTrip.com stands apart in an increasingly crowded Market place due to a winning combination that brings together deep Experience in the online travel business, a world class management team, a strong and well-established network of fulfilment options and the ability to continually innovate as the market leader.” MakeMyTrip.com was launched in the year 2000 for the booming USA to India’ travel market. It empowered NRIs with unmatched convenience of a 24x7 online travel portal and travel consultancy support. It was niche and hit early success. Then it launched its operations in Indian in September 2005. With over six years of profitability in real time booking of flights, hotels, holidays and car rentals in the US, it had little problem in laying a successful foundation in India. Since its inception, it has been growing at a fast pace to emerge as the foremost travel website in the US to India market. MakeMyTrip.com commands a 4% share of this NRI market, which is pegged at Rs. 4500 crores (USD 1 billion). MakeMyTrip.com crossed Rs. 562 crores (USD 125 million) in current fiscal year, which is approximately 180% growth from last year’s registered sales of Rs. 200 crores (USD 42 million). They also acquired 1 million customers in 2007. The projected turnover for 2007/2008 fiscal year ending March 2008 was Rs 1260 crores (USD 280 million), which is 124% growth from the previous year. MakeMyTrip.com has enabled over one million people to travel with hundred percent assurance of best deals possible.

Within a year of its launch MakeMyTrip.com has acquire over 250,000 delighted customers and sells over 4000 flight tickets, 400 hotels room nights and over 100 holidays packages every day. The site attracts over 1.2 Million unique visitors every month according to ebSideStory, Hbx Analytics, an independent traffic-monitoring agency. In India MakeMyTrip.com has also partnered with ICICI to power their TravelSmart Card, is providing travel services to HSBC credit card customers, Visa and Kingfisher to service their travel offers and also power the online flight auctions of GoAir and Kingfisher on the Rediff website.

Table. 3.2 Functions of MyTrip.com

Air Tickets	Search compose and book tickets on any airlines, including LCCs (Low Cost Carriers) and full service airlines
Hotel Reservations	Real-time booking of over 25,000 domestic and international hotels at discounted tariffs
Car/Taxi Booking	Book a car at special prices for airport transfers and excursions
Holiday Packages	Buy holiday packages within India or foreign holidays at great prices
Road Trips	Myriad options for motorable trips from all cities, with interactive maps
Weekend Breaks	Thousands of options for short stay holidays at all price points

MICE	The meetings, incentives, conferences and exhibitions team provides a stellar service which has been testified by over 200 corporate houses
------	---

3.6 Direct response Advertising :

Among the direct marketing methods mentioned about, there are a few which have become very popular eg. Direct selling through company's agents or distributors. Direct marketers found they could recruit agents or distributors with little effort, and the sincerity by which these distributors carried on with sales of products and recruiting further distributors with sincerity which was amazing. In multilevel marketing, distributors (customers) came to attend the company's regular meetings to provide knowledge about marketing of sales of products regularly and with enthusiasm. For companies like Amway, Oriflame and Tupperware which are international brands could recruit hundreds of distributors to manage sales of products and network marketing for commission.

A few methods of direct marketing have however not been so popular. In direct response advertising, consumers have to make the buying decision through an advert in the media, either print or electronic media because there is no retail presence in this method. According to, consumers are reluctant to buy through these sources because misuse of direct marketing communication channels

could trigger consumer annoyance and concerns which may lead them to take action to eliminate the causes. Unwanted direct marketing communication messages may enhance the sense of loss of control in the minds of consumers. According to (Brehm1966) psychological reactants theory, it is helpful to understand the relationship between add intrusiveness and the perceived loss of control. The theory suggest that when individuals frequently act counter to restrictions or pressures put upon them by external sources, they are likely to react against threats or loss of freedom by acting in the opposite way intended by the source. Brehm has defined freedom as a 'belief that one can engage in a particular behaviour'. In the case of direct marketing communication channels, consumers may feel that marketers control his/her time, space, information and security. In the context of consumer evaluations of response advertising, consumers need to understand the company, it's products from a piece of information, they may not understand in the context of making buying decisions. In such cases, consumers could feel the lack of freedom and control in taking decisions because of lack of choice. This has led many consumers to proclaim that inappropriate advertising caused them distress.

Telemarketing :

This is a more dominant method of direct marketing being used by companies to reach out to customers, it is through the medium of telephone. With high teledensities in many countries, the medium of telephone is fastest and a cheaper method of reaching out to customers. It is also a good medium of

building relationship with customers and seeking information on customer likes and dislikes. There are very few studies on how consumers define and evaluate telephone interactions. According to (Li, H, & Edwards, Lee J, 2002), receiving promotional calls on the telephone specially mobile phones can be considered an interruption of task performance as by consumers as the phone is used for specific purposes such as receiving or making business related important calls. Consumers find the ringing of the phone while being engrossed in work a great deal of disturbance, and may develop a negative feeling towards the source of such calls.

According to the (Aaker & Bruzzone 1985) frequent telephone calls could cause "irritation " among consumers, meaning negative, impatient and displeasing feeling of individual consumers caused by various forms of advertising stimuli. The cause of irritation is represented by various criticism on advertising such as targeting the wrong audience , manipulative messages, misplacements of ads, excessive repetition within a short time, and forced exposure. On the basis of the above inferences (Fennis & Bakker, 2001) have suggested that the higher the customer's perceived sense of being intruded on and irritation related to telemarketing calls, the less likely he/she is to respond favorably to such calls.

Privacy Issues in Direct Marketing:

Direct Marketing reaches consumers through one of the channels mentioned earlier. Among them, is telephone and mail which are personal channels of

communication. Consumers are unhappy, if they get telephone calls with market managers often. They find it intruding into their private lives. In the research paper managerial & consumer attitudes about information privacy, (Alexander J. Campbell 1997), says that business using direct marketing as the basis upon which to engage in relationship building must proceed in a manner that acknowledges and minimizes consumer concern about privacy. There are other concerns which relate to private information about consumer, e.g. Income, residential status and occupation. Consumers are not forthcoming in parting with information on these issues. (Mary Culnan 1995), says that providing consumers an opportunity to remove names from mailing lists is one method for addressing rising consumer concerns about privacy. Consumers are aware of the number of mailers; they receive from single market offers. The wastage of paper turns into environmental issue. Direct marketers need to address these environmental issues.

Future of Direct Marketing:

The future of direct marketing rest on the effort by direct marketers. According to (Vincent Copp, 1997), in reinventing direct marketing ,the future of direct marketing receive much attention in trade journal and discussion at conferences, yet its future remains vague there are misconception about the direct marketing for e.g. issues concerning pricing of products as also environmental issues that need to be overcome to launch it into the next generation. Increasing cost, competition and consumer skepticism present serious challenges to the growth

of direct marketing. The authors say that future success of direct marketing firms rests with their ability to exploit their inherent competitive advantages. They further explain that if companies target very specific groups of customers (Need based segmentation) with individualized marketing programs, direct marketing will be more successful.

Consumer and marketers around the world are embracing the internet and online Marketing, (McDaniel/Lamb/ Hair 2007). According to (G. Varma 2005) the internet provides direct access to marketers and consumers to solve problems and provide feedback. One drawback is number of fraud claims are not keeping pace with the growth.

Research Gap:

Though there are many studies on the importance of Indian market and the Indian consumer in the light of globalization, no undertaken research exists to explore the possibilities of extending the depth of direct marketing and effects of direct marketing in Indian context.

Objectives & Hypothesis

CHAPTER 4

OBJECTIVE AND HYPOTHESIS

4.1 Research Problem:

The Indian consumer is changing rapidly to-wards becoming a global consumer. Rising income levels and education have fuelled a desire for the best living the world can offer them. Good entertainment, good living, good travel and good food are indicators of the life- style of the wealthy. These shape the wants and desires of the people. There is a strong desire for good innovative products.

Modern Indians have high disposable incomes but, due to work and other commitments many do not have the time & leisure to fulfill their desires. They do not have enough time for traditional marketing which requires them to visit traditional retail outlets to make purchases and satisfy their needs. Therefore they are on the lookout for easy ways of shopping. Direct marketing are convenient and time-saving methods for making market transactions.

It is a market strategy that does not use the formal retail chain rather going direct to consumers. Through, direct marketing consumers can view the products, inquire about them and also buy them in the environs of home or office at a convenient time. The direct marketers in India offer unique products of international quality and at competitive rates. Some direct marketers are international companies who offer products of international brands. Products

offered through direct marketing are generally in the household category which includes tableware, store ware, cosmetics, non prescription health food and detergents. A few products in this category have good demand because of the absence good quality products. Moreover direct marketers deal directly with consumers and therefore are believed to have strong on-going relations with consumers. The rapport between the consumer and direct marketer is strong enough to provide convenient market transactions for mutual benefit.

Direct marketers have been in the Indian markets for about one and half decades. Yet its progress in the last two decades has not been significant. According to the report of the Direct Marketing Association of India (2010), only 4-5 % of total retail sales were contributed to direct marketing. Why are sales through direct marketing not improving?

What is the acceptance level of direct marketing in the Indian Market?

How strong are the relations between the consumer and direct marketers?

How do consumers perceive the benefits provided by direct marketing?

The reasons need to be identified, if direct marketing wants to be a relevant marketing strategy in the Indian environment.

4.2 The research objectives

The study is with respect to household products. The research objectives are as follows

- To study helpfulness of direct marketing to build relations and create loyalty among consumers.
- To study convenience to make buying decision at home or office by consumers.
- To study the effect of direct marketing as a time saving method of market transaction.
- To Study effect of sales agent of direct marketing with respect of high credibility and finding prospects.
- To study after sales service with respect to direct marketing and to find if consumers are satisfied by the process.
- To study the effect of the process of direct marketing upon the privacy of consumers.
- To study direct marketing provides good customer care.
- To study the effect of demographic factors on relation building in direct marketing.
- To study if direct marketing is equally convenient method for various demographic factor

4.3 Statement of hypothesis:

H₀₁: Direct marketing does not help to build relations and create loyalty among consumers.

H₁₁: Direct marketing helps to build relations and create loyalty among consumers.

H₀₂: Consumers do not find direct marketing to be a convenient method to make buying decisions.

H₁₂: Consumers find direct marketing convenient to make buying decisions.

H₀₃: Direct marketing is not a time saving method of market transaction.

H₁₃: Direct marketing is a time saving method of market transactions

H₀₄: The sales agents of direct marketing do not have high credibility and are not able to find prospects.

H₁₄: The sales agents of direct marketing have high credibility and are able to find prospects.

H₀₅: Direct marketing intrudes upon the privacy of consumers.

H₁₅: Direct marketing does not intrude upon the privacy of consumers.

H₀₆: Direct marketing does not provide good customer care.

H₁₆: Direct marketing provides good customer care.

H₇: Direct Marketing does not provide good after sales service to consumers

H₁₇: Direct Marketing provide good after sales service to consumers

H₈: The products sold through direct marketing are not good in quality and utility

H₁₈: The products sold through direct marketing are good in quality and utility

H₀₉: The consumers are not satisfied with products bought through direct marketing

H₁₉: The consumers have satisfaction with products bought through direct marketing

H₀₁₀: There is no impact of demographic factor to build relations and create loyalty in direct marketing.

H₁₁₀: There is impact of demographic factor to build relations and create loyalty in direct marketing.

H₁₁: Direct marketing is not equally convenient method for various demographic factors.

H₀₁₁: Direct marketing is equally convenient method for various demographic factor.

4.4 Importance of the research

This research has sought to identify the factors which make direct marketing a relevant strategy in the Indian marketing environment. An endeavor has been made to study the impact of the characteristics of direct marketing on the Indian consumer. The study gives a consumer's view point on direct marketing. The research is expected to help direct marketers in particular, but also traditional marketers and retailers by providing reference literature for them to take decisions.

Research Methodology

CHAPTER 5

RESEARCH METHODOLOGY

The study entails both qualitative and quantitative research approaches. The sources of data required for the completion of the study included primary and secondary data sources.

Secondary data sources were collected from various Text books on the title subjects. Journals, research papers published in reputed Indian and international Journals as well as Annual reports were referred .Data was also collected from authentic sources on the Internet. The research packages namely EBSCO, Proquest, Amazon and the annual report of the Direct Marketing Association of India became a part of secondary data sources.

After the identification of gaps and the finalization of research objectives a questionnaire was prepared for a pilot study. The questionnaire was administered to a small group of consumers to obtain an initial opinion and to decide the relevant factors to be taken into consideration to get the desired result in consonance with the objectives of the study. Later, the information gathered from the pilot scale study and the findings from the literature review were used to prepare a final questionnaire to be used for the purpose of the research study. Data was collected through a structured questionnaire administered to the sample of respondents from the metros of Maharashtra.

5.1 Instrument development and measures

Given the objectives of the study, the research instrument was developed to measure:

A) The demographic profile of respondents which included

- 1) 'Age
- 2) Location
- 3) Marital status
- 4) Education
- 5) Income
- 6) Residential address
- 7) Level of awareness of direct marketing
- 8) Ranking of direct marketing methods

B) The other part of the questionnaire comprised of statements used to obtain the opinion (attitudes) on specific issues (objectives of the study) of direct marketing, which were defined as ten variables as follows:

1. Building relations & creating loyalty
2. Convenience of shopping from home or office.
3. Time saving method of market transactions.
4. Sales agents and distributors have high credibility.
5. Intrudes upon privacy
6. Customer care service

7. After sales service
8. Products good in quality & utility
9. Consumer satisfaction
10. Exposure to new products

The pilot stage used a large number of items for each scale. These were reduced on the basis of the pilot test results to the instrument that was used for the final data collection.

The following table gives the ten groups formed, each representing a factor for effect of direct marketing on consumers and the statements in the questionnaire that represent these factors:

Table 5.1 Factors of Direct Marketing

1.	Group 1	Building Relation and Creating Loyalty Qs. 1, 13, 19, 32, 37, 42
2.	Group 2	Convenient Method Qs.11, 17, 42
3.	Group 3	Time Saving Qs. 15, 16, 18, 20, 21
4.	Group 4	High Credibility Qs.12, 23, 30
5.	Group 5	Intrudes upon Privacy

		Qs. 24, 25, 26, 27, 31, 35
6.	Group 6	Customer Care Service Qs. 14, 33, 46
7.	Group 7	After Sales Service Qs. 45, 47, 48
8.	Group 8	Products good in Quality and Utility Qs. 38, 39, 43
9.	Group 9	Consumer Satisfaction Qs. 29, 34, 41, 44
10	Group 10	Exposure to New Products Qs. 22, 28, 36

Scale Development

The questionnaire consisted of two parts. The first part of the questionnaire was designed to obtain demographic profile of the respondents. It comprised of the following scale.

1) Nominal Scale:

Nominal scale was used to obtain information on Qs.. 1,2,3,4, 5, 6, 7 & 8.

2) Ordinal Scale:

The questions 8, was designed to obtain level of awareness of the direct marketing methods which was through ranking of the methods, hence ordinal

scale was applied. Similarly, question No. 9 was also ranking and ordinal scale was used.

The second part of the questionnaire was designed to elicit the attitudes of respondents to the ten variables (ten factors) of direct marketing. Hence the questionnaire consisted of statements, whose response could best be obtained through “Summated Scales” (Kothari 2004) and the six point Likert scale was used so that the data obtained could be analyzed through regression factor analysis.

The following Likert scale was used:

- 1) Strongly agree
- 2) Agree
- 3) Somewhat agree
- 4) Somewhat disagree
- 5) Disagree
- 6) Strongly disagree

5.2 Pilot Test:

Since the study involved the evaluation of factors which describe the attitudes towards direct marketing by the respondents, a proper review of the questionnaire was made and a preliminary examination (pilot test) of the

questionnaire was conducted before data was collected by self administration to the respondents. The purpose of the test was:

- 1) To identify any scales that were difficult to comprehend or had redundant items and revise them prior to conducting the survey on the respondents.
- 2) For reliability testing.
- 3) For testing the correctness of the scales of measurements and validity evaluation.
- 4) Calculating the variability of population under survey.
- 5) Refine the questionnaire to cover indirect questions covering the purpose of data collection at the same time not putting pretentious or overloaded questions before the respondents.

Research scholars, consultants, and eminent faculty in the field and renowned management institutes were involved in the pilot study phase on request of the scholar. Since the questionnaire was to be administered to respondents who were consumers of direct marketing, it became necessary to test it on a similar group of respondents, bearing in mind the level of understanding of the subject and the questionnaire.

Hence, the pilot group also consisted of respondents who were consumers of direct marketing. About 200 respondents constituted the sample group who were administered the questionnaire. Faculty and consultants from whom academic inputs were required also formed part of the group.

Suggestions received during the pilot study included framing a few of the statements and adding a few new statements to get a better in sight on the issue. According to the suggestions given, the questionnaire was revised to include the suggestions. After ensuring that validity and reliability were adequate a few categories of factors were reduced to 8 categories consisting of 25 relevant factors for the study. This involved testing the dimensionality for all factors using factor analysis. This practice of reducing and refining the factor items has been used by many former researchers during the scale development process. Due to large size and widely scattered of population, sampling was decided upon and a representative sample was obtained to reflect the characteristic of the population.

Second Phase

The questionnaire finalized after phase I was tested on some known respondents at Mumbai which was one of the metros in Maharashtra and also in the sampling frame of the study, to identify if the questionnaire suffered any drawbacks and if any question required re- framing. Reliability tests gave acceptable results and indicated that factors must be measured on the 5 pt. Likert scale, to obtain intensity of the attitude of the respondent.

5.3 Validity and Reliability:

Validity:

Based on the literature review and followed by the pre-test survey (phase I) items were generated to operationalise the variables under study. A measure is

considered valid to the degree it really does measure what it is intended to measure. The internal validity can be discussed as under:

- 1) Face validity or content validity
- 2) Construct validity
- 3) Criterion validity
- 4) Measurability (Copper & Schindler, 2003)

Face Validity

The face validity or content validity of a measuring instrument is the extent to which it provides adequate coverage of the investigative questions guiding the study. Determination of content validity is judgmental and can be approached in many ways (Cooper and shindler, 2003). In this study, the first step involved a careful investigation of the attributes of direct marketing that are important in attitude building of consumers and the factors to be scales and the scales to be used. Further, these factors were evaluated through conducting a screening exercise or judgmental method.

Reliability:

The questionnaire gave consistent results in the pilot study under repeated measurements, and the stability of the instrument determined. The responses were collected largely by the investigator (scholar) and other well- trained staff,

hence the error occurring because of respondent characteristics were kept to the minimum.

5.4 Sampling Design

The study was carried out in three main cities Maharashtra namely (a) Mumbai and (b) Pune and (c) Nagpur. For better representation of sample, the metro city of Mumbai was divided into six divisions, according to the six parliamentary constituencies (mentioned in the economic survey of Maharashtra 2009-10). Pune and Nagpur were each taken as a single constituent, because of the scattered distribution of direct marketing; hence collective sample of 500 and 250 was taken. The total sample was 2000, collected through stratified random sampling.

Table 5.2 Sample Size

Metro	Population	Sample Size	Percentage
Mumbai	16 m. (Approx)	1250	0.001
Pune	5,064,700 (lacs.)	500	0.010
Nagpur	2,420,000 (lacs.)	250	0.01033
Total		2000	

Sampling Frame: The population to draw the sample was provided by the distributors or company's agents. The lists of consumers became the population frame for the study. Though the population of the metro cities of Pune and

Nagpur was large the population of direct marketing consumers was less and random sampling was decided upon.

5.5 Sample Size

The sample was drawn using the Sample size calculator which is presented as a service of Creative Research Systems survey software. The sample size was calculated using the formula as under:

$$\text{Sample Size} = Z^2 \times (p) \times (1-p) / C^2$$
$$= 2000$$

Where:

Z = Z value (e.g. 1.96 for 95% confidence level)

**p = percentage picking a choice, expressed as decimal
(.5 used for sample size needed)**

**c = confidence interval, expressed as decimal
(e.g., .04 = ±4)**

Sample size and actual sample:

The sample size according to the formula was 2000 respondents. The actual sample collected for the study was about 2100, hundred more than the sample size to account for errors in questionnaires and also non-responses. About 70 questionnaires were discarded because of errors and the actual numbers of questionnaires taken or the study were 2030.

Data Collection

The data collection phase was the most important in the study and took the maximum time. It consisted of the collection of primary data to evaluate the attitude/perception of direct marketing from consumers of metros in Maharashtra. Therefore the data collection phase was very important and crucial for the outcome of the study. The data collection phase had to be designed considering the vast data to be collected.

The following had to be kept in mind while beginning the data collection phase:

Sample Size: About 2000 respondents.

Unit of analysis: Respondent who is Individual resident and a Consumer of direct marketing.

Location of Investigation: Metros in Maharashtra namely (i) Mumbai
(ii) Pune (iii) Nagpur

Type of data to be collected:

The research “tool” was a well designed questionnaire which had about 48 questions. The questionnaire had two broad parts:

Part A: The first part of the questionnaire consisted of questions designed to obtain demographic people of the respondents. This has reference to demographic and socio-economic characteristics of respondents, i.e. age, sex, education, monthly income, marital status, number of children etc.

Part B: The other part of the questionnaire consisted of about 38 statements which would gather the respondent's attitude on direct marketing. Each statement was made to represent the variable which would answer the research objectives of the study. The statements were simple enough, to be understood by the respondents in the right perspective to answer the goals of the study.

Response Format: The response format for collection demographic profile of the respondents had one response space, broad categories for putting the answers/the questionnaire had a 6-pt Likert Scale response format. It ranged from strongly agree to strongly disagree. Respondents had to put s (V) against the answer of their choice.

5.6 Schedule of Data Collection:

The questionnaire was to be administered to the selected respondents in the three metro cities of Maharashtra as follows:

Table 5.3 Respondents in Metros

City	No. of Respondents
Mumbai	1250
Pune	530
Nagpur	250
*Total	2030

The data collection schedule was planned in three phases, coinciding with the three metros. The phase of collection from Mumbai was the largest and took several months. The data collection phase of Pune and Nagpur extended for about 3-4 months because a number of visits had to be made as respondents were in pockets at locations away from each other.

5.7 Approach to primary data collection:

The primary data (primary data refers to information from consumers that has been gathered specifically to serve the research objectives of the research study) for the survey was obtained by means of data collection from the consumers who had made product purchases through the use of direct marketing methods. There was a choice of two approaches to gather primary data. The researcher can observe behavior, events, person or processes by watching the respondents in a disguised form where the respondents do not know about the presence of the researcher, and a record of the consumer's observation is data collected, or the other option is, data can be gathered through communication

with the people on the specific topic. In this method there are three communication modes to gather primary data namely (1) Personal interviewing: In this method the researcher collects data through a face –to face personal interview he takes of each respondent 2) Telephone interviewing : personal interviews are taken through the telephone and (3) self- administering surveys: In cases where the respondents are many and are scattered and the information to be obtained is large then the survey method is most convenient.

The Survey Method:

The survey method was the most appropriate data collection method, because the respondents were about two hundred in number and the data to be obtained was large. It is a method of data collection through the use of questionnaire, and recording their responses for analysis. The main advantage of the method is its versatility, i. e. its usage in a number of research situations, and its ease of administration and data collection from large samples of the population. It can be standardized i.e. all responded reply to the same questions, having same response options.

The survey method was the most appropriate to elicit primary information, as the respondents are scattered, and required convenience to fill the questionnaire. The survey was conducted, through self–administered questionnaire. A self – administered survey is one in which the researcher conducts the survey by

administering the questionnaire to each respondent and collecting the filled questionnaire by each respondent.

5.8 Analysis of the data

The analysis of the data was the next step after the entire data was collected. The completed questionnaires were **edited** to assure that the data is accurate and consistent. The data obtained from the questionnaire was coded and recorded on the excel spread sheet.

Next, the data was coded into a limited number of categories .There were two types of data collected (i) Descriptive data , which refers to the demographic data and (ii)Data on “attitude measurements”, collected through 6 point likert scale.

The analysis therefore involved the two major areas of statistics, and according to (kothari2004), these are Descriptive statistics and Inferential statistics also known as sampling statistics concerned with estimations and testing of Hypothesis.

The study involved, measuring relations between the factors of a bivariate population. The study involved finding, association or correlation between the concerned variables. Therefore the following methods of analyzing correlation ships were applied to the data:

a) Cross-Tabulation, It was used to find the relation between variable was symmetrical or reciprocal.

b) Karl Pearson's coefficient of correlation, It was used to ascertain if the relation between variables was linear, casually related or were independent.

Pearson's (r) = ? (X - X) (Y - Y)

$$(N - 1) S_x S_y$$

c) Regression factor analysis,

Interpretation: -

The analyzed data were finally interpreted statistically via SPSS to draw the inferences, which were reported as findings. From the findings, broad conclusions were drawn on the research objectives of the study and the findings of the survey.

5.9 Limitations of the study:

The sample for this research was based on the respondent of a specific state in India, Maharashtra. The study was confined to respondents of the two metro cities in Maharashtra namely Mumbai and Pune and Nagpur. The penetration of direct marketing in Nagpur, the third largest city in Maharashtra was enough to cover the sample size; hence Nagpur was also included in the sample. The

presence of direct marketing in the other cities in Maharashtra was not big enough to solicit presence in the sample.

Though the sample size was large, it was restricted to the geographical areas of three main cities of Maharashtra; hence Pune a major limitation to the extent that this sample can be projected to other states in India or the entire Indian Market. Similarly research studies are required to assess the general liability of these findings to other Indian customers at large. The study is focused on household products and the general methods of direct marketing. Thus, although the results of the study provide insight into the general willingness and attitudes of customers towards direct marketing, the attitudes may vary with other products and services.

**Analysis of Data
and
Findings**

CHAPTER 6

Analysis of Data

For the analysis of data about study of 'Direct Marketing' information is collected through questionnaire method. List of questions in systematic ordered is given to the respondents for collection of data. Information is collected for following demographic factors.

1. City
2. Qualification
3. Age Group
4. Gender
5. Number of Members
6. Number of Children in Family
7. Employment
8. Monthly Income

6.1 Description of the sample

1. City of Respondent: There are total 2030 respondents. Information about Their city of residence is collected. These respondents are mainly from three

cities, Mumbai, Nagpur and Pune. Classified information of respondents is given in the following table.

Table 6.1: Sample Description

City	Number of Respondents	Percent
Mumbai	1250	61.6
Nagpur	250	12.3
Pune	530	26.1
Total	1206	100.0

Above table indicate that out of total 1206, maximum 1250 respondents are from Mumbai, and Minimum 250 from Nagpur. Above Information is presented using pie diagram as given below.

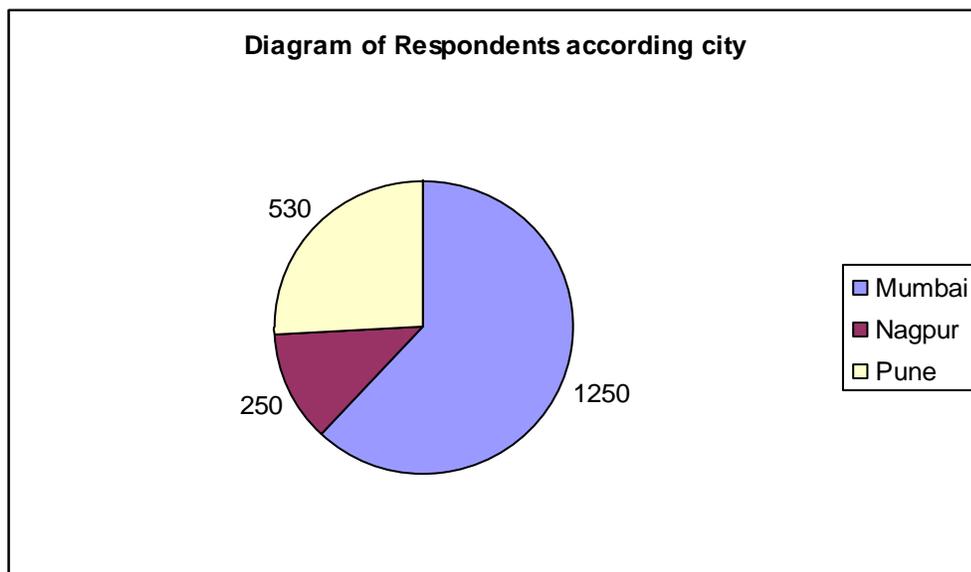


Figure 6.2 Pie chart of Sample Description

2. Qualification of Respondents: To study effect of qualification on 'Direct Marketing' Information about qualification is collected. Classified information is presented in the following table.

Table 6.3 Education

Qualification	No. of Respondents	Percent
SSC	94	4.6
HSC	119	5.9
Graduate	971	47.8
Post graduate	641	31.6
Professional	194	9.6
Doctorate	11	.5
Total	2030	100.0

Above table indicate that out of total 2030 respondents, 94 respondents have qualification up to SSC. 119 respondents are qualified up to HSC. 971 respondents are Graduate where as 641 respondents are post graduate. 194 respondents are professional and remaining 11 respondents are from category of Doctorate.

Above information is presented using pie-diagram presented as given below.

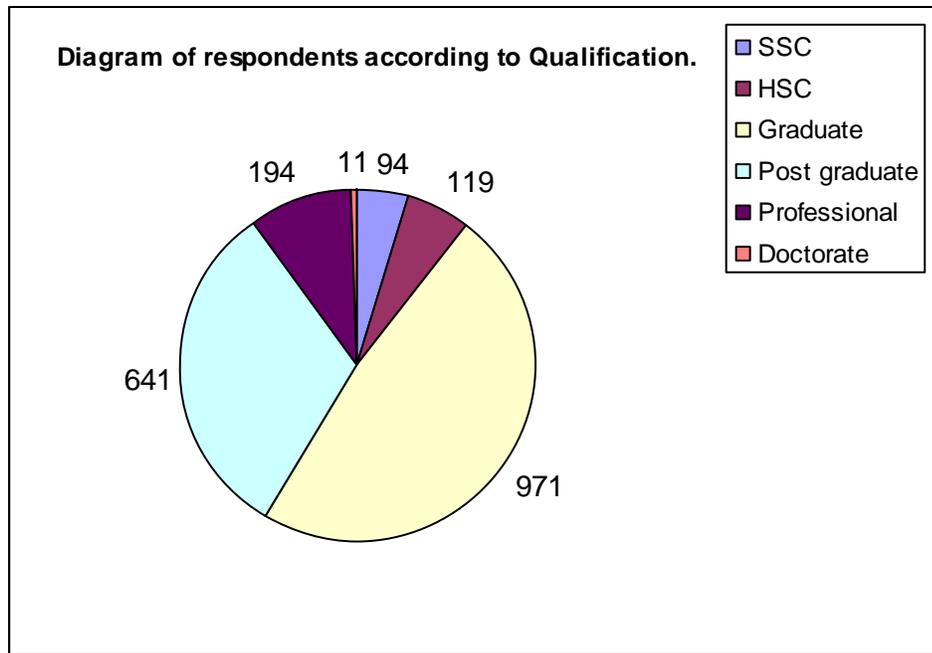


Figure 6.4 Pie chart Education

3. Age group of Respondents: To study association of age on 'Direct Marketing' information about age of respondent is collected. Respondents are classified in to three categories. Respondent of age 30 years and less is classified in to first group known as 'Young Respondent'. Respondent of age 31 to 45 years is classified in to second group known as 'Middle Age Respondent'. Respondent of age above 45 years is classified in to third group known as 'Elder Respondent'.

Table 6.5 Age Group

Age group	Frequency	Percent
Young Age	1154	56.8
Middle Age	630	31.0
Elderly Age	246	12.1
Total	2030	100.0

Above table indicate that out of total 2030 respondents, 1154 respondents are from of 'Young Age group', 630 respondents are from 'Middle Age group' and remaining 246 respondents are from 'Elderly Age group'.

Above information is presented using pie-diagram.

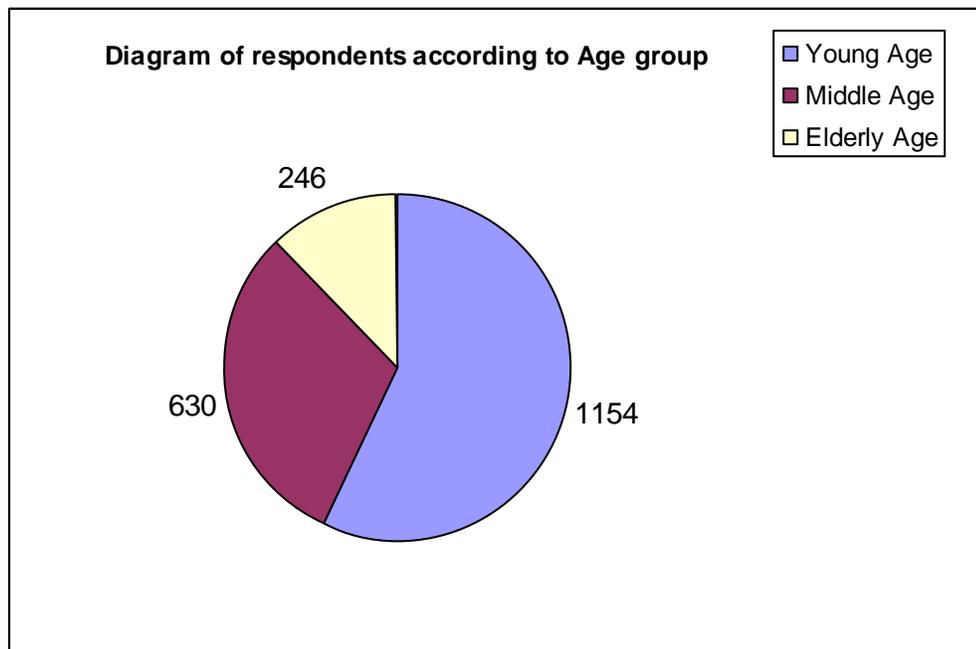


Figure 6.6 Age Group

4. Gender of Respondents: To study impact of gender on direct marketing information about gender of respondent is recorded, classified and presented in the following table.

Table 6.7 Sex

Sex	Frequency	Percent
Female	971	47.8
Male	1059	52.2
Total	2030	100.0

Above table indicate that out of total 2030 respondents, 971 respondents are female and remaining 1059 respondents are male. Above information is presented using pie-diagram.

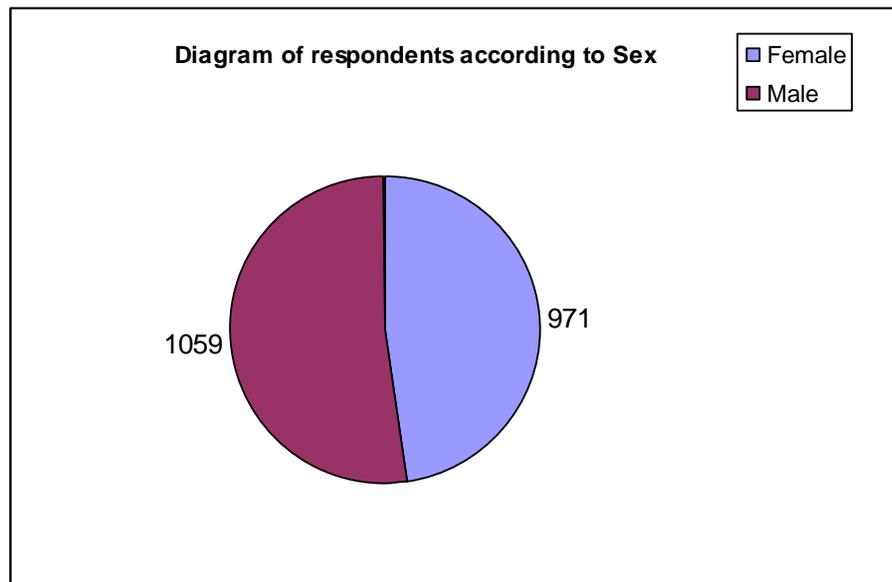


Figure 6.8 Sex

5. Employment of Respondents: Information about employment of respondents is obtained.

Respondents are classified in to four categories. These categories are Service, Business, Retired and House wife. Information about employment of respondents is presented in the following table.

Table 6.9 Employment status

Employment status	No. of Respondents	Percent
House wife	220	10.8
Service	1462	72.0
Business	306	15.1
Retired	42	2.1
Total	2030	100.0

Above table indicate that out of total 2030 respondents, 220 respondents are house wife. 1462 respondents do service where as 306 respondents do business and remaining 42 respondents are retired.

Above information is presented using pie-diagram.

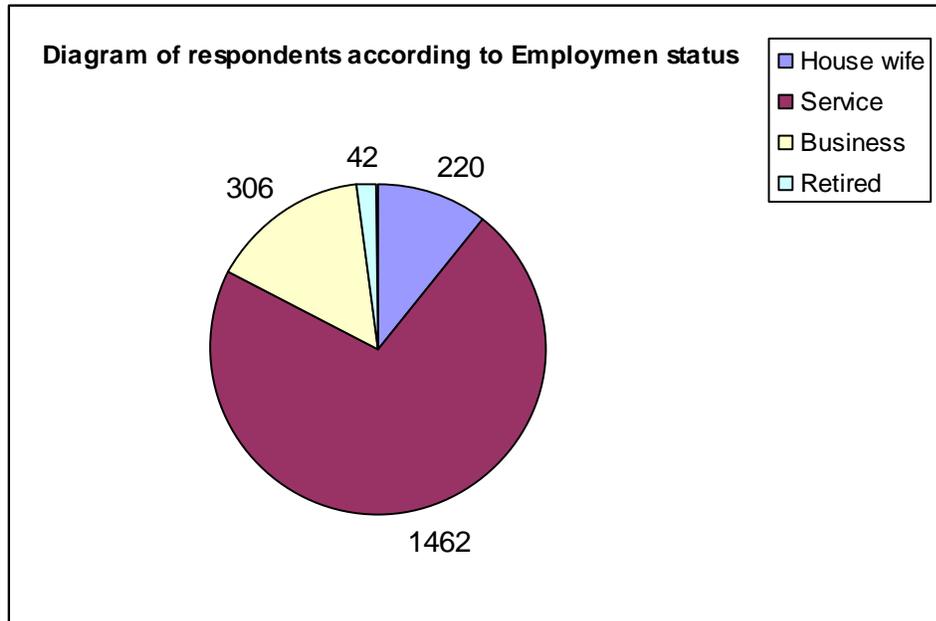


Figure 6.10 Employment Status

6. Monthly Income of Respondents: Information about monthly income of respondents is also recorded. Respondents are classified in to five groups according to their income. In formation of respondents according to monthly income is presented in the following table.

Table 6.11 Monthly Incomes

Monthly income	Frequency	Percent
BELOW 5000	220	10.8
5001-15000	786	38.8
15001-25000	766	37.7
25001-50000	171	8.4
MORE THAN 50000	87	4.3
Total	2030	100.0

Above table indicate that out of total 2030 respondents, 220 respondents are house wife. 1462 respondents do service where as 306 respondents does business and remaining 42 respondents are retired.

Above information is presented using pie-diagram.

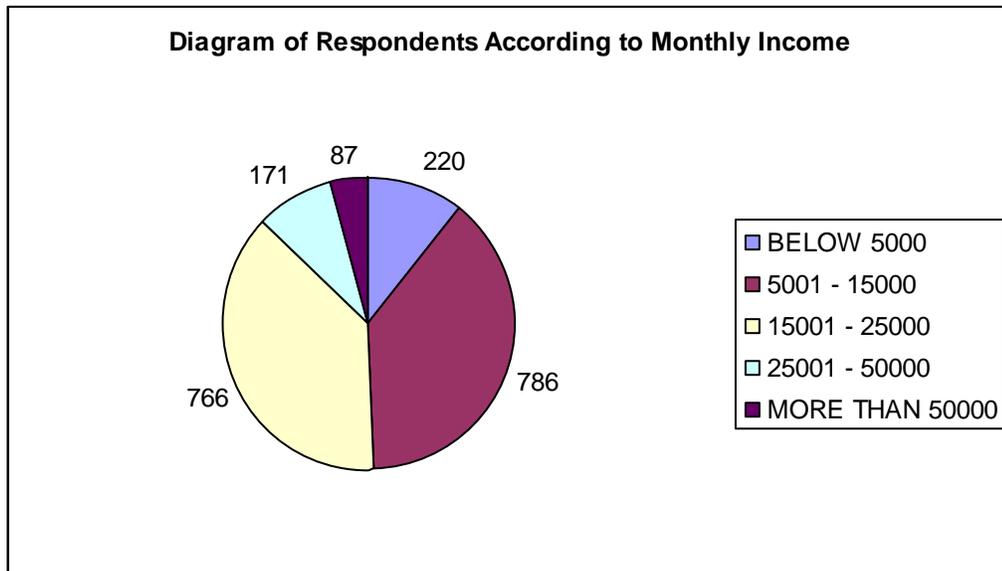


Figure 6.12 Monthly Incomes

8. Number of Members in Family of Respondents: To understand impact of Number of Family members on 'Direct Marketing' relative information is collected, classified and presented in the following table.

Table 6.13 No. of members in family

No. of members in family	No. of Respondents	Percent
One	190	9.4
Two	866	42.7
Three	371	18.3
Four	335	16.5
Five	211	10.4
Six	57	2.8
Total	2030	100.0

Above table indicate that out of total 2030 respondents, 190 respondents are from category of only one member in family. 866 respondents have two members in family. 371 respondents have three members in family. 335 respondents are from category of four members in family and remaining 211 and 57 respondents have five and six members in family respectively.

Above information is presented using pie-diagram.

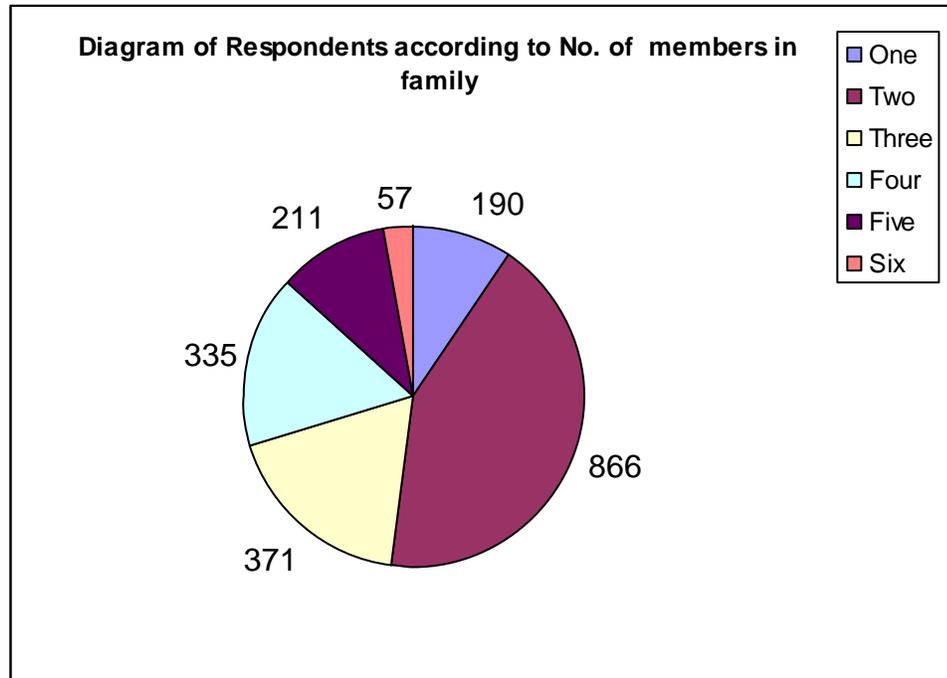


Figure 6.14 Pie Chart of Respondents according to No. of members in family.

9. Number of Children in Family of Respondents: Information about number of children in family is also collected. This information is classified and presented in the following table.

Table 6.15 Children in family

Children in family	No. of Respondents	Percent
Zero	761	37.5
One	676	33.3
Two	360	17.7
Three	179	8.8
Four	54	2.7
Total	2030	100.0

Above table indicate that out of total 2030 respondents, 761 respondents do not have children. 676 respondents have only one child. 360 respondents have two children. 179 respondents are from category of three children in family and remaining 54 respondents have four children.

Above information is presented using pie-diagram.

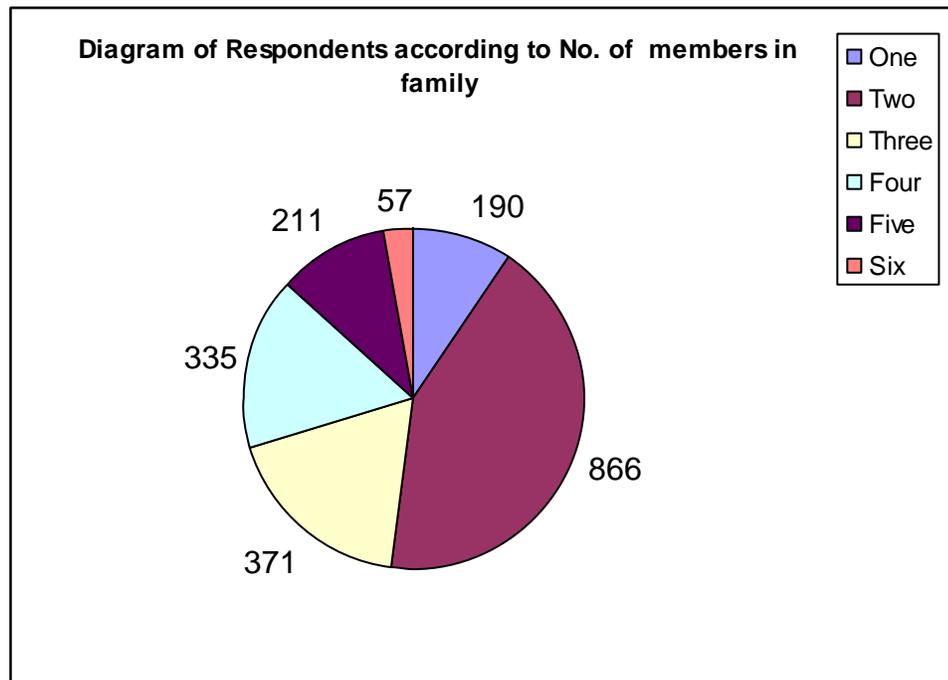


Figure 6.16 Pie Chart of Respondents according to No. of Children in family

The general and demographic facts of the respondents covered under the study are tabulated above. It reveals important information about the respondents which could help in the validating of the hypothesis, as well as draw conclusions about the impact of demographics and socio-economic factors of respondents on direct marketing.

The observations of the respondents are chiefly from the top most cities of the state of Maharashtra. Maximum respondents of the survey are from the metro city of Mumbai which has a high concentration of consumers who patronise direct marketing. It is revealed from the above analysis that direct marketing is preferred by educated respondents namely graduates; post- graduates and professionals. According to the study, 47.8% of respondents were graduates; and about 31.6% of the respondents were post-graduates. This analysis signifies that direct marketing is a strategy whose attributes are well understood by the educated class.

The data analysis reveals interesting facts about the age of the respondents, who have bought products of direct marketing. 56.8% of respondents were from young age group; whereas 31% were from middle- age group. This indicates that the young age group is a more ardent customer of direct marketing. It also indicates that the products marketed through direct marketing have appeal towards the younger age-group of consumers. It also implies that the younger classes of consumers have high market knowledge and are quality and brand conscious.

Another interesting fact from the study is that 72% of respondents were from public and private service sector, indicating that the strategy has a lot of benefit to this segment of consumers who are “time-strained”, and therefore lack the

enthusiasm for frequent trips to traditional retail outlets for products which are otherwise available through direct marketing.

Personal background, among which income is a big factor becomes an important indicator for the usage of direct marketing. Though consumers from all income groups are consumers of direct marketing the income group of Rs. 5001-15,000 and Rs. 15,001-25,000 had 38.8% and 37.7% of respondents respectively. This analysis indicates that direct marketing has many top-income customers who appreciate international brands and good quality products. The responses from age and income become good indicators to conclude that top income groups and younger customers are more “experiential” in trying new methods of buying products.

6.2 Variables of Direct Marketing:

For detail study of direct marketing TEN variables are designed. For the study of each variable questions related to variable are asked to respondents. From the response of these respondents score is calculated using formula given below.

$$\text{Score of Variable} = \frac{\text{Sum of scores of all questions in the variable}}{\text{Maximum score of all questions of that variable}} \times 100$$

These scores are used to validate hypothesis. List of TEN variables are as follows:

1. Building Relation and Creating Loyalty.
2. Convenient Method.
3. Time Saving.
4. High Credibility.
5. Intrudes On Privacy.
6. Customer care Service.
7. After sales service.
8. Quality and Utility of Service.
9. Consumer Satisfaction.
10. Exposure to New Product.

1. Customer Building Relation and Creating Loyalty:

To understand contribution of customer building relation and creating loyalty in direct marketing FIVE questions are asked through questionnaire. Response to these questions is recorded using six points likert scale. Information about question numbers related to first variable and response of all 2030 respondents is presented in the following table.

Table 6.17 Frequency distribution of Customer Building Relation / Customer Loyalty

Question No	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree	Total
Que-13	61	44	359	795	585	186	2030
Que-19	31	345	348	478	527	301	2030
Que-32	115	134	198	676	634	273	2030
Que-37	23	104	715	629	392	167	2030
Que-42	463	77	463	589	483	318	2030

Response of the questions is rated as follows:

Strongly Disagree = 1

Disagree = 2

Somewhat Disagree = 3

Somewhat Agree = 4

Agree = 5

Strongly Agree = 6

After appropriate rating it observed that minimum score is 33.33 and maximum score is 100. Average (Arithmetic Mean of) score is 67.10 and standard deviation is 12.25

2. Convenient Method

To study convenient method in direct marketing THREE questions are asked through questionnaire. Response to these questions is recorded using six points likert scale. Information about question numbers related to first variable and response of all 2030 respondents is presented in the following table.

Table6.18 Frequency Distribution of Convenient Method

Question No	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree	Total
Que-11	3	39	47	376	704	861	2030
Que-17	70	61	186	432	703	578	2030
Que-40	64	207	511	541	440	267	2030

After appropriate rating it observed that minimum score is 38.89 and maximum score is 100. Average (Arithmetic Mean of) score is 76.21 and standard deviation is 13.45.

3. Time Saving:

To understand Time saving in direct marketing FIVE questions are asked through questionnaire. Response to these questions is recorded using six points likert scale. Information about question numbers related to first variable and response of all 2030 respondents is presented in the following table.

Table 6.19 Frequency Distribution of Time Saving method

Question No	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree	Total
Que-15	03	172	315	415	781	344	2030
Que-16	25	108	270	419	734	474	2030
Que-18	259	148	259	458	688	465	2030
Que-20	40	65	263	404	670	588	2030
Que-21	21	87	177	493	757	495	2030

After appropriate rating it observed that minimum score is 36.67 and maximum score is 100. Average (Arithmetic Mean of) score is 75.89 and standard deviation is 12.99.

4. High Credibility:

To study High Credibility THREE questions are asked through questionnaire. Response to these questions is recorded using six points likert scale. Information about question numbers related to first variable and response of all 2030 respondents is presented in the following table.

Table 6.20 Frequency Distribution of High Credibility

Question No	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree	Total
Que-12	52	39	306	541	803	289	2030
Que-23	45	103	366	673	580	263	2030
Que-30	99	199	406	587	511	228	2030

After appropriate rating it observed that minimum score is 22.22 and maximum score is 100. Average (Arithmetic Mean of) score is 69.69 and standard deviation is 14.25..

5. Intrudes On Privacy:

To understand Intrudes on Privacy in direct marketing SIX questions are asked through questionnaire. Response to these questions is recorded using six points likert scale. Information about question numbers related to first variable and response of all 2030 respondents is presented in the following table.

Table 6.21 Frequency Distribution of Intrudes on Privacy

Question No	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree	Total
Que-24	03	172	315	415	781	344	2030
Que-25	25	108	270	419	734	474	2030
Que-26	259	148	259	458	688	465	2030
Que-27	40	65	263	404	670	588	2030
Que-31	21	87	177	493	757	495	2030
Que-35	37	158	232	658	545	400	2030

After appropriate rating it observed that minimum score is 16.67 and maximum score is 100. Average (Arithmetic Mean of) score is 67.59 and standard deviation is 13.45.

6. Customer Care Service:

To understand Intrudes on Customer care Service THREE questions are asked through questionnaire. Response to these questions is recorded using six point likert scale. Information about question numbers related to first variable and response of all 2030 respondents is presented in the following table.

Table 6.22 Frequency Distribution of Customer Care Service

Question No	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree	Total
Que-14	82	210	311	437	704	286	2030
Que-33	133	183	387	615	464	248	2030
Que-46	463	240	442	397	343	145	2030

After appropriate rating it observed that minimum score is 16.67 and maximum score is 100. Average (Arithmetic Mean of) score is 62.37 and standard deviation is 17.73.

7. After sales service:

To study after sales service THREE questions are asked through questionnaire. Response to these questions is recorded using six points likert scale. Information about question numbers related to first variable and response of all 2030 respondents is presented in the following table.

Table 6.23 Frequency Distribution of After Sales Service

Question No	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree	Total
Que-45	88	346	651	412	349	184	2030
Que-47	179	480	571	517	161	122	2030
Que-48	182	155	536	639	342	176	2030

After appropriate rating it observed that minimum score is 22.22 and maximum score is 83.33. Average (Arithmetic Mean of) score is 57.77 and standard deviation is 12.18.

8. Quality and Utility of Service:

To study Quality and Utility of Service. THREE questions are asked through questionnaire. Response to these questions is recorded using six points likert scale. Information about question numbers related to first variable and response of all 2030 respondents is presented in the following table.

Table 6.24 Frequency Distribution of Quality and Utility of Service

Question No	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree	Total
Que-38	7	224	676	708	228	177	2030
Que-39	10	168	576	778	285	213	2030
Que-43	76	185	519	755	315	160	2030

After appropriate rating it observed that minimum score is 22.22 and maximum score is 100. Average (Arithmetic Mean of) score is 63.09 and standard deviation is 15.57.

9. Consumer Satisfaction:

To study Consumer Satisfaction. FOUR questions are asked through questionnaire. Response to these questions is recorded using six points likert scale. Information about question numbers related to first variable and response of all 2030 respondents is presented in the following table.

Table 6.25 Frequency Distribution of Consumer Satisfaction

Question No	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree	Total
Que-29	79	147	324	825	495	160	2030
Que-34	37	158	232	658	545	400	2030
Que-41	63	206	684	598	344	135	2030
Que-44	53	218	448	745	361	205	2030

After appropriate rating it observed that minimum score is 16.67 and maximum score is 100. Average (Arithmetic Mean of) score is 67.05 and standard deviation is 14.63.

10. Exposure to New Product:

To understand Exposure to New Product THREE questions are asked through questionnaire. Response to these questions is recorded using six points likert scale. Information about question numbers related to first variable and response of all 2030 respondents is presented in the following table.

Table 6.26 Frequency Distribution of Exposure to New Product

Question No	Strongly Disagree	Disagree	Somewhat Disagree	Somewhat Agree	Agree	Strongly Agree	Total
Que-22	56	80	201	425	798	470	2030
Que-28	41	145	260	502	771	311	2030
Que-36	73	13	172	539	765	468	2030

After appropriate rating it observed that minimum score is 39.47 and maximum score is 96.93. Average (Arithmetic Mean of) score is 68.46 and standard deviation is 9.39.

Combine Score of All Variables: All variables are considered together and score is calculated. Combine average score of all variables is 68.46 and standard deviation is 9.38.

6.3 TESTING OF HYPOTHESIS:

H₀₁: Direct marketing does not help to builds relations and create loyalty among consumers.

H₁₁: Direct marketing does help to builds relations and create loyalty among consumers.

To test above hypothesis combine score of all variables and score of variable ONE are considered. Total respondents are classified in to three levels according to their scores.

For variable one (Building Relation and Creating Loyalty) total respondents are classified in to three levels low, medium and high according to their score.

Results after classification are as follows.

Table 6.27 Level of responses for H₀₁

Level of score of building relation and creating loyalty	Number of respondents	Percent
Low	240	11.8
Medium	1380	68.0
High	410	20.2
Total	2030	100.0

Above table indicate that out of 2030 respondents, minimum 240 respondents are belongs to low level of building relation and creating loyalty, maximum 1380 respondents are from medium level and remaining 410 respondents are from high level. Above information is presented using pie-diagram as shown below.

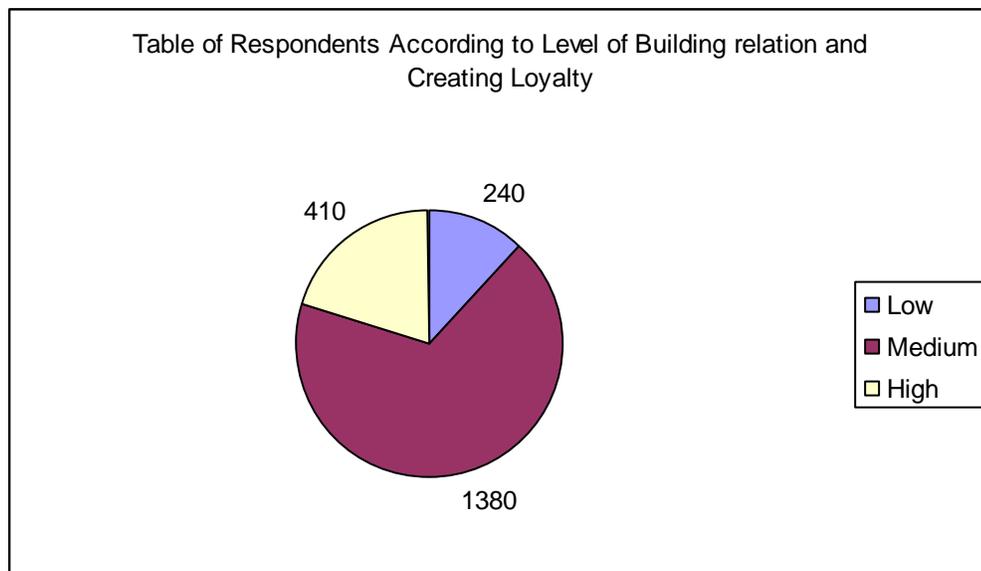


Figure 6.28 Pie chart of Building Relation and Creating Loyalty

To study effect direct marketing of building relation and creating loyalty, Results of all ten variables are considered together and score of direct marketing is obtain. According to combine score of marketing respondents are classified in to three levels low, medium and high. Distribution of respondents according to level of direct marketing is presented in the following table.

Table 6.29 Level of Direct Marketing for H₀₁

Level of Direct Marketing	Number of respondents	Percent
Low	278	13.7
Medium	1473	72.6
High	279	13.7
Total	2030	100.0

Above table indicate that out of total 2030 respondents, minimum 278 respondents are from low level of direct marketing, maximum 1473 from medium level and remaining 279 from high level of marketing. Above information is presented using pie-diagram as shown below .Table 6.30 Respondents According to Level of Direct Marketing

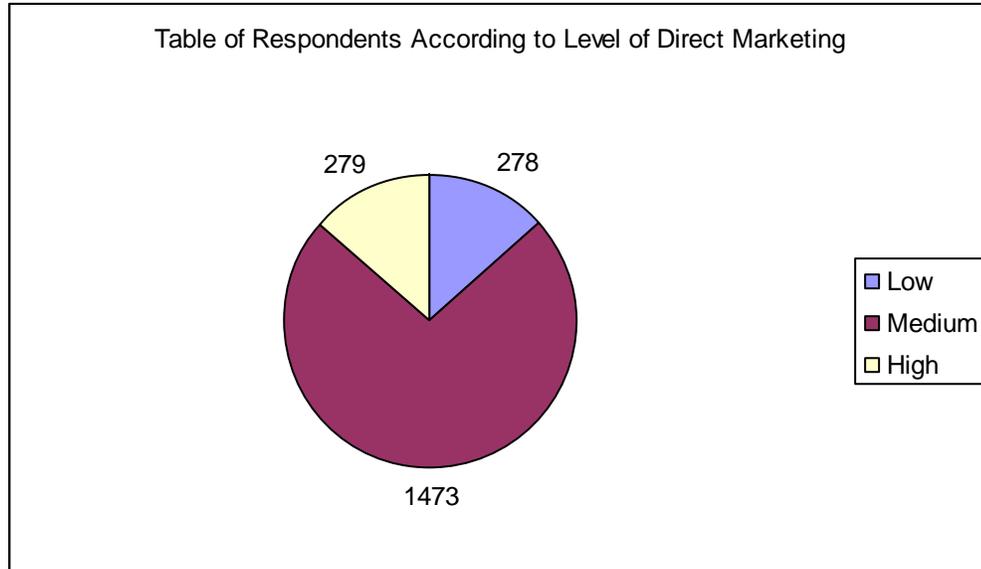


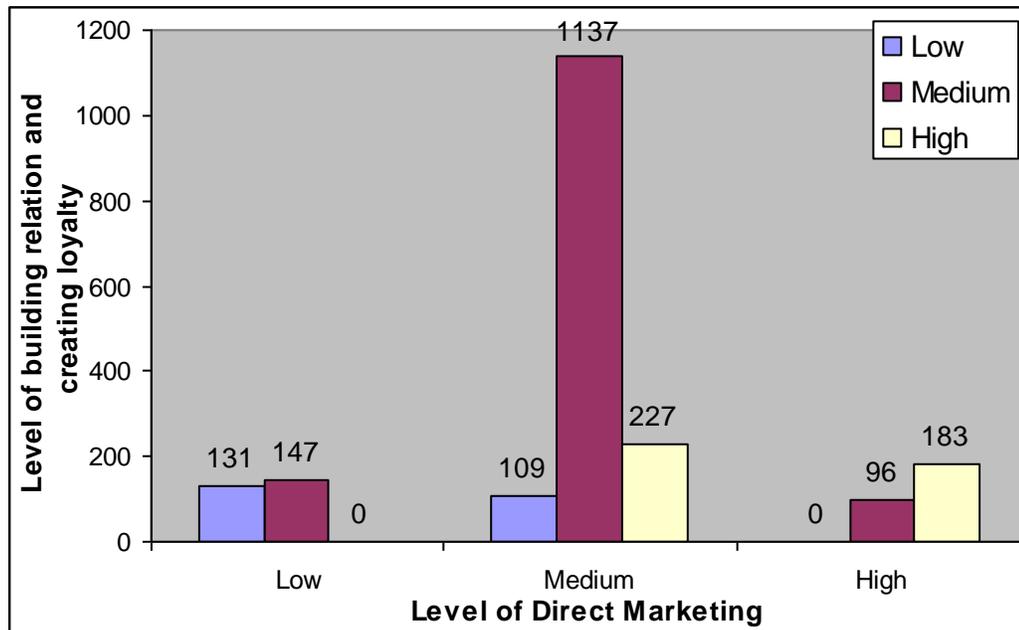
Figure 6.30 Pie hart of hypothesis 1

To test the hypothesis Chi-square test is applied. Bivariate frequency table of level of building relation and creating loyalty and level of marketing is obtain and presented as given below.

Level of building relation and creating loyalty	Level of Direct Marketing			Total
	Low	Medium	High	
Low	131	109	0	240
Medium	147	1137	96	1380
High	0	227	183	410
Total	278	1473	279	2030

Table 6.31 Chi square test for H1

Above information is presented using multiple bar diagram which is as follows.



**Figure 6.32 Bar Diagram of Level of Building Relation and Creating Loyalty
Vs Level of direct Marketing**

Results of Chi-square test are as follows.

Chi-Square Calculated value = 781.83

Degree of freedom = 4

Level of significance = 5%

Chi-Square Table value = 9.49

Result of test = Rejected

From the result of chi-square test it is concluded that null hypothesis is rejected and alternate hypothesis is accepted. Therefore we can say that Direct Marketing does help to build relations and create loyalty among consumers.

H₀₂: Consumers do not find direct marketing to be a convenient method to make buying decisions.

H₁₂: Consumer find direct marketing convenient to make buying decisions.

To test above hypothesis combine score of all variables and score of variable ONE are considered. Total respondents are classified in to three levels according to their scores.

For variable-2 (Direct marketing is convenient method) total respondents are classified in to three levels low, medium and high according to their score.

Results after classification are as follows.

Table 6.33 Frequency Distribution of H₀₂

Level of score of convenient method	Number of respondents	Percent
Low	362	17.8
Medium	1380	68.0
High	288	14.2
Total	2030	100.0

Above table indicate that out of 2030 respondents, minimum 288 respondents are of opinion that direct marketing is high level of convenience, maximum 1380 respondents are from medium level of convenience and remaining 362 respondents are from low level of Convenience. Above information is presented using pie-diagram as shown below.

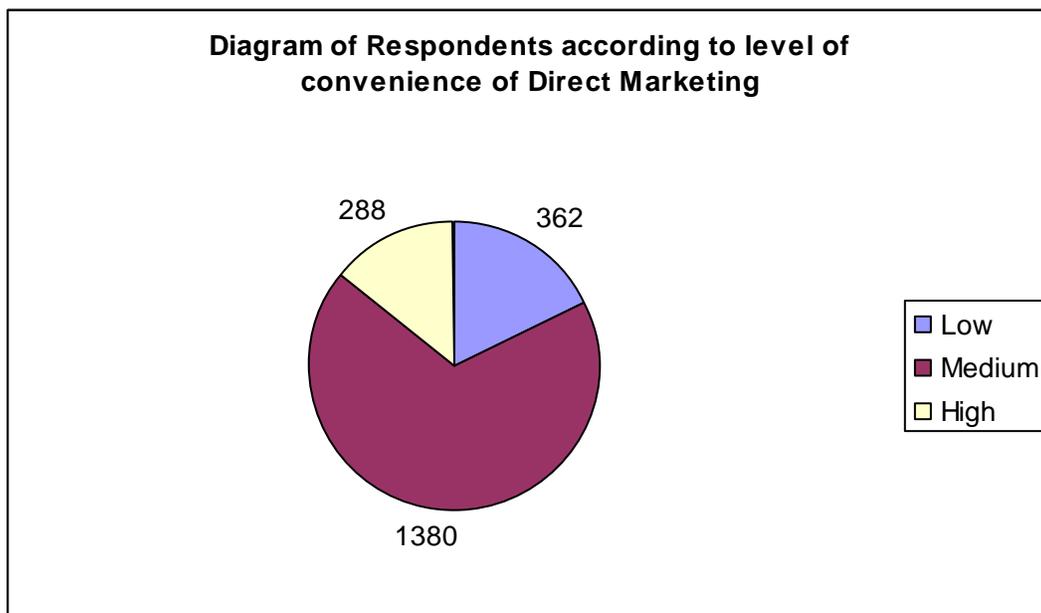


Figure 6.34 Pie Chart of Respondents according to Level of Convenience of Direct Marketing

To study effect of convenience method on Direct marketing, Results of all ten variables are considered together and score of direct marketing is obtain. To test the hypothesis Chi-square test is applied. Bivariate frequency table of level of convenience of direct marketing is obtain and presented as given below.

Table 6.35 Chi-square test for hypothesis H₀₂

Level of building relation and creating loyalty	Level of Direct Marketing			Total
	Low	Medium	High	
Low	163	199	0	362
Medium	107	1160	113	1380
High	8	114	166	288
Total	278	1473	279	2030

Above information is presented using multiple bar diagram which is as follows.

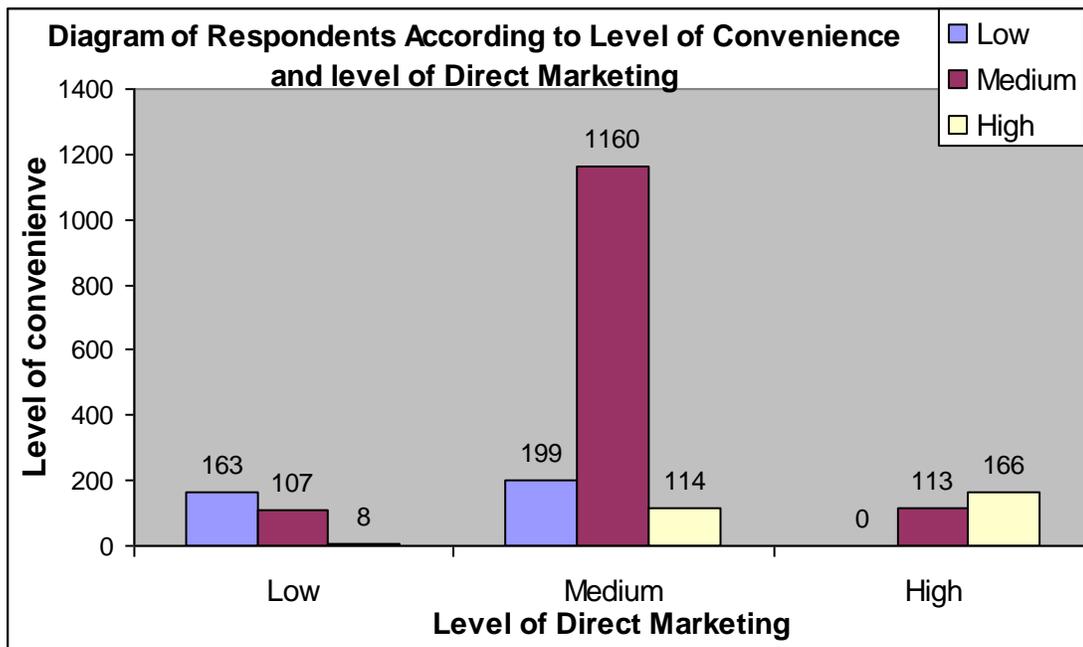


Figure 6.36 Bar diagram of Respondents according to Level of Convenience of Direct Marketing

Results of Chi-square test are as follows.

Chi-Square Calculated value	= 888.37
Degree of freedom	= 4
Level of significance	= 5%
Chi-Square Table value	= 9.49
Result of test	= Rejected

From the result of chi-square test it is concluded that null hypothesis is rejected and alternate hypothesis is accepted.

H₀₃: Direct marketing is not a time saving method of market transaction.

H₁₃: Direct marketing is a saving method of market transactions

To test above hypothesis combine score of all variables and score of variable-3 are considered. Total respondents are classified in to three levels according to their scores.

For variable-3 (Direct marketing is time saving method) total respondents are classified in to three levels low, medium and high according to their score.

Results after classification are as follows.

Table 6.37 Frequency Test for Convenient Method

Level of score of convenient method	Number of respondents	Percent
Low	230	11.3
Medium	1454	71.7
High	346	17.0
Total	2030	100.0

Above table indicate that out of 2030 respondents, minimum 230 respondents are of opinion that there is low level of time saving in direct marketing, maximum 1454 respondents are of opinion that there is medium level of time in direct marketing and remaining 346 respondents are of opinion of high level of time saving. Above information is presented using pie-diagram as shown below.

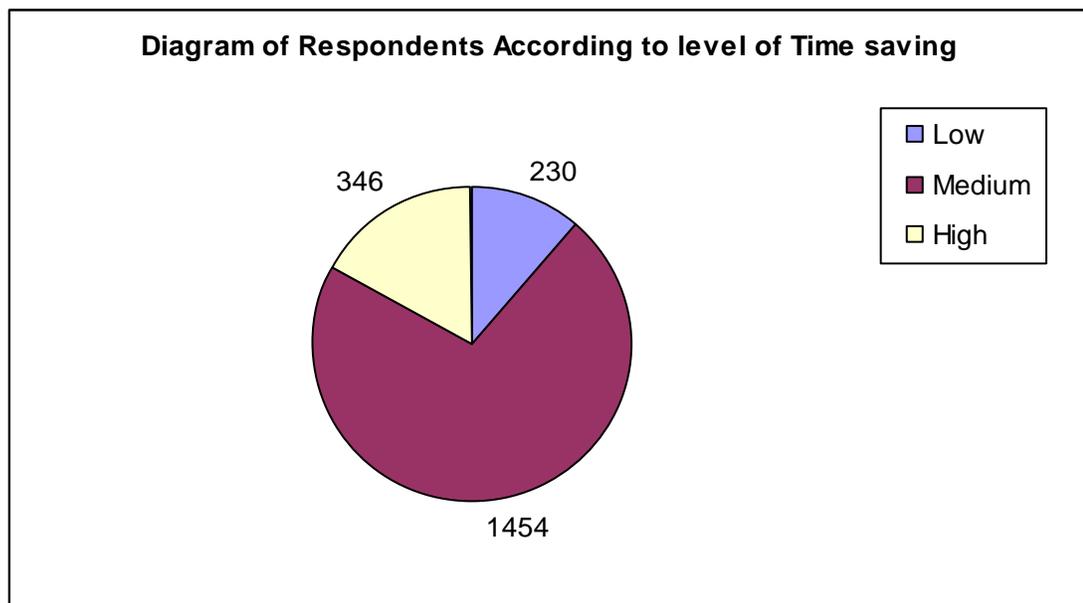


Figure 6.38 Pie chart for Convenient Method

To study effect of Time saving method on Direct marketing, Results of all ten variables are considered together and score of direct marketing is obtained.

To test the hypothesis Chi-square test is applied. Bivariate frequency table of level of time saving of direct marketing is obtain and presented as given below.

Table 6.39 Chi-square test for hypothesis H o3

Level of building relation and creating loyalty	Level of Direct Marketing			Total
	Low	Medium	High	
Low	101	129	0	230
Medium	133	1209	112	1454
High	44	135	167	346
Total	278	1473	279	2030

Above information is presented using multiple bar diagram which is as follows.

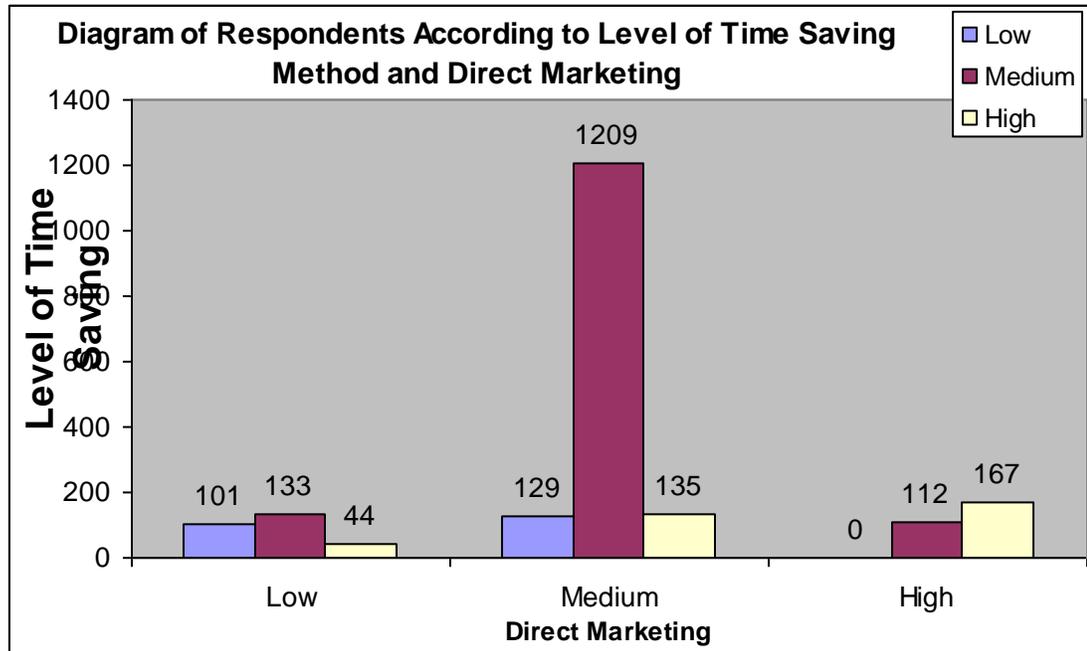


Figure 6.40 Bar diagram of Respondents according to Level of Time Saving Methods and Direct Marketing.

Results of Chi-square test are as follows.

Chi-Square Calculated value = 630.57

Degree of freedom = 4

Level of significance = 5%

H₀₄: The sales agents of direct marketing do not have high credibility and are not able to find prospects.

H₁₄: The sales agents of direct marketing have high credibility and are able to find prospects.

To test above hypothesis combine score of all variables and score of variable-4 are considered. Total respondents are classified in to three levels according to their scores.

For variable-4 (High Credibility) total respondents are classified in to three levels low, medium and high according to their score about high credibility.

Results after classification are as follows.

Table6.41 Level of scores of convenient method (H04).

Level of score of convenient method	Number of respondents	Percent
Low	449	22.1
Medium	1315	64.8
High	266	13.1
Total	2030	100.0

Above table indicate that out of 2030 respondents, minimum 266 respondents are of opinion that there is high level of credibility in direct marketing, maximum 1315 respondents are of opinion that there is medium level of credibility in direct marketing and remaining 449 respondents are of opinion of low level of credibility. Above information is presented using pie-diagram as shown below.

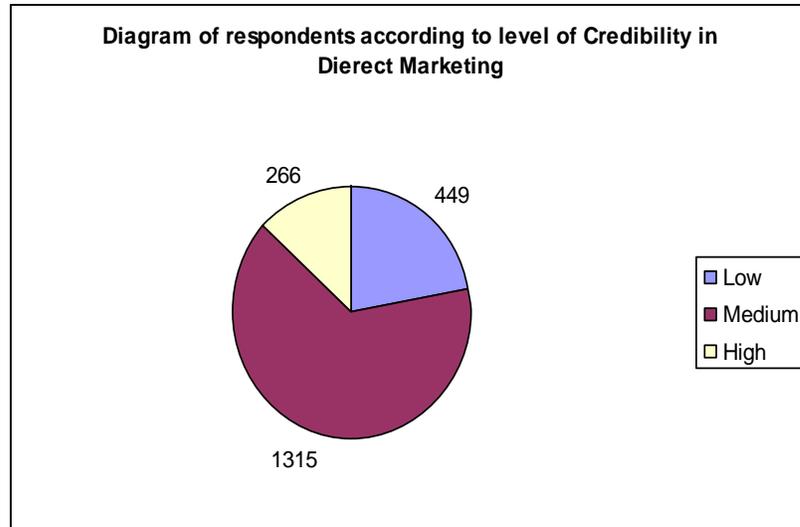


Figure 6.42 To study effect of Credibility on Direct marketing,

Results of all ten variables are considered together and score of direct marketing is obtained.

To test the hypothesis, Chi-square test is applied. Bivariate frequency table of level of time saving of direct marketing is obtain and presented as given below.

Table.6.43 Chi square test for Level of credibility

Level of building relation and creating loyalty	Level of Direct Marketing			Total
	Low	Medium	High	
Low	239	200	10	449
Medium	39	1200	76	1315
High	0	73	193	266
Total	278	1473	279	2030

Above information is presented using multiple bar diagram which is as follows.

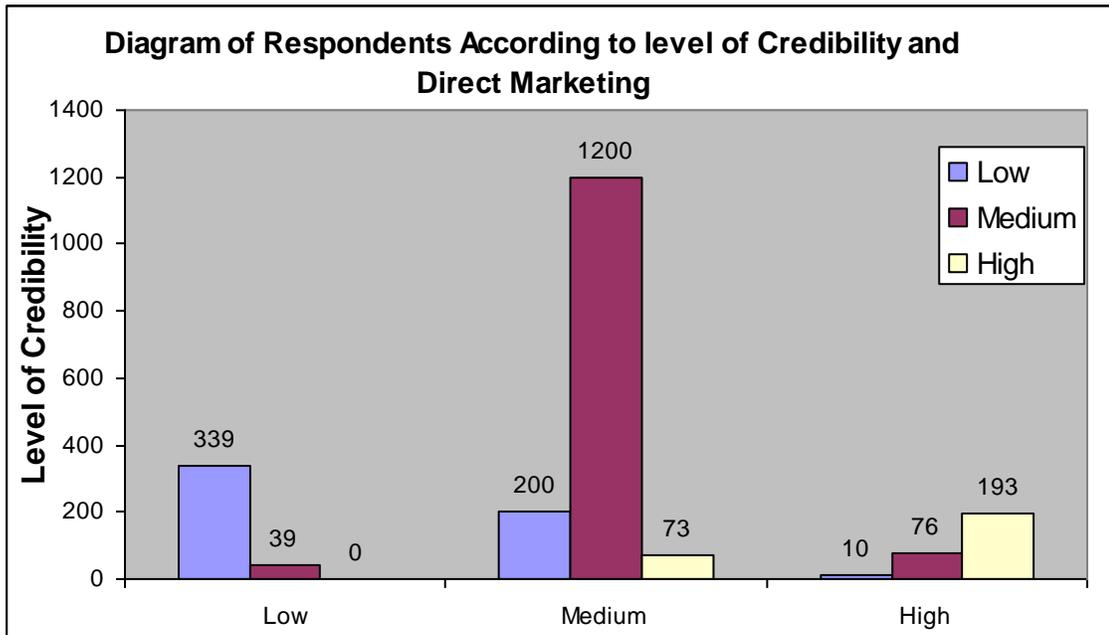


Figure 6.44 Respondents according to level of credibility

Results of Chi-square test are as follows.

Chi-Square Calculated value = 1619.00

Degree of freedom = 4

Level of significance = 5%

Chi-Square Table value = 9.49

Result of test = Rejected

From the result of chi-square test it is concluded that null hypothesis is rejected and alternate hypothesis is accepted.

H₀₅: Direct marketing intrudes upon the privacy of communication.

H₁₅: Direct marketing does not intrude upon the privacy of consumers.

To test above hypothesis combine score of all variables and score of variable-5 are considered. Total respondents are classified in to three levels according to their scores.

For variable-5 (Intrudes upon privacy) total respondents are classified in to three levels low, medium and high according to their score about intrudes upon privacy.

Results after classification are as follows.

Table 6.45 Level of score of convenient method

Level of score of convenient method	Number of respondents	Percent
Low	224	11.0
Medium	1609	79.3
High	197	9.7
Total	2030	100.0

Above table indicate that out of 2030 respondents, minimum 197 respondents are of opinion that there is high level of Intrudes upon privacy direct marketing, maximum 1609 respondents are of opinion that there is medium level of Intrudes

upon privacy in direct marketing and remaining 224 respondents are of opinion of low level of Intrudes upon privacy.

Above information is presented using pie-diagram as shown below.

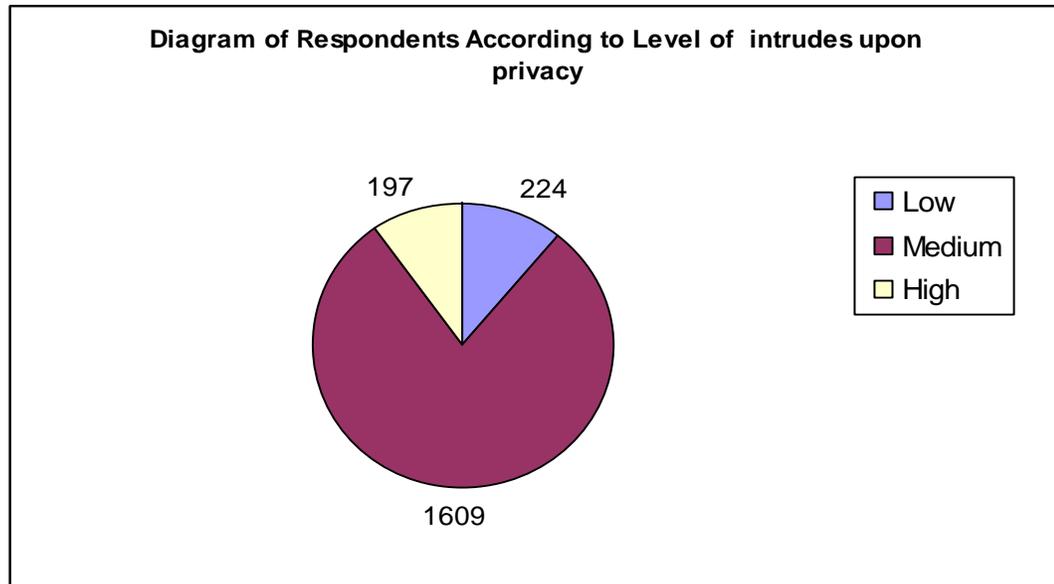


Figure 6.46 Pie chart of Level of intrudes upon privacy

To study effect of Credibility on Direct marketing, Results of all ten variables are considered together and score of direct marketing is obtained.

To test the hypothesis, Chi-square test is applied. Bivariate frequency table of level of time saving of direct marketing is obtain and presented as given below.

Table 6.47 Chi square test of Level of credibility

Level of building relation and creating loyalty	Level of Direct Marketing			Total
	Low	Medium	High	
Low	144	80	0	224
Medium	134	1313	162	1609
High	0	80	117	197
Total	278	1473	279	2030

Above information is presented using multiple bar diagram which is as follows.

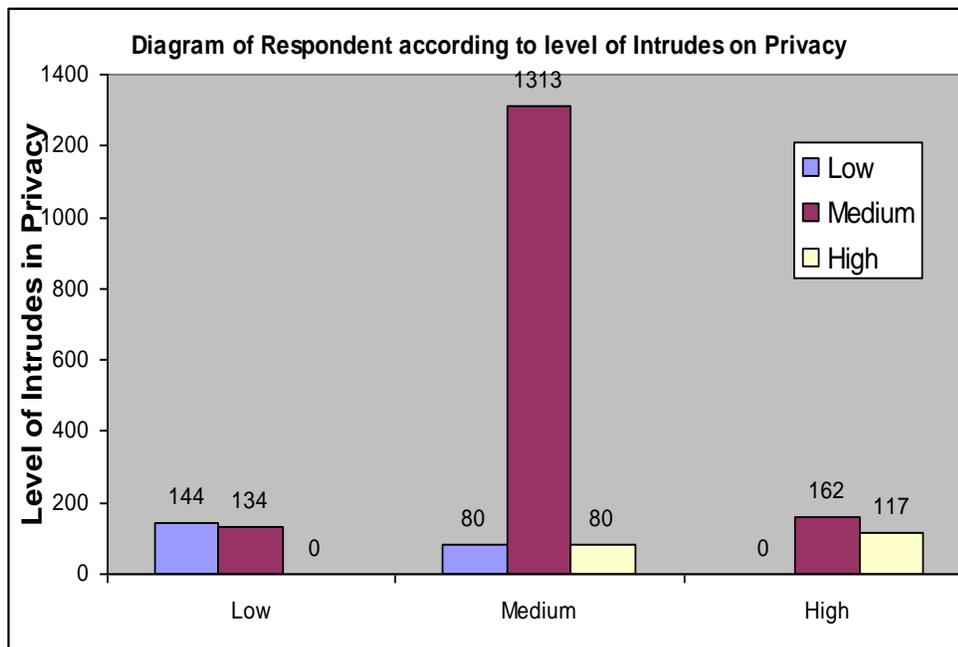


Figure 6.48 Diagram of Level of intrude upon privacy

Results of Chi-square test are as follows.

Chi-Square Calculated value	= 912.48
Degree of freedom	= 4
Level of significance	= 5%
Chi-Square Table value	= 9.49
Result of test	= Rejected

From the result of chi-square test it is concluded that null hypothesis is rejected and alternate hypothesis is accepted.

H₀₆: Direct marketing does not provide good customer care.

H₁₆: Direct marketing provides good customer care.

To test above hypothesis combine score of all variables and score of variable-6 are considered. Total respondents are classified in to three levels according to their scores.

For variable-6 (Customer care) total respondents are classified in to three levels low, medium and high according to their score about customer care.

Results after classification are as follows.

Table 6.49 Level of score of customer care

Level of score of Customer care	Number of respondents	Percent
Low	289	14.2
Medium	1482	73.0
High	259	12.8
Total	2030	100.0

Above table indicate that out of 2030 respondents, minimum 259 respondents are of opinion that there is high level of customer care, maximum 1482 respondents are of opinion that there is medium level of customer care in direct marketing and remaining 289 respondents are of opinion of low level of customer care.

Above information is presented using pie-diagram as shown below.

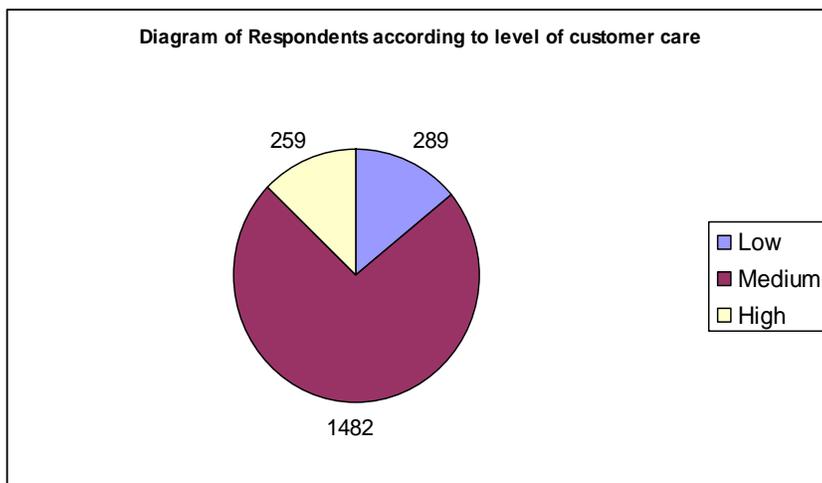


Figure 6.50 Diagram of respondents according to level of customer care

To study effect of customer care on direct marketing, results of all ten variables are considered together and score of direct marketing is obtained.

To test the hypothesis, Chi-square test is applied. Bivariate frequency table of level of time saving of direct marketing is obtain and presented as given below.

Table 6.51 Level of customer care

Level of Customer Care	Level of Direct Marketing			Total
	Low	Medium	High	
Low	198	91	0	289
Medium	80	1264	138	1482
High	0	118	141	259
Total	278	1473	279	2030

Above information is presented using multiple bar diagram which is as follows.

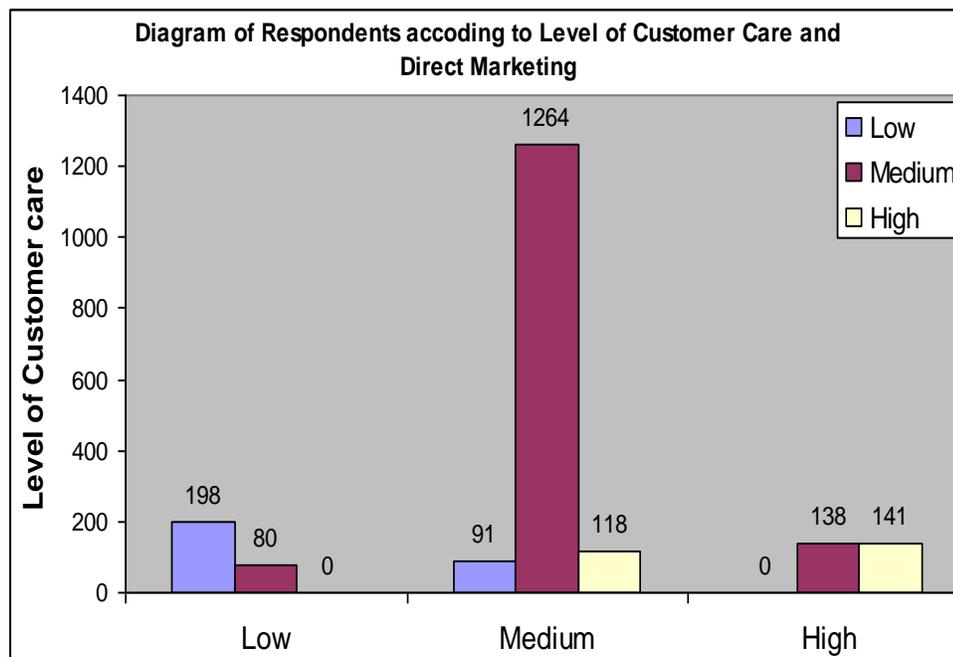


Figure 6.52 Diagram of Level of customer care and Direct marketing

Results of Chi-square test are as follows.

Chi-Square Calculated value	= 1243.42
Degree of freedom	= 4
Level of significance	= 5%
Chi-Square Table value	= 9.49
Result of test	= Rejected

From the result of chi-square test it is concluded that null hypothesis is rejected and alternate hypothesis is accepted.

H₀₇: Direct Marketing does not provide good after sales service to consumers

H₁₇: Direct Marketing provide good after sales service to consumers

To test above hypothesis combine score of all variables and score of variable-7 are considered. Total respondents are classified in to three levels according to their scores.

For variable- 7(After sales service) total respondents are classified in to three levels low, medium and high according to their score about after sales service

Results after classification are as follows.

Table 6.53 Level of scores of after sales service

Level of score of convenient method	Number of respondents	Percent
Low	391	19.3
Medium	1312	64.6
High	327	16.1
Total	2030	100.0

Above table indicate that out of 2030 respondents, minimum 327 respondents are of opinion that there is high level of after sales service, maximum 1312 respondents are of opinion that there is medium level of after sales service in direct marketing and remaining 391 respondents are of opinion of low level of after sales service.

Above information is presented using pie-diagram as shown below.

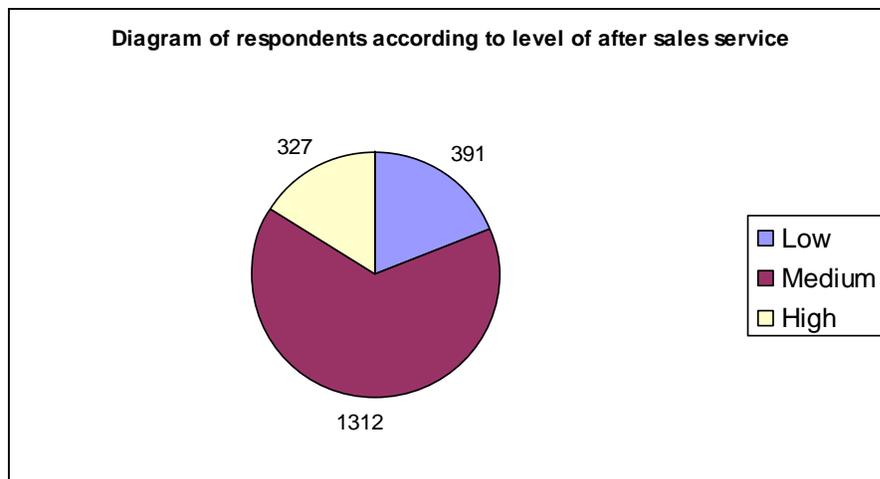


Figure 6.54 Level of after sales service

To study effect of after sales service on direct marketing, results of all ten variables are considered together and score of direct marketing is obtained.

To test the hypothesis, Chi-square test is applied. Bivariate frequency table of level of time saving of direct marketing is obtain and presented as given below.

Table 6.55 Chi square of level of after sales service

Level of after sales service	Level of Direct Marketing			Total
	Low	Medium	High	
Low	101	269	21	391
Medium	171	988	153	1312
High	6	216	105	327
Total	278	1473	279	2030

Above information is presented using multiple bar diagram which is as follows.

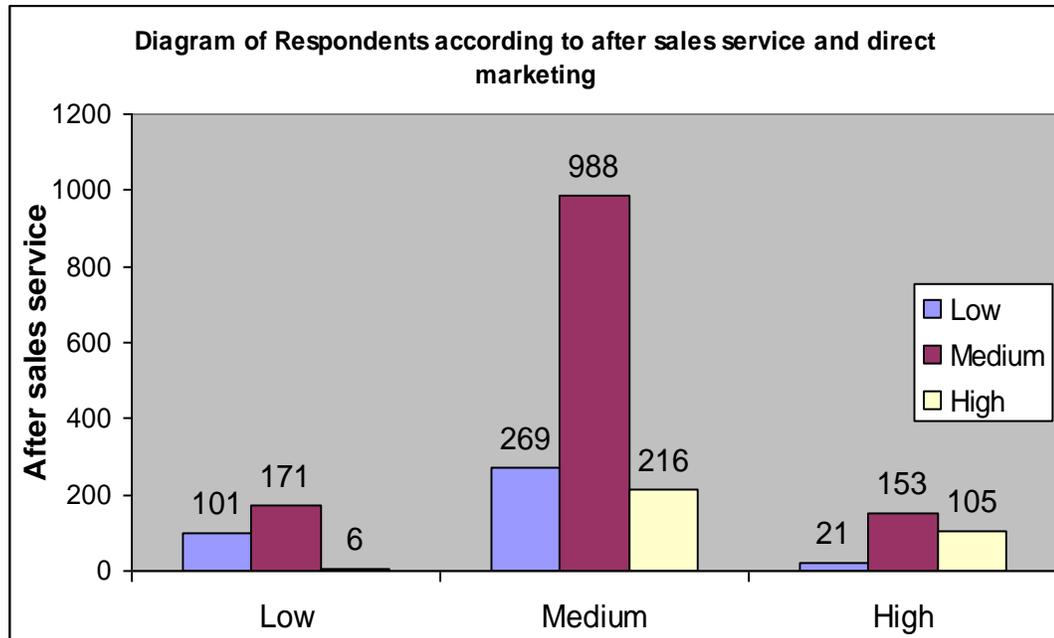


Figure 6.56 Diagram of respondents according to after sales service

Results of Chi-square test are as follows.

Chi-Square Calculated value = 184.42

Degree of freedom = 4

Level of significance = 5%

Chi-Square Table value = 9.49

Result of test = Rejected

From the result of chi-square test it is concluded that null hypothesis is rejected and alternate hypothesis is accepted.

H₀₈: The products sold through direct marketing are not good in quality and utility

H₁₈: The products sold through direct marketing are good in quality and utility

To test above hypothesis combine score of all variables and score of variable-8 are considered. Total respondents are classified in to three levels according to their scores.

For variable- (Quality and Utility of product) total respondents are classified in to three levels low, medium and high according to their score about after sales service

Results after classification are as follows

Table 6.57 Level of score of quality and utility of products

Level of score of Quality and Utility of product	Number of respondents	Percent
Low	261	12.9
Medium	1534	75.6
High	235	11.6
Total	2030	100.0

Above table indicate that out of 2030 respondents, minimum 235 respondents are of opinion that there is high level of Quality and Utility of product, maximum 1312 respondents are of opinion that there is medium level of Quality and Utility of product in direct marketing and remaining 391 respondents are of opinion of low level of Quality and Utility of Product. Above information is presented using pie-diagram as shown below.

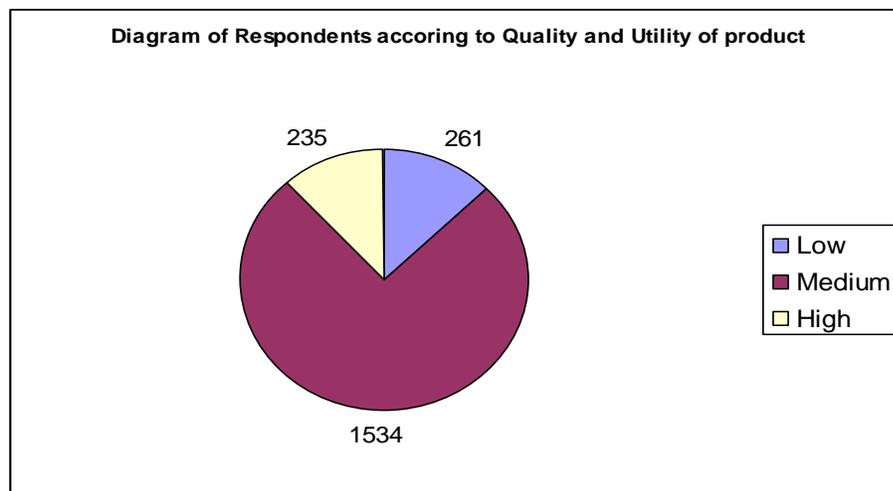


Figure 6.58 Diagram of respondents according to quality and utility of products

To study effect of after sales service on direct marketing, results of all ten variables are considered together and score of direct marketing is obtained.

To test the hypothesis, Chi-square test is applied. Bivariate frequency table of level of time Quality and Utility of product in direct marketing is obtain and presented as given below.

Table 6.59 Chi square of quality and utility of products

Level of Quality and Utility of product	Level of Direct Marketing			Total
	Low	Medium	High	
Low	142	119	0	261
Medium	135	1246	153	1534
High	1	108	126	235
Total	278	1473	279	2030

Above information is presented using multiple bar diagram which is as follows.

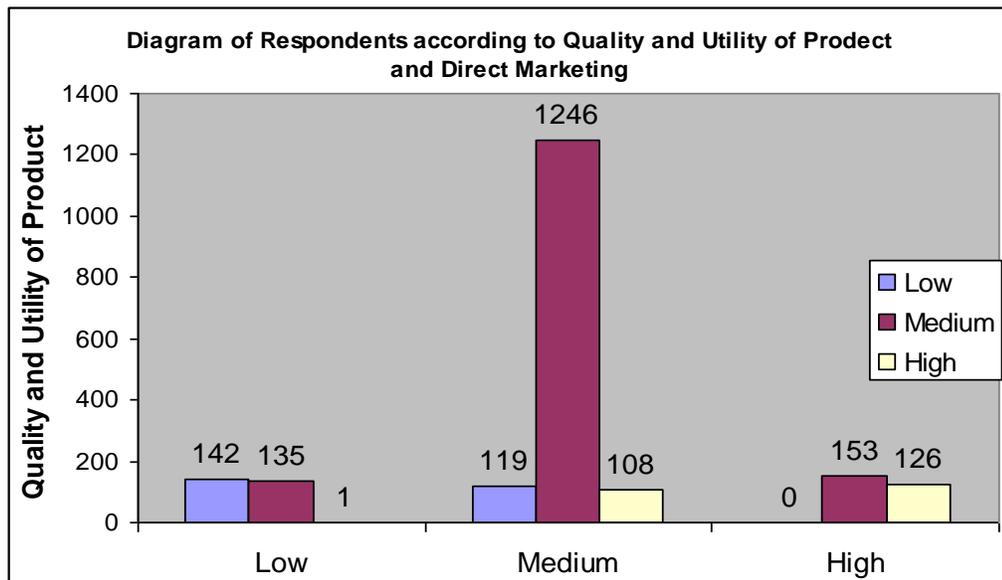


Figure 6.60 Diagram of respondents according to quality and utility of products

Results of Chi-square test are as follows.

Chi-Square Calculated value	= 761.46
Degree of freedom	= 4
Level of significance	= 5%
Chi-Square Table value	= 9.49
Result of test	= Rejected

From the result of chi-square test it is concluded that null hypothesis is rejected and alternate hypothesis is accepted.

H₀₉: The consumers are not satisfied with products bought through direct marketing

H₁₉: The consumers have satisfaction with products bought through direct marketing

To test above hypothesis combine score of all variables and score of variable-9 are considered. Total respondents are classified in to three levels according to their scores.

For variable-9 (Consumer Satisfaction) total respondents are classified in to three levels low, medium and high according to their score about after sales service

Results after classification are as follows.

Table 6.61 Level of score of consumer satisfaction

Level of score of Consumer Satisfaction	Number of respondents	Percent
Low	285	14.00
Medium	1491	73.4
High	254	12.5
Total	2030	100.0

Above table indicate that out of 2030 respondents, minimum 254 respondents are of opinion that there is high level of Consumer Satisfaction, maximum 1491 respondents are of opinion that there is medium level of Consumer Satisfaction in direct marketing and remaining 285 respondents are of opinion of low level of Consumer Satisfaction.

Above information is presented using pie-diagram as shown below.

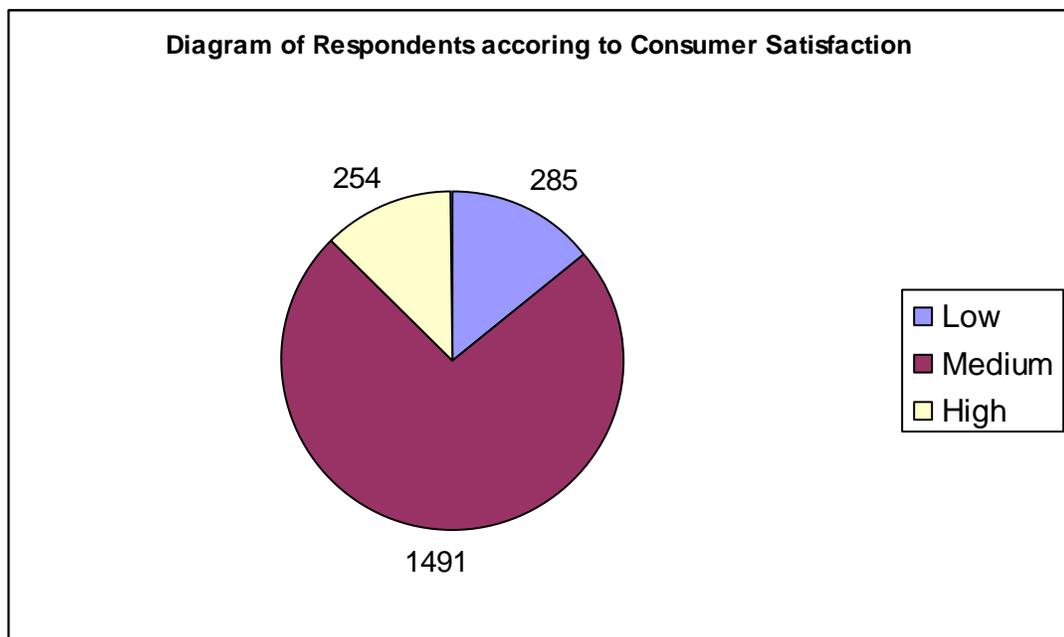


Figure 6.62 Diagram of respondents according to consumer satisfaction

To study effect of after sales service on direct marketing, results of all ten variables are considered together and score of direct marketing is obtained.

To test the hypothesis, Chi-square test is applied. Bivariate frequency table of level of Consumer Satisfaction in direct marketing is obtained and presented as given below.

Table 6.63 Level of consumer satisfaction

Level of Consumer satisfaction	Level of Direct Marketing			Total
	Low	Medium	High	
Low	208	77	0	285
Medium	70	1309	112	1491
High	0	87	167	254
Total	278	1473	279	2030

Above information is presented using multiple bar diagram which is as follows.

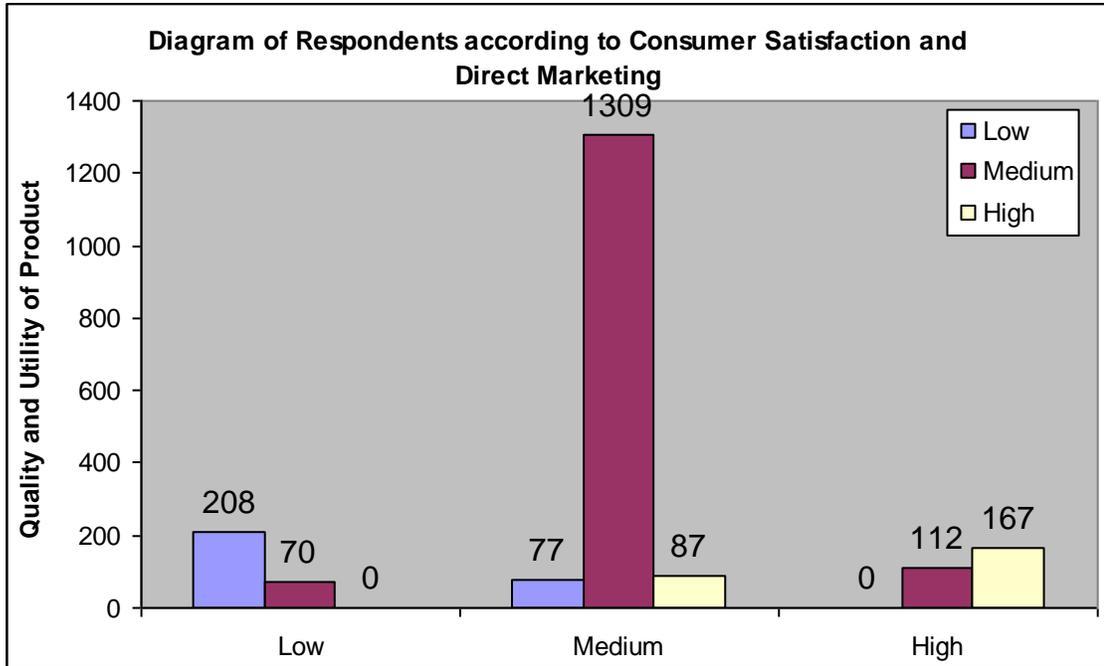


Fig 6.64 Diagram of respondents according to consumer satisfaction

Results of Chi-square test are as follows.

Chi-Square Calculated value = 1616.12

Degree of freedom = 4

Level of significance = 5%

Chi-Square Table value = 9.49

Result of test = Rejected

From the result of chi-square test it is concluded that null hypothesis is rejected and alternate hypothesis is accepted.

H0₁₀: There is no impact of demographic factors on direct marketing.

H1₁₀: There is impact of demographic factors on direct marketing.

To study effect of demographic factor on each parameter of direct marketing Chi-square test is applied.

Results of Chi-square test to test association between City and each parameter of direct marketing are as follows.

Table 6.65 Chi square of impact of demographics

Sr. No.	Null Hypothesis	Chi-Square Calculated Value	Chi-Square Table Value	Result of Test
1	Association between City and Group-1	3.95	9.46	Accepted
2	Association between City and Group-2	4.07	9.46	Accepted
3	Association between City and Group-3	7.12	9.46	Accepted
4	Association between City and Group-4	1.28	9.46	Accepted
5	Association between City and Group-5	4.79	9.46	Accepted

6	Association between City and Group-6	4.89	9.46	Accepted
7	Association between City and Group-7	9.07	9.46	Accepted
8	Association between City and Group-8	3.13	9.46	Accepted
9	Association between City and Group-9	5.69	9.46	Accepted
10	Association between City and Group-10	1.99	9.46	Accepted

Above table indicates chi-square tests for all ten parameters are accepted. It indicates that there is no association between city and any of parameter of direct marketing.

To association between qualification and each parameter of direct marketing chi-square test is applied and results of test are as follows.

Table 6.66 Chi square of Qualification

Sr. No.	Null Hypothesis	Chi-Square Calculated Value	Chi-Square Table Value	Result of Test
1	Association between Qualification and Group-1	273.47	18.31	Rejected

2	Association between Qualification and Group-2	214.62	18.31	Rejected
3	Association between Qualification and Group-3	101.98	18.31	Rejected
4	Association between Qualification and Group-4	291.81	18.31	Rejected
5	Association between Qualification and Group-5	183.81	18.31	Rejected
6	Association between Qualification and Group-6	264.59	18.31	Rejected
7	Association between Qualification and Group-7	107.94	18.31	Rejected
8	Association between Qualification and Group-8	282.88	18.31	Rejected
9	Association between Qualification and	217.52	18.31	Rejected

	Group-9			
10	Association between Qualification and Group-10	348.56	18.31	Rejected

Above table indicates chi-square tests for all ten parameters are rejected. It indicates that there is association between qualification and every of parameter of direct marketing.

To association between age and each parameter of direct marketing chi-square test is applied and results of test are as follows.

Table 6.67 Chi square of Age

Sr. No.	Null Hypothesis	Chi-Square Calculated Value	Chi-Square Table Value	Result of Test
1	Association between Age group and Group-1	46.07	9.46	Rejected
2	Association between Age group and Group-2	9.52	9.46	Rejected
3	Association between Age group and Group-3	54.18	9.46	Rejected
4	Association between	20.95	9.46	Rejected

	Age group and Group-4			
5	Association between Age group and Group-5	24.19	9.46	Rejected
6	Association between Age group and Group-6	71.24	9.46	Rejected
7	Association between Age group and Group-7	30.88	9.46	Rejected
8	Association between Age group and Group-8	24.31	9.46	Rejected
9	Association between Age group and Group-9	13.77	9.46	Rejected
10	Association between Age group and Group- 10	19.81	9.46	Rejected

Above table indicates chi-square tests for all ten parameters are rejected. It indicates that there is association between age and every of parameter of direct marketing.

To association between sex and each parameter of direct marketing chi-square test is applied and results of test are as follows.

Table 6.68 Chi square of sex and parameters of direct marketing

Sr. No.	Null Hypothesis	Chi-Square Calculated Value	Chi-Square Table Value	Result of Test
1	Association between Sex and Group-1	51.82	5.99	Rejected
2	Association between Sex and Group-2	73.56	5.99	Rejected
3	Association between Sex and Group-3	1.55	5.99	Accepted
4	Association between Sex and Group-4	8.27	5.99	Rejected
5	Association between Sex and Group-5	11.54	5.99	Rejected
6	Association between Sex and Group-6	43.65	5.99	Rejected
7	Association between Sex and Group-7	6.29	5.99	Rejected
8	Association between Sex and Group-8	31.79	5.99	Rejected
9	Association between Sex and Group-9	8.85	5.99	Rejected

10	Association between Sex and Group-10	7.48	5.99	Rejected
----	--------------------------------------	------	------	----------

Above table indicates chi-square tests for nine parameters are rejected. It indicates that there is association between sex and nine corresponding parameter of direct marketing.

Chi-square tests for nine parameters is accepted It indicates that there is no association between sex and group -3 of direct marketing.

To association between number of members in family and each parameter of direct marketing chi-square test is applied and results of test are as follows.

Table 6.69 Chi square and members of family

Sr. No.	Null Hypothesis	Chi-Square Calculated Value	Chi-Square Table Value	Result of Test
1	Association between No. of members in family and Group-1	191.52	18.31	Rejected
2	Association between No. of members in family and Group-2	129.99	18.31	Rejected
3	Association between No. of members in family and Group-3	184.34	18.31	Rejected

4	Association between No. of members in family and Group-4	247.78	18.31	Rejected
5	Association between No. of members in family and Group-5	129.54	18.31	Rejected
6	Association between No. of members in family and Group-6	259.66	18.31	Rejected
7	Association between No. of members in family and Group-7	33.06	18.31	Rejected
8	Association between No. of members in family and Group-8	122.06	18.31	Rejected
9	Association between No. of members in family and Group-9	188.90	18.31	Rejected
10	Association between No. of members in family and Group-10	249.62	18.31	Rejected

Above table indicates chi-square tests for all ten parameters are rejected. It indicates that there is association between number of members in family and all ten parameters of direct marketing.

To association between number of children in family and each parameter of direct marketing chi-square test is applied and results of test are as follows.

Table 6.70 Chi square of Children and parameter of direct marketing

Sr. No.	Null Hypothesis	Chi-Square Calculated Value	Chi-Square Table Value	Result of Test
1	Association between Children in family and Group-1	173.55	15.51	Rejected
2	Association between Children in family and Group-2	132.55	15.51	Rejected
3	Association between Children in family and Group-3	58.87	15.51	Rejected
4	Association between Children in family and Group-4	99.40	15.51	Rejected
5	Association between Children in family and Group-5	78.37	15.51	Rejected
6	Association between Children in family and	108.71	15.51	Rejected

	Group-6			
7	Association between Children in family and Group-7	36.76	15.51	Rejected
8	Association between Children in family and Group-8	104.94	15.51	Rejected
9	Association between Children in family and Group-9	250.68	15.51	Rejected
10	Association between Children in family and Group-10	53.96	15.51	Rejected

Above table indicates chi-square tests for all ten parameters are rejected. It indicates that there is association between number of children in family and each of ten parameter of direct marketing.

To association between number of children in family and each parameter of direct marketing chi-square test is applied and results of test are as follows.

Table 6.71 Chi square of children in family

Sr. No.	Null Hypothesis	Chi-Square Calculated Value	Chi-Square Table Value	Result of Test
1	Association between Employment status and Group-1	49.83	12.59	Rejected
2	Association between Employment status and Group-2	36.35	12.59	Rejected
3	Association between Employment status and Group-3	88.75	12.59	Rejected
4	Association between Employment status and Group-4	21.92	12.59	Rejected
5	Association between Employment status and Group-5	60.62	12.59	Rejected
6	Association between Employment status and Group-6	64.85	12.59	Rejected
7	Association between Employment status and Group-7	9.04	14.07	Accepted
8	Association between Employment status and Group-8	32.43	12.59	Rejected

9	Association between Employment status and Group-9	27.11	12.59	Rejected
10	Association between Employment status and Group-10	31.65	12.59	Rejected

Above table indicates chi-square tests for nine parameters are rejected. It indicates that there is association between employment status and nine corresponding parameter of direct marketing.

Chi-square tests for nine parameters is accepted It indicates that there is no association between employment status and group -7 of direct marketing.

To study association between monthly income and each parameter of direct marketing chi-square test is applied and results of test are as follows.

Table 6.72 Chi square of Income and parameter of direct marketing

Sr. No.	Null Hypothesis	Chi-Square Calculated Value	Chi-Square Table Value	Result of Test
1	Association between Monthly income and Group-1	106.30	15.51	Rejected
2	Association between Monthly income and Group-2	86.67	15.51	Rejected

3	Association between Monthly income and Group-3	49.39	15.51	Rejected
4	Association between Monthly income and Group-4	100.59	15.51	Rejected
5	Association between Monthly income and Group-5	90.79	15.51	Rejected
6	Association between Monthly income and Group-6	116.61	15.51	Rejected
7	Association between Monthly income and Group-7	18.78	15.51	Rejected
8	Association between Monthly income and Group-8	71.19	15.51	Rejected
9	Association between Monthly income and Group-9	53.31	15.51	Rejected
10	Association between Monthly income and Group-10	113.97	15.51	Rejected

Above table indicates chi-square tests for all ten parameters are rejected. It indicates that there is association between monthly income and each of ten parameter of direct marketing.

6.4 STUDY OF CORRELATION:

To study correlation among ten parameters and combine of direct marketing Karl Pearson's method is used. Results of correlation are as follows.

Correlation between each parameter is studied with every parameter of direct marketing.

Table6.73 Table of Pearson's Correlations

		Group1	Group2	Group3	Group4	Group5	Group6	Group7	Group8	Group9	Group10	combine
Group1	Pearson	1	.470**	.383**	.638**	.520**	.677**	.272**	.570**	.643**	.232**	.822**
	Correlation											
	Sig. (2-tailed)		.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
N		2030	2030	2030	2030	2030	2030	2030	2030	2030	2030	2030
Group2	Pearson	.470**	1	.485**	.507**	.388**	.440**	.154**	.376**	.563**	.233**	.678**
	Correlation											
	Sig. (2-tailed)	.000		.000	.000	.000	.000	.000	.000	.000	.000	.000
N		2030	2030	2030	2030	2030	2030	2030	2030	2030	2030	2030
Group3	Pearson	.383**	.485**	1	.352**	.324**	.332**	.082**	.262**	.296**	.303**	.591**
	Correlation											
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000	.000	.000	.000	.000
N		2030	2030	2030	2030	2030	2030	2030	2030	2030	2030	2030
Group4	Pearson	.638**	.507**	.352**	1	.507**	.555**	.221**	.445**	.613**	.234**	.755**
	Correlation											
	Sig. (2-tailed)	.000	.000	.000		.000	.000	.000	.000	.000	.000	.000

	N	2030	2030	2030	2030	2030	2030	2030	2030	2030	2030	2030
Group5	Pearson	.520**	.388**	.324**	.507**	1	.548**	.199**	.196**	.515**	.464**	.740**
	Correlation											
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000	.000
	N	2030	2030	2030	2030	2030	2030	2030	2030	2030	2030	2030
Group6	Pearson	.677**	.440**	.332**	.555**	.548**	1	.305**	.486**	.613**	.266**	.789**
	Correlation											
	Sig. (2-tailed)	.000	.000	.000	.000	.000		.000	.000	.000	.000	.000
	N	2030	2030	2030	2030	2030	2030	2030	2030	2030	2030	2030
Group7	Pearson	.272**	.154**	.082**	.221**	.199**	.305**	1	.335**	.337**	.033	.401**
	Correlation											
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000		.000	.000	.141	.000
	N	2030	2030	2030	2030	2030	2030	2030	2030	2030	2030	2030
Group8	Pearson	.570**	.376**	.262**	.445**	.196**	.486**	.335**	1	.561**	-.014	.614**
	Correlation											
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.518	.000
	N	2030	2030	2030	2030	2030	2030	2030	2030	2030	2030	2030
Group9	Pearson	.643**	.563**	.296**	.613**	.515**	.613**	.337**	.561**	1	.211**	.803**
	Correlation											
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000		.000	.000
	N	2030	2030	2030	2030	2030	2030	2030	2030	2030	2030	2030
Group10	Pearson	.232**	.233**	.303**	.234**	.464**	.266**	.033	-.014	.211**	1	.435**
	Correlation											
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.141	.518	.000		.000
	N	2030	2030	2030	2030	2030	2030	2030	2030	2030	2030	2030

combine	Pearson	.822**	.678**	.591**	.755**	.740**	.789**	.401**	.614**	.803**	.435**	1
	Correlation											
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	
	N	2030	2030	2030	2030	2030	2030	2030	2030	2030	2030	2030

** . Correlation is significant at the 0.01 level (2-tailed).

6.5 Regression Analysis:

Regression is known as estimation. To estimate direct marketing with the help of each individual independent variable is considered. In each regression analysis dependent variable is 'Direct Marketing' denoted by 'Y' and ten independent variables are denoted as given below.

- Dependent Variable = Y
- Building Relation and Creating Loyalty. =X1
- Convenient Method. = X2
- Time Saving. = X3
- High Credibility. = X4
- Intrudes On Privacy. = X5
- Customer care Service. = X6
- After sales service. = X7
- Quality and Utility of Service. = X8
- Consumer Satisfaction. = X9
- Exposure to New Product. = X10

Table 6.74 Table of Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	25.828	.667		38.747	.000
Group1	.630	.010	.822	64.996	.000

a. Dependent Variable: combine

Above results indicate that line of Regression of Combine Direct marketing(Y) on Building Relation and Creating Loyalty (X1) is given by $Y = 0.630 X1 + 25.828$

Table 6.75 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	32.376	.882		36.722	.000
Group2	.473	.011	.678	41.560	.000

a. Dependent Variable: combine

Above results indicate that line of Regression of Combine Direct marketing(Y) on convenient Method (X2) is given by $Y = 0.437 X2 + 32.376$

Table 6.76 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	36.070	.996		36.198	.000
Group3	.427	.013	.591	32.978	.000

a. Dependent Variable: combine

Above results indicate that line of Regression of Combine Direct marketing(Y) on Time saving Method (X3) is given by $Y = 0.427 X_3 + 36.070$

Table 6.77 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	33.838	.683		49.575	.000
Group4	.497	.010	.755	51.773	.000

a. Dependent Variable: combine

Above results indicate that line of Regression of Combine Direct marketing(Y) on High credibility (X4) is given by $Y = 0.497 X_4 + 33.838$

Table 6.78 Coefficients ^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	33.554	.718		46.716	.000
Group5	.516	.010	.740	49.551	.000

a. Dependent Variable: combine

Above results indicate that line of Regression of Combine Direct marketing(Y) on Intrudes On Privacy (X5) is given by $Y = 0.516 X5 + 33.554$

Table 6.79 Coefficients ^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	42.389	.468		90.553	.000
Group6	.418	.007	.789	57.901	.000

a. Dependent Variable: combine

Above results indicate that line of Regression of Combine Direct marketing(Y) on Intrudes On Privacy (X6) is given by $Y = 0.418 X6 + 42.389$

Table 6.80 Coefficients ^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	50.599	.926		54.669	.000
Group7	.309	.016	.401	19.722	.000

a. Dependent Variable: combine

Above results indicate that line of Regression of Combine Direct marketing(Y) on Intrudes On Privacy (X7) is given by $Y = 0.309 X7 + 50.599$

Table 6.81 Coefficients ^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	45.118	.687		65.710	.000
Group8	.370	.011	.614	35.017	.000

a. Dependent Variable: combine

Above results indicate that line of Regression of Combine Direct marketing(Y) on Quality and Utility of Service (X8) is given by $Y = 0.370 X8 + 45.118$

Table 6.82 Coefficients ^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	34.422	.574		59.981	.000
Group9	.515	.008	.803	60.750	.000

a. Dependent Variable: combine

Above results indicate that line of Regression of Combine Direct marketing(Y) on Consumer Satisfaction (X9) is given by $Y = 0.370 X9 + 45.118$

Table 6.83 Coefficients ^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	43.749	1.151		37.996	.000
Group10	.327	.015	.435	21.753	.000

a. Dependent Variable: combine

Above results indicate that line of Regression of Combine Direct marketing(Y) on Exposure to New Product. (X10) is given by

$$Y = 0.370 X_{10} + 45.118$$

$$\text{Chi-Square Table value} = 9.49$$

Table 6.84 Number of Respondents

City	No. of Respondents	Percent
Mumbai	1250	61.6
Nagpur	250	12.3
Pune	530	26.1
Total	2030	100.0

Respondent %

Result of test = Rejected

From the result of chi-square test it is concluded that null hypothesis is rejected and alternate hypothesis is accepted.

Above table indicate that out of total 2030 respondents, 1250 respondents are from Mumbai. 250 respondents are from Nagpur and remaining 530 respondents are from Pune.

Above information is presented using pie-diagram.

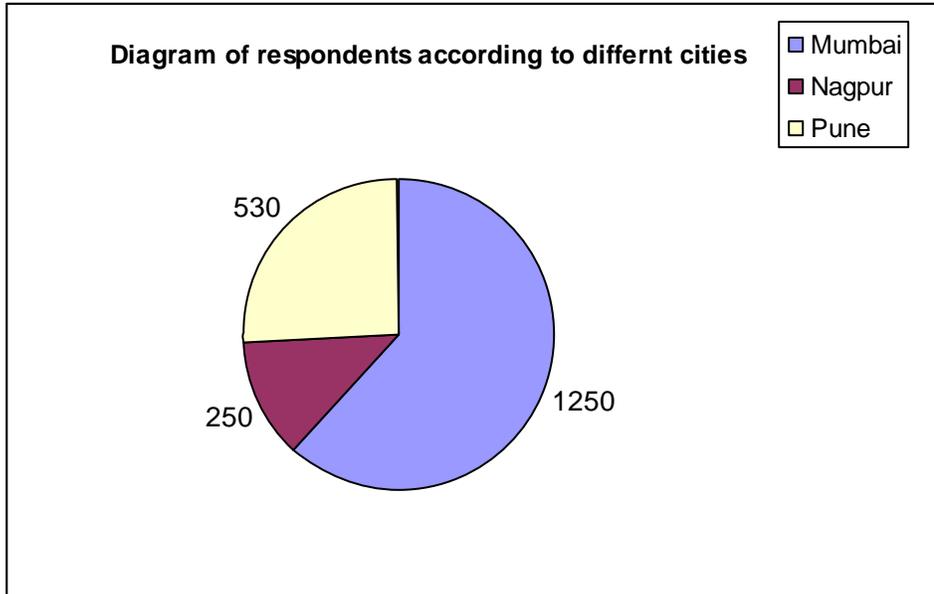


Figure 6.85 Diagram of respondents according to cities

Table 6.86 Qualification of respondents

Qualification	No. of Respondents	Percent
SSC	94	4.6
HSC	119	5.9
Graduate	971	47.8
Post graduate	641	31.6
Professional	194	9.6
Doctorate	11	.5
Total	2030	100.0

Above table indicate that out of total 2030 respondents, 94 respondents have qualification up to SSC. 119 respondents are qualified up to HSC. 971 respondents are Graduate where as 641 respondents are post graduate. 194

respondents are professional. And remaining 11 respondents are from category of Doctorate.

Above information is presented using pie-diagram.

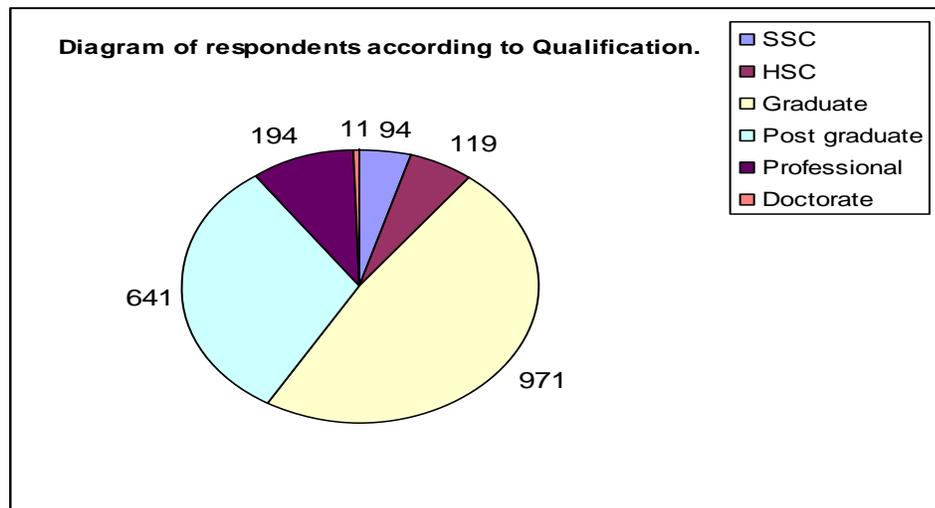


Figure 6.87 Pie chart of respondents according to qualification

Table 6.88 Respondents according to age

Age group	Frequency	Percent
Young Age	1154	56.8
Middle Age	630	31.0
Elderly Age	246	12.1
Total	2030	100.0

Above table indicate that out of total 2030 respondents, 1250 respondents are from Mumbai. 250 respondents are from Nagpur and remaining 530 respondents are from Pune.

Above information is presented using pie-diagram.

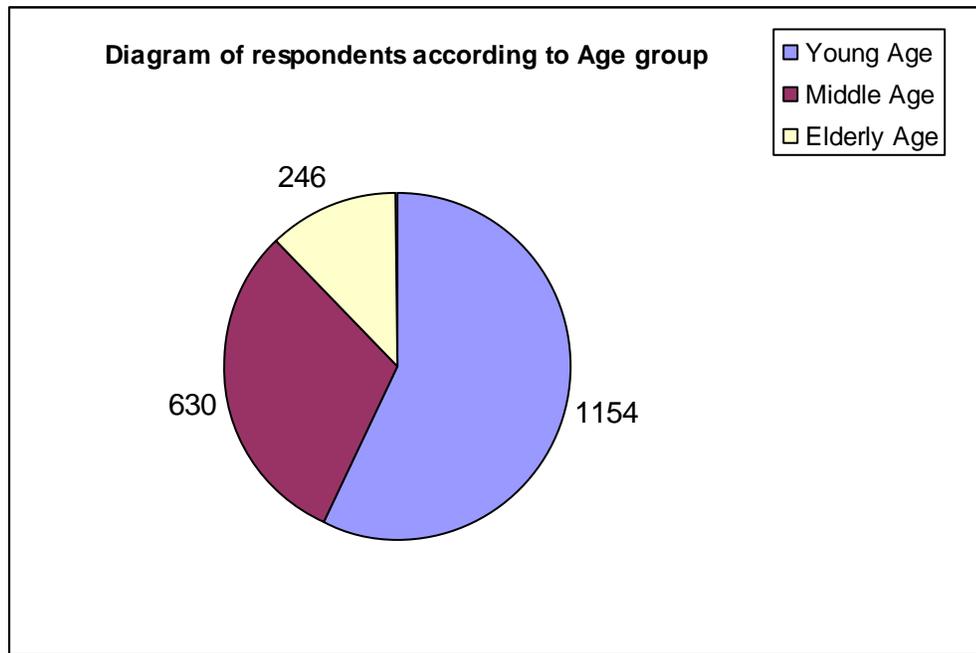


Figure 6.89 Diagram of respondents according to age.

Table 6.90 Sex of respondents

Sex	Frequency	Percent
Female	971	47.8
Male	1059	52.2
Total	2030	100.0

Above table indicate that out of total 2030 respondents, 971 respondents are female and remaining 1059 respondents are male, Above information is presented using pie-diagram.

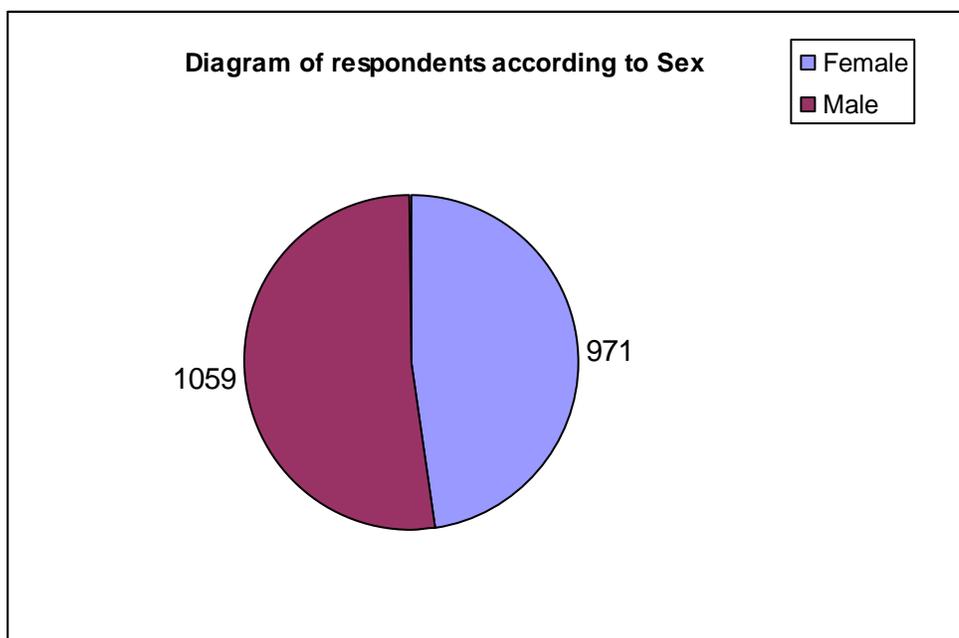


Figure 6.91 Diagram of respondents according to sex

Table 6.92 No. of members in family

No. of members in family	No. of Respondents	Percent
One	190	9.4
Two	866	42.7
Three	371	18.3
Four	335	16.5
Five	211	10.4
Six	57	2.8
Total	2030	100.0

Above table indicate that out of total 2030 respondents, 190 respondents are from category of only one member in family. 866 respondents have two members in family. 371 respondents have three members in family. 335 respondents are

from category of four members in family and remaining 211 and 57 respondents have five and six members in family respectively.

Above information is presented using pie-diagram.

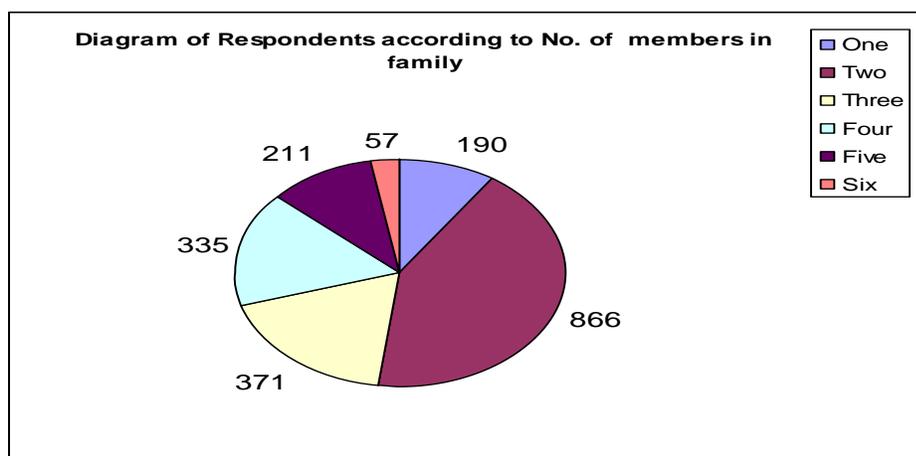


Figure 6.93 Pie chart of respondents according to number of members in family

Table 6.94 Children in family

Children in family	No. of Respondents	Percent
Zero	761	37.5
One	676	33.3
Two	360	17.7
Three	179	8.8
Four	54	2.7
Total	2030	100.0

Above table indicate that out of total 2030 respondents, 761 respondents do not have children. 676 respondents have only one child. 360 respondents have two

children. 179 respondents are from category of three children in family and remaining 54 respondents have four children.

Above information is presented using pie-diagram.

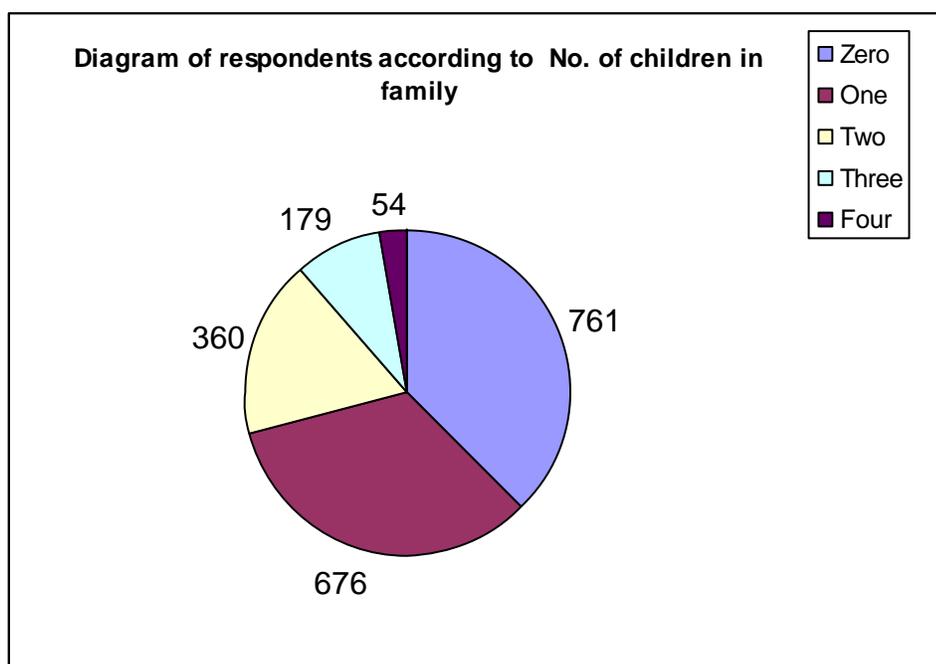


Figure 6.95 Diagram of respondents according to number of children in family

Employment status

Table 6.96 Respondents according to employment

Employment status	No. of Respondents	Percent
House wife	220	10.8
Service	1462	72.0
Business	306	15.1

Retired	42	2.1
Total	2030	100.0

Above table indicate that out of total 2030 respondents, 220 respondents are house wife. 1462 respondents do service where as 306 respondents do business and remaining 42 respondents are retired.

Above information is presented using pie-diagram.

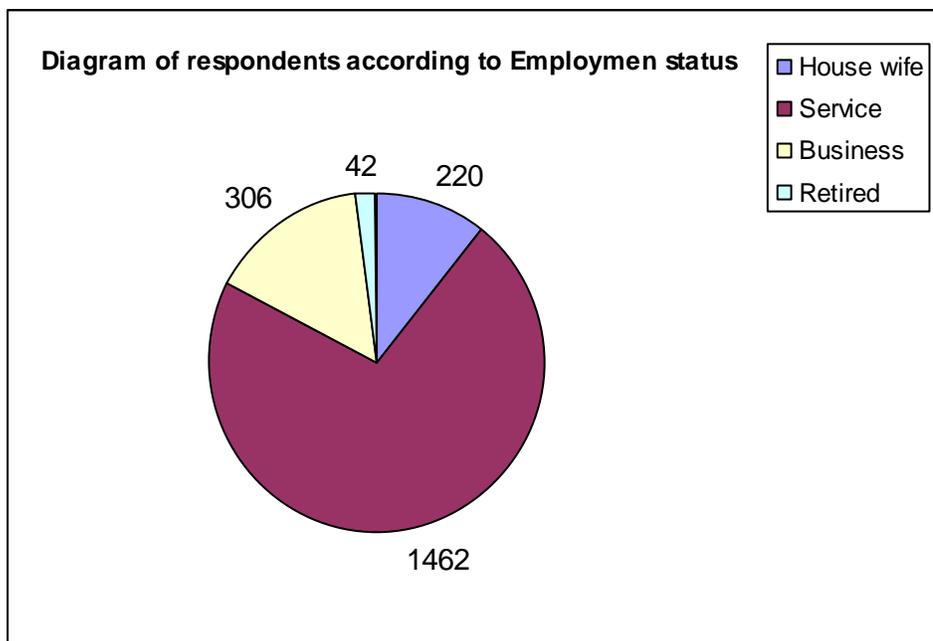


Figure 6.97 Diagram of respondents according to employment status

Table 6.98 Monthly income

Monthly income	Frequency	Percent
BELOW 5000	220	10.8
5001 – 15000	786	38.8

15001 – 25000	766	37.7
25001 – 50000	171	8.4
MORE THAN 50000	87	4.3
Total	2030	100.0

Above table indicate that out of total 2030 respondents, 220 respondents are house wife. 1462 respondents do service where as 306 respondents does business and remaining 42 respondents are retired.

Above information is presented using pie-diagram.

Table 6.99 Rankings of direct marketing methods by consumers:

Rank	Direct marketing method	Percentage
1.	Company's Distributor	29%
2.	Telephone	24%
3.	Company's Salesmen	20%
4.	Internet	8%
5.	Television Shopping	5%
6.	Response Advertising	4.17%

The method of direct marketing through the company's distributor was ranked first and appears to be a popular method of direct marketing.

Table 6.100 Awareness of Direct marketing methods:

Direct Marketing method	Average Rank
Telephone	3.2
Mail	4.33
Response Advertising	3.96
Company's salesman	2.64
Company's Distributor	2.61
Television Shopping	3.89
Internet	4.45

6.6 Findings:

- The average rank given by the respondents among the direct marketing methods was to the company's salesman at 2.6 and company's distributor also at 2.6. These were followed by Telephone and television shopping at 3.12 & 3.89 respectively. The mail and the internet were ranked by consumers at 4.3 and 4.4 respectively.
- The result of the cross tabulation of direct marketing and Income group of respondents showed that the highest income group had a good awareness of direct marketing, whereas in the lower income group, only

50% of respondents were aware of direct marketing as compared to the high income group, where 78% of respondents were aware of direct marketing.

- The cross-tabulation of direct marketing with the age of respondents showed that the younger age group (18-25 years) had a high level of awareness of direct marketing (56.8%), followed by the middle age-group (26-40) years at 66% and lastly was the elderly age group.
- Consumers find direct marketing a convenient method of making market transactions. Nearly, 68% of respondents agree and 14.2% strongly agree that direct marketing is a convenient method to make buying decisions. Therefore the null hypothesis is rejected and the alternate hypothesis is accepted. Traditional retailing requires consumers to go retail outlets to make purchases, whereas shopping from home saves commutation time and effort. They can shop at leisure, and at their convenience, by calling direct marketers at times convenient to them.
- The level of awareness for the direct marketing methods is high among consumers. The company's salesman is the first in awareness at 81%, followed by telephone marketing at second with 80% of consumers. Response advertising has the least level of awareness and direct

marketing through the mail is second last with 66.49% respondents aware of this method.

- The study reveals that the respondents find direct marketing to be a convenient method of shopping. 71.7% of the respondents agree, and 17% strongly agree to direct marketing being a convenient method of shopping. The channels of direct marketing are open for longer time than traditional retail outlets and the internet is available 24/7, enabling consumers to shop at leisure and at a time convenient to them.

- The agents of direct marketing who approach consumers with products are generally known to them hence consumers find it comfortable and easy to find explanation about products from them making market transactions become easy through sources which have high credibility in the mind of consumers.

Table 6.101 Proving the Hypothesis

Sr. No.	Null Hypothesis	Alternate Hypothesis
1.	Direct marketing does not help to build relations and create loyalty among customers... Rejected	Direct marketing helps to build relations and create loyalty among customers. Accepted.

2.	Consumers do not find direct marketing to be a convenient method to make buying decisions. Rejected	Consumers find direct marketing to be a convenient method to make buying decisions. Accepted
3.	Direct marketing is not a time saving method of market transactions. Rejected	Direct marketing is a time saving method of market transactions. Accepted.
4.	The sales agents of direct marketing do not have high credibility and are not able to find prospects. Rejected	The sales agent of direct marketing have high credibility and are able to find prospects. Accepted
5.	Direct marketing intrudes upon the privacy of consumers. Rejected	Direct marketing does not intrude upon the privacy of consumers Accepted.
6.	Direct marketing does not provide good customer care. Rejected	Direct marketing does provide good customer care. Accepted
7.	Direct marketing does not provide good after sales services	Direct marketing does not provide good after sales services to

	to consumers. Rejected	consumers. Accepted
8.	The products sold through direct marketing are not good in quality and utility. Rejected	The products sold through direct marketing are good in quality and utility. Accepted
9.	The consumers are not satisfied with products sold through direct marketing. Rejected	The consumers are satisfied with products sold through direct marketing. Accepted
10.	There is no impact of demographic factors to build relations and create loyalty in direct marketing Accepted.	There is impact of demographic factors to build relations and create loyalty in direct marketing Rejected
11.	Direct marketing is not equally convenient method for various demographic factors. Rejected	Direct marketing is equally convenient method for various demographic factors. Accepted

- The above table it is clear that direct marketing helps in building relations with consumers, hence the null hypothesis is rejected. Similarly the null

hypothesis for convenient method and time saving method is also rejected as consumers find direct marketing a convenient way to shop because through direct marketing they can call direct marketers (any method) at a time wherein they can devote wholly to market transactions

- According to the findings of the survey, consumers do not find direct marketing to be an intrusion on their privacy. About 80% of consumers do not find direct marketing making any negative impact on their lives. They do not find the calls or visits by salesman an intrusion on their privacy.

- Consumers are also happy with the customer care and after sales service of direct marketing .According to 83% of consumers, they agree to direct marketers concern for them as expressed through good customer care and after sales service.

Conclusions

CHAPTER 7

CONCLUSIONS

1. Consumers find direct marketing a good method to build relations between consumer and the company. The direct marketers have high credibility among consumers, and it becomes easy to make market transactions. They help consumers in explaining products, help consumers to make effective buying decision, and also solve after sales problems in relation to products. Hence, direct marketing is an effective method to convert prospects into loyal consumers.

2 It has emerged from the survey that the effect of direct marketing on consumers is medium. About 80% of consumers agree that direct marketing provides a benefits, are satisfied with direct marketing and find it a pleasure to shop through direct marketers. Consumers also agree that direct marketing helps in building good relations. Therefore it is advisable for companies to apply direct marketing and build good relations with consumers and win loyalty.

3 The findings of the survey indicate that direct marketing has a high level of awareness among the higher levels of the society, many of whom are its patrons. Direct marketers must note that while they nurture this consumer class they must also address the middle classes with marketing promotions and the product mix which appeal to this class to increase their consumer base.

4 It is interesting to note that the younger class of consumers (18-25 years), have a high awareness of direct marketing. It will be beneficial for direct marketers to raise awareness of methods of direct marketing with low awareness among these class for e. g. television shopping, response advertising and the internet by launching appealing products and improving after sale services.

5 Respondents have expressed satisfaction on the benefits provided by direct marketing. The benefit of convenience and that of time saving in commutation provided by direct marketers in particular are appreciated by consumers. Consumers appreciate in particular the leisure provided by direct marketing in fulfilling their desires of shopping , sometimes 24/7 as in the case of internet as also calling salesman at times they can devote wholly to market transactions.

6 The finding of the survey imply that consumers find the after sales service through direct marketing good and satisfying. In cases of replacement or other queries on products the time taken to attend to the complaint must be prompt. Direct marketers need to pay more attention to after sales service and improvise the methods of attending to the complaints of consumers and exchange of product in cases of dissatisfaction.

7 Contrary to reports from other surveys respondents of this survey do not find direct marketing an intrusion in their privacy. They do not mind occasional calls

by direct marketers for sale of their products, at the same time care must be taken not to irritate consumers with frequent calls.

8 From the Pearson's correlation table it is clear that the major factors from amongst the ten , that which contribute to the effectiveness of the strategy of direct marketing is that of building relations and loyalty. Consumer, satisfaction, and good customer care. Direct marketers can take note and concentrate on these factors so that consumers are satisfied with direct marketing and remain loyal to it in future.. The other factors as expressed by consumers have low contribution. After sales service, Exposure to new products and Time saving have not much effect on consumers,

Recommendations

CHAPTER 8

RECOMMENDATIONS

1 It is evident from the findings of the survey that direct marketing helps in building relations with consumers on an on-going basis. The telephone & internet keep marketers and consumers in contact 24/7. Therefore marketers can apply direct marketing in building consumer contact, which will last for a long time after the purchase transaction with the consumer is over.

2 The findings of the survey also revealed that the effect of direct marketing on consumers is positive. Consumers find direct marketing an easy and satisfying method of fulfilling their desires for products. Therefore the strategy is relevant in the Indian market environment. At the same time, it must be noted that consumers comment on direct marketing is medium, i.e bulk of consumers agree to direct marketing being a good strategy to market products, but only about 20% consumers strongly agree to it. Therefore direct marketers need to put in more emphasis and effort on the identified factors in the study, so that the effect of direct marketing on consumers becomes stronger

3 There is high level of awareness for direct marketing among the young age group. Therefore new products which appeal to the young could be launched through direct marketing channels. New channels e.g internet also has a high level of awareness; hence the application of this channel for marketing can be

explored in future. Though this study takes is with reference to household products other products categories can be launched through this strategy.

4 Most attributes of direct marketing contribute to increasing its effect on consumers, but the dark areas of after sales services and customer care need more attention. Handling of consumer complaints and replacements of products, go hand-in-hand to build consumer satisfaction, and maintain long- lasting relations with customers.

5 The findings of the survey, do not point to any concern of consumers on direct marketing. The Indian consumers do not regard direct marketing as an intrusion on their privacy. They appreciate the efforts of direct marketing in aiding to enrich their lives

BIBLIOGRAPHY

CHAPTER 9

BIBLIOGRAPHY

- Aaker D. A. & Bruzzone D. (1985) Causes of irritation in advertising. Journal of marketing 47-57.
- Alexander J Campbell (2011) Managerial & consumer attitudes about information privacy – Journal of Direct Marketing (pg.44-57)
- Armstrong G & Kotler P (2003), Marketing an Introduction, Publisher: Pearson Education, Singapore 11th Edition (pg. 3).
- Baker Michael (2000), Marketing Handbook, New Delhi Viva Books
- Berry, Linoff G. (2004) Data Mining Techniques for Marketing ,Sales and Customer Relationship Management, 2 Edition New Delhi; Wiley Dreamtech India.
- Bill Living Stone, Handbook in marketing (1998) Publisher: NTC business books, Chicago 2nd edition (pg.241)
- Blackwell, Roger D & Others (2001), Consumer Behavior Publisher: Thomson, Australia 9th Edition.

- Bly Robert (1998) – Business to business direct marketing: proven direct response methods to generate more leads & sales ; Publisher: NTC business books, Chicago 1998 2nd Edition (pg. 5)
- Bose, Indrani (Apr-Jun2009), Quantitative Models in Support of Direct Marketing in Electronic Channels, Journal of Marketing, Vol, 19,Issue 2, p83-84,2p.
- Brehm J. W. (1966)A theory of psychological Reactance San diego, CA Academic Press
- Chaturvedi Mukesh (1999), Direct Marketing cases and texts Publisher: Himalayan Publishing Co. (pg. 4 & 9)
- Cheskin Research (2000), Trust in the wired America and Greater e-China Insights, On-line behaviours and attitudes in greater China. www.cheskin.com
- Chet Meisner (2006), The Complete Guide to Marketing Publisher: Kaplan publishing, USA. MARY Lou Roberts& Paul D. Berger (2000), Direct Marketing Management , Publisher: Prentice Hall, New York(pg 4-5, & pg 231)

- Cynthia Webster, “Effects of Hispanic Ethnic Identification on Martial roles in Purchase Decision”, Journal of Consumer Research, Vol. 21 (September 1994), pp.319-331.
- Danna Nicoleta Lascu (2009), - International marketing - What do we really know – Journal of Marketing Vol 63 (1) (pg. 234 & 235)
- D. Cooper & P. Schindler, Business Research Methods 6E, Mcgraw- Hill International Editions, pg 559.
- Dennis B Arnett, Steve D German & Shelboy D Hunt (2003), The Identity Salience Model of relationship Marketing success. The case of Non-profit Marketing – Journal of Marketing Vol 67 (pg. 89-105).
- Dunne, Lusch (1999) Retailing, 3rd. Edition, Dryden Press, Fortworth
- Annual Report, Direct Marketing Association of India , 2009.
- Drayton Bird, Commonsense direct marketing, Second edition.
- Publisher : Mc Graw Hill, USA (pg. 28)

- Edward Nash (1985), Direct Marketing, Publisher: Mcgraw Hill, New York 1st Edition.
- Fennis B. M. & Bakker A. (2001) Need to evaluate moderates the transfer of irritation in advertising, Journal of advertising 30 (3) pg
- Elizabeth Wolgast(1958), Family Influences, Sapna Rakesh, Soumendu Bhattacharya, Manoj Kumar Dash (Jan 2009) Marketing Innovations for Reaching Consumers Wisdom Publication Delhi , pg 21.
- Fennis B. M. & Bakker A. (2001) Need to evaluate moderates and transfer of irritation in advertising, Journal of advertising 30 (3) pg
- Firzrory Dearborn (2003), Encyclopedia of Advertising, Publisher: Mc Millan, New York.
- Gayatri Varma (2005), Online marketing, Publisher: New Century Publications, New Delhi (pg. 65).
- Gengler, Charles E. and Leszczyc, Peter T.L Popk (Winter 1997),Using Customer Satisfaction Research for Relationship Marketing: A Direct Marketing Approach, Journal of Direct Marketing Vol.11 Issue 1,p23-29,7p.

- Goodwill C. (1991) Privacy: Recognition of a consumer Rights, Journal of Public Policy and Marketing, Vol. 10 . 149-166.
- Hoekstra (1993), Managerial and Consumer Attitudes about Information Privacy, Journal of Direct Marketing Volume 11 Winter(1997)
- Jackson Paul & Others (2003), E-business Fundamentals, Publishers: Routledge, London.
- Japan Direct Marketing Association (1997) JADMA Survey on Direct Marketing Usage Report No. 4.
- J. K. Sachdeva (2008), Business Research Methodology, Himalaya Publishing House
- Jutkins (1996), power direct marketing: how to make it work for you Publishers: NTC Business Books, USA.
- Juxtconsult, – Indian Consumer Landscape 2010 – Consumers in India. www.maharashtra.com

- Keegan W J(2004)-Global Marketing Management , Publishers: Prentice Hall of India – New Delhi 7th Edition.
- Kochran William (1977), Sampling Techniques, John Wiley and Sons, New York.
- Komorousky's Mirra (1961) , Journal of Marketing.
- Kothari C.R. (2004), Research Methodology methods and techniques, New Age International (P) Ltd. Publishers, New Delhi.
- Kotler, Killer, Lane (2004) Marketing Management, Publishers: Prentice Hall of India – New Delhi 12th Edition.
- Leon Schiffman, Leslie Laza Kamuk (1997) , Consumer Behaviour, Publisher – Prentice Hall of India Pvt Ltd, New Delhi (pg 35).
- Li ,h,Edwards S. &Lee H.(2002) Measuring the intrusiveness of advertisements: Scale development and validation. Journal of advertising 31(2) pg 37-47.

- Sapna Rakesh, Soumendu Bhattacharya, Manoj Kumar Dash (Jan 2009) Marketing Innovations for Reaching Consumers Wisdom Publication Delhi , pg 21.
- Mary Culnan (1995) – consumer awareness of name removal procedures ; implication for direct marketing journal of direct marketing Vol 9 (pg 10 - 19),
- Mary Lou Roberts, Paul Berger (1999), Direct Marketing Management, Publisher: Prentice Hall, New Delhi.
- Maynard M. L. & Taylor C. R. (1996), A comparative analysis of Japanese and U. S. attitudes towards Direct Marketing , Journal of Direct Marketing 10 (1) 34-44.
- Mcdaniel, Lamb, Hair, (2007) Marketing essentials, 5th edition Publishers: Melissa Accuna, Thomson Canada (pg 363-64) .
- Michael Baker (2000), Marketing Handbook, New Delhi, Viva Books.
- Page C& Luding y. (2003) Bank manager's dilemmas : Customer's attitudes and purchase intentions, International Journal of Bank marketing 21 (3) pg147-163.

- Peter T.L. Popkowskileszczyz, Charles Gangler (2011) – Using customer satisfaction research for relationship marketing ; a direct marketing approach Journal of interactive marketing
- Pitch (2005), Evolving Urban Women, Issue Sept. 2005. Pg85.
- Rawwas, M.A. Strutton, & JohnL.W. (1996) An Exploratory investigation of the ethical values of American & Australian Consumers, Journal of Direct Marketing 10 (4) 52-63.
- Reddy R J (2004), Marketing Management Publisher: APH Publishing Corporation, New Delhi.
- Robert Mchatton (1988) – Total telemarketing Publisher: Stephen Kippur (pg. 138 & 240).
- Schultz, Don E. (Winter96) From The Editor Journal of Direct Marketing Vol. 10 Issue 1 p7-9, 3p.
- Shelly Singh / Rajan (2011), From e to Commerce, Economic Times, September 2011, pg. 8.

- Shrutika Verma (2012), E- Tailing Wars, The race to the top of the on-line shopping industry is wide open, Business World, Feb. 2012 pg. 34
- S. L. Gupta (2003), Marketing Research, Publisher Excel Books, Waraina, New Delhi.
- Stanton, Etzel, Walker (1994) – Fundamental of marketing, Publisher : Mcgraw Hill International Singapore 10th Edition (pg. 410)
- Sterne Priorre (2000) – E- mail marketing, Publisher: Wiley & Sons, USA (pg. 6)
- Vaswar Dasgupta (2001), Marketing Mantra-The real story of Direct Marketing in India, Prentice Hall of India, Pvt. Ltd. New Delhi pg 95.
- Werner Reinartz & V Kumar (2003)– The impact of Customer Relationship Characteristic on Profitable Lifetime Duration – Journal of Marketing Vol 67 (pg. 77-99).
- Wallis Report (1997) The Financial System Inquiry , AGPS, Canberra.

- Wilkie's Study (1975), Family Influences, Sapna Rakesh, Soumendu Bhattacharya, Manoj Kumar Dash (Jan 2009) Marketing Innovations for Reaching Consumers Wisdom Publication Delhi ,

Annexures

Questionnaire

(Please answer the questions candidly. Your replies will be strictly used for academic purposes and kept confidential.)

1. Name: _____
2. Residential Address :

3. Qualifications : _____
4. Age : _____
5. Sex : M / F ; Family size _____adults _____children
6. Employment status : Service / Business / not applicable.
7. Monthly Emoluments : Below Rs.5000/- _____ Rs.5000-Rs.15000/-

Rs.15000 – Rs.25000 _____ Rs.25000 – Rs.50000 _____ >Rs.50000 _____
8. Please (tick) against the methods of shopping from home, that you are aware of from the following.

Telephone

Mail

Response Advertising

Company's distributor (MLM)

Company's Salesman

Television shopping

Internet

9. Please rank the above methods according to your preference (give most preferred rank ..1 and least ..7)

Telephone

Mail

Response Advertising

Company's distributor (MLM)

Company's Salesman

Television shopping

Internet

10. a) Have you shopped from any of these methods ? Mention them.

b) Please name a few products that you have purchased from the methods mentioned in

Part II

In the following questions the word 'source' refers to the company / manufacturer / representative of the company/distributor/companies call centre/response advertising.

Please put a v against your answer: 1...Strongly agree, 2....Agree, 3.Somewhat agree, 4....Somewhat disagree, 5.Disagree...6.Strongly disagree.

		1	2	3	4	5	6
11	I am happy about the new methods to reach customers						
12	The source has high credibility						
13	I can rely on the information provided by the source						
14	I can immediately solve queries about the products						
15	I can respond to the source at my convenience.						
16	I have sufficient time to make purchase decisions						
17	I can comprehend the product better while interacting with the source						
18	I waste minimum time in seeking information						
19	Generally the source is known to me						
20	I save on commutation						
21	My time spent on shop-hopping is reduced						
22	It makes me aware of products of national/ international brands						

23	I find it easier to react with the source						
24	In the environs of office/home, I can talk with ease on personal issues.						
25	I do not think, it is an intrusion on my privacy						
26	I feel it wrong, on part of the source to seek personal information about me.						
27	Sometimes, I am irritated by calls from the source, inspite of my refusals.						
28	I am surprised at the amount of information I receive, that is of no interest to me						
29	I am highly satisfied, with my interactions with the source.						
30	My satisfaction of the product is of deep concern to the source.						
31	I would certainly like to interact with the source in future.						
32	The source interacts with me about other products from time to time.						
33	I am thankful of the care and interest the source has in my well being.						
34	I think the source is happy with its business with me						
35	I, think I have a friend in the source						

36	I get exposure to new products						
37	The products are of interest to me						
38	The products are of high quality						
39	The products have a high utility						
40	I can call upon the source for information at my convenience.						
41	I am highly satisfied, with my interactions with the source						
42	The products are branded						
43	The products matches the source's claims about it						
44	I was delighted by the product, that I have purchased						
45	The after sales service was good.						
46	I receive calls from the source about the feedback on product.						
47	I am satisfied for timely delivery of goods						
48	I am satisfied for periodical services provided on time						

Table Variable

QN.	ITEM SCALE	VARIABLE
11	I am happy about the new methods to reach customers	Consumer Satisfaction
12	The source has high credibility	Credibility
13	I can rely on the information provided by the source	Credibility of information
14	I can immediately solve queries about the products	Customer care service
15	I can respond to the source at my convenience.	Time saving
16	I have sufficient time to make purchase decisions	Time saving
17	I can comprehend the product better while interacting with the source	Convenience
18	I waste minimum time in seeking information	Time saving
19	Generally the source is known to me	Building relation & creating Loyalty
20	I save on commutation	Time saving
21	My time spent on shop-hopping is reduced	Time saving

22	It makes me aware of products of national/ international brands	Exposure to new products
23	I find it easier to react with the source	High credibility
24	In the environs of office/home, I can talk with ease on personal issues.	Intrudes on privacy
25	I do not think, it is an intrusion on my privacy	Intrudes on privacy
26	I feel it wrong, on part of the source to seek personal information about me.	Intrudes on privacy
27	Sometimes, I am irritated by calls from the source, inspite of my refusals.	Intrudes on privacy
28	I am surprised at the amount of information I receive, that is of no interest to me	Exposure to new products
29	I am highly satisfied, with my interactions with the source.	Customer satisfaction
30	My satisfaction of the product is of deep concern to the source.	High credibility
31	I would certainly like to interact with the source in future.	Intrudes on privacy
32	The source interacts with me about other products from time to time.	Building relations & creating Loyalty
33	I am thankful of the care and interest the	Customer care service

	source has in my well being.	
34	I think the source is happy with its business with me	Consumer Satisfaction
35	I, think I have a friend in the source	Intrudes upon privacy
36	I get exposure to new products	Exposure to new products
37	The products are of interest to me	Building relations & creating Loyalty
38	The products are of high quality	Products good in quality & utility
39	The products have a high utility	Products good in quality & utility
40	I can call upon the source for information at my convenience.	Convenient method
41	I am highly satisfied, with my interactions with the source	Consumer satisfaction
42	The products are branded	Building relations & creating Loyalty
43	The products matches the source's claims about it	Good in quality & Utility
44	I was delighted by the product, that I have purchased	Consumer satisfaction
45	The after sales service was good.	After sales service
46	I receive calls from the source about the	Customer care service

	feedback on product.	
47	I am satisfied for timely delivery of goods	After sales service
48	I am satisfied for periodical services provided on time	After sales service

Frequency Table

Table. 1 City

	Frequency	Percent	Valid Percent
Mumbai	1250	61.6	61.6
Nagpur	250	12.3	12.3
Pune	530	26.1	26.1
Total	2030	100.0	100.0

Table 2 QUALIFICATION

		Frequency	Percent	Valid Percent
Valid	Doctorate	11	.5	.5
	Graduate	971	47.8	47.8
	HSC	119	5.9	5.9
	Post graduate	641	31.6	31.6

Table. 3 Age

		Frequency	Percent	Valid Percent
Valid	Elderly Age	246	12.1	12.1
	Middle Age	630	31.0	31.0
	Young Age	1154	56.8	56.8
	Total	2030	100.0	100.0

Table 4 SEX

		Frequency	Percent	Valid Percent
Valid	Female	971	47.8	47.8
	Male	1059	52.2	52.2
	Total	2030	100.0	100.0

Table 5 Number_of_members_in_Family

		Frequency	Percent	Valid Percent
Valid	Five	211	10.4	10.4
	Four	335	16.5	16.5
	One	190	9.4	9.4
	Six	57	2.8	2.8
	Three	371	18.3	18.3
	Two	866	42.7	42.7
	Total	2030	100.0	100.0

Table 6 Children_in_family

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Four	22	1.1	1.1	1.1
	One	676	33.3	33.3	34.4
	Six	32	1.6	1.6	36.0
	Three	179	8.8	8.8	44.8
	Two	360	17.7	17.7	62.5
	Zero	761	37.5	37.5	100.0
	Total	2030	100.0	100.0	

Table 7 Employment_Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	BUSINESS	306	15.1	15.1	15.1
	House wife	220	10.8	10.8	25.9
	Retired	42	2.1	2.1	28.0
	SERVICE	1462	72.0	72.0	100.0
	Total	2030	100.0	100.0	

Table 7 Monthly_Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15000 – 25000	766	37.7	37.7	37.7
	25000 – 50000	171	8.4	8.4	46.2
	5000 - 15000	425	20.9	20.9	67.1
	5000 -15000	361	17.8	17.8	84.9
	BELOW 5000	220	10.8	10.8	95.7
	MORE THAN 50000	87	4.3	4.3	100.0
	Total	2030	100.0	100.0	

Table 8 Frequency Table

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	704	34.7	34.7	34.7
	Disagree	39	1.9	1.9	36.6
	Some What Agree	376	18.5	18.5	55.1
	Some What Disagree	47	2.3	2.3	57.4

	Strongly Agree	861	42.4	42.4	99.9
	Strongly Disagree	3	.1	.1	100.0
	Total	2030	100.0	100.0	

Table 9 Q12

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	803	39.6	39.6	39.6
	Disagree	39	1.9	1.9	41.5
	Some What Agree	541	26.7	26.7	68.1
	Some What Disagree	306	15.1	15.1	83.2
	Strongly Agree	289	14.2	14.2	97.4
	Strongly Disagree	52	2.6	2.6	100.0
	Total	2030	100.0	100.0	

Table 10 Q13

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	585	28.8	28.8	28.8
	Disagree	44	2.2	2.2	31.0
	Some What Agree	795	39.2	39.2	70.1
	Some What Disagree	359	17.7	17.7	87.8
	Strongly Agree	186	9.2	9.2	97.0
	Strongly Disagree	61	3.0	3.0	100.0
	Total	2030	100.0	100.0	

Table 11 Q14

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	704	34.7	34.7	34.7
	Disagree	210	10.3	10.3	45.0
	Some What Agree	437	21.5	21.5	66.6
	Some What	311	15.3	15.3	81.9

	Disagree				
	Strongly Agree	286	14.1	14.1	96.0
	Strongly Disagree	82	4.0	4.0	100.0
	Total	2030	100.0	100.0	

Table 12 Q15

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	781	38.5	38.5	38.5
	Disagree	172	8.5	8.5	46.9
	Some What Agree	415	20.4	20.4	67.4
	Some What Disagree	315	15.5	15.5	82.9
	Strongly Agree	344	16.9	16.9	99.9
	Strongly Disagree	3	.1	.1	100.0
	Total	2030	100.0	100.0	

Table 13 Q16

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	734	36.2	36.2	36.2
	Disagree	108	5.3	5.3	41.5
	Some What Agree	419	20.6	20.6	62.1
	Some What Disagree	270	13.3	13.3	75.4
	Strongly Agree	474	23.3	23.3	98.8
	Strongly Disagree	25	1.2	1.2	100.0
	Total	2030	100.0	100.0	

Table 14 Q17

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	703	34.6	34.6	34.6
	Disagree	61	3.0	3.0	37.6
	Some What Agree	432	21.3	21.3	58.9
	Some What	186	9.2	9.2	68.1

	Disagree				
	Strongly Agree	578	28.5	28.5	96.6
	Strongly Disagree	70	3.4	3.4	100.0
	Total	2030	100.0	100.0	

Table15 Q18

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	688	33.9	33.9	33.9
	Disagree	148	7.3	7.3	41.2
	Some What Agree	458	22.6	22.6	63.7
	Some What Disagree	259	12.8	12.8	76.5
	Strongly Agree	465	22.9	22.9	99.4
	Strongly Disagree	12	.6	.6	100.0
	Total	2030	100.0	100.0	

Table 16 Q19

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	527	26.0	26.0	26.0
	Disagree	345	17.0	17.0	43.0
	Some What Agree	478	23.5	23.5	66.5
	Some What Disagree	348	17.1	17.1	83.6
	Strongly Agree	301	14.8	14.8	98.5
	Strongly Disagree	31	1.5	1.5	100.0
	Total	2030	100.0	100.0	

Table 17 Q20

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	670	33.0	33.0	33.0
	Disagree	65	3.2	3.2	36.2
	Some What Agree	404	19.9	19.9	56.1
	Some What	263	13.0	13.0	69.1

	Disagree				
	Strongly Agree	588	29.0	29.0	98.0
	Strongly Disagree	40	2.0	2.0	100.0
	Total	2030	100.0	100.0	

Table 18 Q21

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	757	37.3	37.3	37.3
	Disagree	87	4.3	4.3	41.6
	Some What Agree	493	24.3	24.3	65.9
	Some What Disagree	177	8.7	8.7	74.6
	Strongly Agree	495	24.4	24.4	99.0
	Strongly Disagree	21	1.0	1.0	100.0
	Total	2030	100.0	100.0	

Table 19 Q22

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	798	39.3	39.3	39.3
	Disagree	80	3.9	3.9	43.3
	Some What Agree	425	20.9	20.9	64.2
	Some What Disagree	201	9.9	9.9	74.1
	Strongly Agree	470	23.2	23.2	97.2
	Strongly Disagree	56	2.8	2.8	100.0
	Total	2030	100.0	100.0	

Table 20 Q23

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	580	28.6	28.6	28.6
	Disagree	103	5.1	5.1	33.6
	Some What Agree	673	33.2	33.2	66.8
	Some What	366	18.0	18.0	84.8

	Disagree				
	Strongly Agree	263	13.0	13.0	97.8
	Strongly Disagree	45	2.2	2.2	100.0
	Total	2030	100.0	100.0	

Table 21 Q24

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	581	28.6	28.6	28.6
	Disagree	183	9.0	9.0	37.6
	Some What Agree	625	30.8	30.8	68.4
	Some What Disagree	356	17.5	17.5	86.0
	Strongly Agree	204	10.0	10.0	96.0
	Strongly Disagree	81	4.0	4.0	100.0
	Total	2030	100.0	100.0	

Table 22 Q25

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	436	21.5	21.5	21.5
	Disagree	273	13.4	13.4	34.9
	Some What Agree	556	27.4	27.4	62.3
	Some What Disagree	366	18.0	18.0	80.3
	Strongly Agree	245	12.1	12.1	92.4
	Strongly Disagree	154	7.6	7.6	100.0
	Total	2030	100.0	100.0	

Table 23 Q26

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	408	20.1	20.1	20.1
	Disagree	170	8.4	8.4	28.5
	Some What Agree	501	24.7	24.7	53.2
	Some What	446	22.0	22.0	75.1

	Disagree				
	Strongly Agree	449	22.1	22.1	97.2
	Strongly Disagree	56	2.8	2.8	100.0
	Total	2030	100.0	100.0	

Table 24 Q27

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	553	27.2	27.2	27.2
	Disagree	117	5.8	5.8	33.0
	Some What Agree	372	18.3	18.3	51.3
	Some What Disagree	271	13.3	13.3	64.7
	Strongly Agree	660	32.5	32.5	97.2
	Strongly Disagree	57	2.8	2.8	100.0
	Total	2030	100.0	100.0	

Table 25 Q28

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	771	38.0	38.0	38.0
	Disagree	145	7.1	7.1	45.1
	Some What Agree	502	24.7	24.7	69.9
	Some What Disagree	260	12.8	12.8	82.7
	Strongly Agree	311	15.3	15.3	98.0
	Strongly Disagree	41	2.0	2.0	100.0
	Total	2030	100.0	100.0	

Table 26 Q29

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	495	24.4	24.4	24.4
	Disagree	147	7.2	7.2	31.6
	Some What Agree	825	40.6	40.6	72.3
	Some What	324	16.0	16.0	88.2

	Disagree				
	Strongly Agree	160	7.9	7.9	96.1
	Strongly Disagree	79	3.9	3.9	100.0
	Total	2030	100.0	100.0	

Table 27 Q30

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	511	25.2	25.2	25.2
	Disagree	199	9.8	9.8	35.0
	Some What Agree	587	28.9	28.9	63.9
	Some What Disagree	406	20.0	20.0	83.9
	Strongly Agree	228	11.2	11.2	95.1
	Strongly Disagree	99	4.9	4.9	100.0
	Total	2030	100.0	100.0	

Table 28 Q31

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	679	33.4	33.4	33.4
	Disagree	94	4.6	4.6	38.1
	Some What Agree	676	33.3	33.3	71.4
	Some What Disagree	288	14.2	14.2	85.6
	Strongly Agree	192	9.5	9.5	95.0
	Strongly Disagree	101	5.0	5.0	100.0
	Total	2030	100.0	100.0	

Table 29 Q32

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	634	31.2	31.2	31.2
	Disagree	134	6.6	6.6	37.8
	Some What Agree	676	33.3	33.3	71.1
	Some What	198	9.8	9.8	80.9

	Disagree				
	Strongly Agree	273	13.4	13.4	94.3
	Strongly Disagree	115	5.7	5.7	100.0
	Total	2030	100.0	100.0	

Table 30 Q33

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	464	22.9	22.9	22.9
	Disagree	183	9.0	9.0	31.9
	Some What Agree	615	30.3	30.3	62.2
	Some What Disagree	387	19.1	19.1	81.2
	Strongly Agree	248	12.2	12.2	93.4
	Strongly Disagree	133	6.6	6.6	100.0
	Total	2030	100.0	100.0	

Table 31 Q34

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	545	26.8	26.8	26.8
	Disagree	158	7.8	7.8	34.6
	Some What Agree	658	32.4	32.4	67.0
	Some What Disagree	232	11.4	11.4	78.5
	Strongly Agree	400	19.7	19.7	98.2
	Strongly Disagree	37	1.8	1.8	100.0
	Total	2030	100.0	100.0	

Table 32 Q35

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	338	16.7	16.7	16.7
	Disagree	315	15.5	15.5	32.2
	Some What Agree	488	24.0	24.0	56.2
	Some What	349	17.2	17.2	73.4

	Disagree				
	Strongly Agree	305	15.0	15.0	88.4
	Strongly Disagree	235	11.6	11.6	100.0
	Total	2030	100.0	100.0	

Table 33 Q36

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	765	37.7	37.7	37.7
	Disagree	13	.6	.6	38.3
	Some What Agree	539	26.6	26.6	64.9
	Some What Disagree	172	8.5	8.5	73.3
	Strongly Agree	468	23.1	23.1	96.4
	Strongly Disagree	73	3.6	3.6	100.0
	Total	2030	100.0	100.0	

Table 34 Q37

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	392	19.3	19.3	19.3
	Disagree	104	5.1	5.1	24.4
	Some What Agree	629	31.0	31.0	55.4
	Some What Disagree	715	35.2	35.2	90.6
	Strongly Agree	167	8.2	8.2	98.9
	Strongly Disagree	23	1.1	1.1	100.0
	Total	2030	100.0	100.0	

Table 35 Q38

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	228	11.2	11.2	11.2
	Disagree	224	11.0	11.0	22.3
	Some What Agree	708	34.9	34.9	57.1

	Some What Disagree	676	33.3	33.3	90.4
	Strongly Agree	177	8.7	8.7	99.2
	Strongly Disagree	17	.8	.8	100.0
	Total	2030	100.0	100.0	

Table 36 Q39

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	285	14.0	14.0	14.0
	Disagree	168	8.3	8.3	22.3
	Some What Agree	778	38.3	38.3	60.6
	Some What Disagree	576	28.4	28.4	89.0
	Strongly Agree	213	10.5	10.5	99.5
	Strongly Disagree	10	.5	.5	100.0
	Total	2030	100.0	100.0	

Table 37 Q40

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	440	21.7	21.7	21.7
	Disagree	207	10.2	10.2	31.9
	Some What Agree	541	26.7	26.7	58.5
	Some What Disagree	511	25.2	25.2	83.7
	Strongly Agree	267	13.2	13.2	96.8
	Strongly Disagree	64	3.2	3.2	100.0
	Total	2030	100.0	100.0	

Table 38 Q41

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	344	16.9	16.9	16.9
	Disagree	206	10.1	10.1	27.1
	Some What Agree	598	29.5	29.5	56.6
	Some What	684	33.7	33.7	90.2

	Disagree				
	Strongly Agree	135	6.7	6.7	96.9
	Strongly Disagree	63	3.1	3.1	100.0
	Total	2030	100.0	100.0	

Table 39 Q42

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	483	23.8	23.8	23.8
	Disagree	77	3.8	3.8	27.6
	Some What Agree	589	29.0	29.0	56.6
	Some What Disagree	463	22.8	22.8	79.4
	Strongly Agree	318	15.7	15.7	95.1
	Strongly Disagree	100	4.9	4.9	100.0
	Total	2030	100.0	100.0	

Table 40 Q43

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	315	15.5	15.5	15.5
	Disagree	185	9.1	9.1	24.6
	Some What Agree	775	38.2	38.2	62.8
	Some What Disagree	519	25.6	25.6	88.4
	Strongly Agree	160	7.9	7.9	96.3
	Strongly Disagree	76	3.7	3.7	100.0
	Total	2030	100.0	100.0	

Table 41 Q44

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	361	17.8	17.8	17.8
	Disagree	218	10.7	10.7	28.5
	Some What Agree	745	36.7	36.7	65.2
	Some What Disagree	448	22.1	22.1	87.3

	Disagree				
	Strongly Agree	205	10.1	10.1	97.4
	Strongly Disagree	53	2.6	2.6	100.0
	Total	2030	100.0	100.0	

Table 42 Q45

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	349	17.2	17.2	17.2
	Disagree	346	17.0	17.0	34.2
	Some What Agree	412	20.3	20.3	54.5
	Some What Disagree	651	32.1	32.1	86.6
	Strongly Agree	184	9.1	9.1	95.7
	Strongly Disagree	88	4.3	4.3	100.0
	Total	2030	100.0	100.0	

Table 43 Q46

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	343	16.9	16.9	16.9
	Disagree	240	11.8	11.8	28.7
	Some What Agree	397	19.6	19.6	48.3
	Some What Disagree	442	21.8	21.8	70.0
	Strongly Agree	145	7.1	7.1	77.2
	Strongly Disagree	463	22.8	22.8	100.0
	Total	2030	100.0	100.0	

Table 44 Q47

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	161	7.9	7.9	7.9
	Disagree	480	23.6	23.6	31.6
	Some What Agree	517	25.5	25.5	57.0
	Some What	571	28.1	28.1	85.2

	Disagree				
	Strongly Agree	122	6.0	6.0	91.2
	Strongly Disagree	179	8.8	8.8	100.0
	Total	2030	100.0	100.0	

Table 45 Q48

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Agree	342	16.8	16.8	16.8
	Disagree	155	7.6	7.6	24.5
	Some What Agree	639	31.5	31.5	56.0
	Some What Disagree	536	26.4	26.4	82.4
	Strongly Agree	176	8.7	8.7	91.0
	Strongly Disagree	182	9.0	9.0	100.0
	Total	2030	100.0	100.0	

Table 46 Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Group1	2030	33.33	100.00	67.7010	12.25392
Group2	2030	38.89	100.00	76.2174	13.44774
Group3	2030	36.67	100.00	75.8865	12.99468
Group4	2030	22.22	100.00	69.6937	14.25826
Group5	2030	16.67	100.00	67.5876	13.45177
Group6	2030	16.67	100.00	62.3677	17.72655
Group7	2030	22.22	83.33	57.7702	12.18059
Group8	2030	22.22	100.00	63.0930	15.57554
Group9	2030	16.67	100.00	66.0568	14.63561
Group10	2030	27.78	100.00	75.4593	12.46866
combine	2030	39.47	96.93	68.4604	9.38771
Valid N (list wise)	2030				

Table 47 Descriptive Statistics

		N	Minimum	Maximum	Mean	Std. Deviation
Mumbai_Gr1	1250	33.33	100.00	67.6239	12.51554	
Mumbai_Gr2	1250	38.89	100.00	76.3996	13.28500	
Mumbai_Gr3	1250	36.67	100.00	76.1358	12.77145	
Mumbai_Gr4	1250	22.22	100.00	69.7735	14.24850	

Mumbai_Gr5	1250	16.67	100.00	67.8600	13.51472	
Mumbai_Gr6	1250	16.67	100.00	62.7160	17.48698	
Mumbai_Gr7	1250	22.22	83.33	57.3694	12.26891	
Mumbai_Gr8	1250	22.22	100.00	63.0983	15.54854	
Mumbai_Gr9	1250	16.67	100.00	66.2831	14.50219	
Mumbai_Gr10	1250	27.78	100.00	75.6395	12.36693	
Mumbai_combine	1250	39.47	96.93	68.5810	9.42927	
Valid N (listwise)	1250					

Table 48 Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Nagpur_Gr1	250	33.33	100.00	68.0398	11.75873
Nagpur_Gr2	250	44.44	100.00	76.6662	13.60723
Nagpur_Gr3	250	36.67	100.00	75.5467	13.52910
Nagpur_Gr4	250	22.22	100.00	70.3777	14.28085
Nagpur_Gr5	250	16.67	100.00	68.1112	13.52159
Nagpur_Gr6	250	16.67	100.00	62.7338	17.44683
Nagpur_Gr7	250	22.22	83.33	57.8893	12.20125
Nagpur_Gr8	250	22.22	100.00	63.4228	15.60576
Nagpur_Gr9	250	16.67	100.00	67.1664	15.12829
Nagpur_Gr10	250	27.78	100.00	75.3994	12.76756
Nagpur_combine	250	40.35	96.49	68.8088	9.39561
Valid N (listwise)	250				

Table 49 Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Pune_Gr1	530	33.33	100.00	67.7230	11.87242
Pune_Gr2	530	44.44	100.00	75.5761	13.75428
Pune_Gr3	530	36.67	100.00	75.4588	13.26739
Pune_Gr4	530	22.22	100.00	69.1827	14.28011
Pune_Gr5	530	16.67	100.00	66.6982	13.25301
Pune_Gr6	530	16.67	100.00	61.3735	18.40184
Pune_Gr7	530	27.78	83.33	58.6590	11.93376
Pune_Gr8	530	22.22	100.00	62.9250	15.65170
Pune_Gr9	530	16.67	100.00	64.9998	14.67872
Pune_Gr10	530	27.78	100.00	75.0624	12.57910
Pune_combine	530	40.35	96.93	68.0114	9.28720
Valid N (list wise)	530				

Frequency Table**Table 49 Level_GrOne**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High	410	20.2	20.2	20.2
	Low	240	11.8	11.8	32.0
	Medium	1380	68.0	68.0	100.0
	Total	2030	100.0	100.0	

Table 50 Level_Gr2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High	288	14.2	14.2	14.2
	Low	362	17.8	17.8	32.0
	Medium	1380	68.0	68.0	100.0
	Total	2030	100.0	100.0	

Table 51 Level_Gr3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High	346	17.0	17.0	17.0
	Low	230	11.3	11.3	28.4
	Medium	1454	71.6	71.6	100.0
	Total	2030	100.0	100.0	

Table 52 Level_Gr4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High	266	13.1	13.1	13.1
	Low	449	22.1	22.1	35.2
	Medium	1315	64.8	64.8	100.0
	Total	2030	100.0	100.0	

Table 53 Level_Gr5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High	197	9.7	9.7	9.7
	low	224	11.0	11.0	20.7
	Medium	1609	79.3	79.3	100.0
	Total	2030	100.0	100.0	

Table 54 Level_Gr6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High	259	12.8	12.8	12.8
	Low	289	14.2	14.2	27.0
	Medium	1482	73.0	73.0	100.0
	Total	2030	100.0	100.0	

Table 55 Level_Gr7

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High	327	16.1	16.1	16.1
	Low	391	19.3	19.3	35.4
	Medium	1312	64.6	64.6	100.0
	Total	2030	100.0	100.0	

Table 56 Level_Gr8

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High	235	11.6	11.6	11.6
	Low	261	12.9	12.9	24.4
	Medium	1534	75.6	75.6	100.0
	Total	2030	100.0	100.0	

Table 57 Level_Gr9

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High	254	12.5	12.5	12.5
	Low	285	14.0	14.0	26.6
	Medium	1491	73.4	73.4	100.0
	Total	2030	100.0	100.0	

Table 58 Level_Gr10

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High	355	17.5	17.5	17.5
	Low	329	16.2	16.2	33.7
	Medium	1346	66.3	66.3	100.0
	Total	2030	100.0	100.0	

Table 59 Level_Grcombine

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	High	279	13.7	13.7	13.7
	Low	278	13.7	13.7	27.4
	Medium	1473	72.6	72.6	100.0
	Total	2030	100.0	100.0	

City * Level_GrOne Cross tabulation

Table 60 Count

City	Level_GrOne			
	High	Low	Medium	Total
Mumbai	263	156	831	1250
Nagpur	49	24	177	250
Pune	98	60	372	530
Total	410	240	1380	2030

Table 61 City * Level_Gr2 Cross tabulation

Count

City	Level_Gr2			
	High	Low	Medium	Total
Mumbai	178	211	861	1250
Nagpur	41	44	165	250

Pune	69	107	354	530
Total	288	362	1380	2030

Table 62 City * Level_Gr3 Cross tabulation

Count

City	Level_Gr3			Total
	High	Low	Medium	
Mumbai	206	126	918	1250
Nagpur	46	36	168	250
Pune	94	68	368	530
Total	346	230	1454	2030

Table 63 City * Level_Gr4 Cross tabulation

Count

City	Level_Gr4			Total
	High	Low	Medium	
Mumbai	169	271	810	1250
Nagpur	32	53	165	250
Pune	65	125	340	530
Total	266	449	1315	2030

Table 64 City * Level_Gr5 Cross tabulation

Count

City	Level_Gr5			Total
	High	low	Medium	
Mumbai	130	127	993	1250
Nagpur	24	28	198	250
Pune	43	69	418	530
Total	197	224	1609	2030

Table 65 City * Level_Gr6 Cross tabulation

Count

City	Level_Gr6			Total
	High	Low	Medium	
Mumbai	160	169	921	1250
Nagpur	34	30	186	250
Pune	65	90	375	530
Total	259	289	1482	2030

Table 66 City * Level_Gr7 Cross tabulation

Count

City	Level_Gr7			Total
	High	Low	Medium	
Mumbai	188	262	800	1250

Nagpur	48	46	156	250
Pune	91	83	356	530
Total	327	391	1312	2030

Table 67 City * Level_Gr8 Cross tabulation

Count

City	Level_Gr8			Total
	High	Low	Medium	
Mumbai	150	150	950	1250
Nagpur	30	33	187	250
Pune	55	78	397	530
Total	235	261	1534	2030

Table 68 City * Level_Gr9 Cross tabulation

Count

City	Level_Gr9			Total
	High	Low	Medium	
Mumbai	159	165	926	1250
Nagpur	37	32	181	250
Pune	58	88	384	530
Total	254	285	1491	2030

Table 69 City * Level_Gr10 Cross tabulation

Count

City	Level_Gr10			Total
	High	Low	Medium	
Mumbai	229	200	821	1250
Nagpur	43	39	168	250
Pune	83	90	357	530
Total	355	329	1346	2030

Table70 * Level_GrOne Cross tabulation

Count

QUAL	Level_GrOne			Total
	High	Low	Medium	
Doctorate	0	0	11	11
Graduate	262	137	572	971
HSC	38	1	80	119
Post graduate	65	44	532	641
Professional	0	58	136	194
SSC	45	0	49	94
Total	410	240	1380	2030

Table 71 QUAL * Level_Gr2 Cross tabulation

Count

QUAL	Level_Gr2			Total
	High	Low	Medium	
Doctorate	0	11	0	11
Graduate	89	170	712	971
HSC	42	3	74	119
Post graduate	100	109	432	641
Professional	26	28	140	194
SSC	31	41	22	94
Total	288	362	1380	2030

Table 71 QUAL * Level_Gr3 Cross tabulation

Count

QUAL	Level_Gr3			Total
	High	Low	Medium	
Doctorate	0	0	11	11
Graduate	134	97	740	971
HSC	46	2	71	119
Post graduate	98	107	436	641
Professional	42	8	144	194

SSC	26	16	52	94
Total	346	230	1454	2030

Table 72 QUAL * Level_Gr4 Cross tabulation

Count

QUAL	Level_Gr4			Total
	High	Low	Medium	
Doctorate	0	11	0	11
Graduate	148	191	632	971
HSC	65	4	50	119
Post graduate	44	152	445	641
Professional	1	57	136	194
SSC	8	34	52	94
Total	266	449	1315	2030

Table 73 QUAL * Level_Gr5 Cross tabulation

Count

QUAL	Level_Gr5			Total
	High	low	Medium	
Doctorate	0	0	11	11
Graduate	99	62	810	971
HSC	43	2	74	119

Post graduate	25	110	506	641
Professional	20	29	145	194
SSC	10	21	63	94
Total	197	224	1609	2030

Table 74 QUAL * Level_Gr6 Cross tabulation

Count

QUAL	Level_Gr6			Total
	High	Low	Medium	
Doctorate	0	11	0	11
Graduate	144	134	693	971
HSC	57	0	62	119
Post graduate	56	108	477	641
Professional	0	29	165	194
SSC	2	7	85	94
Total	259	289	1482	2030

Table 75 QUAL * Level_Gr7 Cross tabulation

Count

QUAL	Level_Gr7			Total
	High	Low	Medium	
Doctorate	0	3	8	11
Graduate	116	191	664	971
HSC	45	9	65	119
Post graduate	117	110	414	641
Professional	22	68	104	194
SSC	27	10	57	94
Total	327	391	1312	2030

Table 76 QUAL * Level_Gr8 Cross tabulation

Count

QUAL	Level_Gr8			Total
	High	Low	Medium	
Doctorate	0	11	0	11
Graduate	118	137	716	971
HSC	27	0	92	119
Post graduate	43	90	508	641
Professional	2	9	183	194

SSC	45	14	35	94
Total	235	261	1534	2030

Table 77 QUAL * Level_Gr9 Cross tabulation

Count

QUAL	Level_Gr9			Total
	High	Low	Medium	
Doctorate	0	11	0	11
Graduate	123	128	720	971
HSC	39	9	71	119
Post graduate	43	94	504	641
Professional	10	29	155	194
SSC	39	14	41	94
Total	254	285	1491	2030

Table 78 QUAL * Level_Gr10 Cross tabulation

Count

QUAL	Level_Gr10			Total
	High	Low	Medium	
Doctorate	11	0	0	11
Graduate	186	51	734	971
HSC	47	11	61	119

Post graduate	62	182	397	641
Professional	46	39	109	194
SSC	3	46	45	94
Total	355	329	1346	2030

Table 80 Age_Group * Level_GrOne Cross tabulation

Count

Age_Group	Level_GrOne			Total
	High	Low	Medium	
Eldely Age	65	52	129	246
Middle Age	138	48	444	630
Young Age	207	140	807	1154
Total	410	240	1380	2030

Table 81 Age_Group * Level_Gr2 Cross tabulation

Count

Age_Group	Level_Gr2			Total
	High	Low	Medium	
Eldely Age	24	58	164	246
Middle Age	97	104	429	630
Young Age	167	200	787	1154
Total	288	362	1380	2030

Table 82 Age_Group * Level_Gr3 Cross tabulation

Count

Age_Group	Level_Gr3			Total
	High	Low	Medium	
Eldely Age	58	52	136	246
Middle Age	83	82	465	630
Young Age	205	96	853	1154
Total	346	230	1454	2030

Table 83 Age_Group * Level_Gr4 Cross tabulation

Count

Age_Group	Level_Gr4			Total
	High	Low	Medium	
Eldely Age	30	41	175	246
Middle Age	64	127	439	630
Young Age	172	281	701	1154
Total	266	449	1315	2030

Table 84 Age_Group * Level_Gr5 Cross tabulation

Count

Age_Group	Level_Gr5			
	High	low	Medium	Total
Eldely Age	37	8	201	246
Middle Age	59	79	492	630
Young Age	101	137	916	1154
Total	197	224	1609	2030

Table 85 Age_Group * Level_Gr6 Cross tabulation

Count

Age_Group	Level_Gr6			
	High	Low	Medium	Total
Eldely Age	8	57	181	246
Middle Age	95	122	413	630
Young Age	156	110	888	1154
Total	259	289	1482	2030

Table 86 Age_Group * Level_Gr7 Cross tabulation

Count

Age_Group	Level_Gr7			
	High	Low	Medium	Total
Eldely Age	51	55	140	246

Middle Age	131	98	401	630
Young Age	145	238	771	1154
Total	327	391	1312	2030

Table 87 Age_Group * Level_Gr8 Cross tabulation

Count

Age_Group	Level_Gr8			Total
	High	Low	Medium	
Eldely Age	18	33	195	246
Middle Age	105	78	447	630
Young Age	112	150	892	1154
Total	235	261	1534	2030

Table 88 Age_Group * Level_Gr9 Cross tabulation

Count

Age_Group	Level_Gr9			Total
	High	Low	Medium	
Eldely Age	46	38	162	246
Middle Age	84	88	458	630
Young Age	124	159	871	1154
Total	254	285	1491	2030

Table 89 Age_Group * Level_Gr10 Cross tabulation

Count

Age_Group	Level_Gr10			
	High	Low	Medium	Total
Eldely Age	27	29	190	246
Middle Age	120	90	420	630
Young Age	208	210	736	1154
Total	355	329	1346	2030

Table 90 * Level_GrOne Cross tabulation

Count

SEX	Level_GrOne			
	High	Low	Medium	Total
Female	256	126	589	971
Male	154	114	791	1059
Total	410	240	1380	2030

Table 91 SEX * Level_Gr2 Cross tabulation

Count

SEX	Level_Gr2			
	High	Low	Medium	Total
Female	202	138	631	971
Male	86	224	749	1059

Total	288	362	1380	2030
-------	-----	-----	------	------

Table 92 SEX * Level_Gr3 Cross tabulation

Count

SEX	Level_Gr3			Total
	High	Low	Medium	
Female	159	104	708	971
Male	187	126	746	1059
Total	346	230	1454	2030

Table 933 SEX * Level_Gr4 Cross tabulation

Count

SEX	Level_Gr4			Total
	High	Low	Medium	
Female	149	207	615	971
Male	117	242	700	1059
Total	266	449	1315	2030

Table 94 SEX * Level_Gr5 Cross tabulation

Count

SEX	Level_Gr5			Total
	High	low	Medium	
Female	85	130	756	971

Male	112	94	853	1059
Total	197	224	1609	2030

Table 95 SEX * Level_Gr6 Cross tabulation

Count

SEX	Level_Gr6			Total
	High	Low	Medium	
Female	173	123	675	971
Male	86	166	807	1059
Total	259	289	1482	2030

Table 96 SEX * Level_Gr7 Cross tabulation

Count

SEX	Level_Gr7			Total
	High	Low	Medium	
Female	177	185	609	971
Male	150	206	703	1059
Total	327	391	1312	2030

Table 97 SEX * Level_Gr8 Cross tabulation

Count

SEX	Level_Gr8			Total
	High	Low	Medium	

Female	153	118	700	971
Male	82	143	834	1059
Total	235	261	1534	2030

Table 98 SEX * Level_Gr9 Cross tabulation

Count

SEX	Level_Gr9			Total
	High	Low	Medium	
Female	140	146	685	971
Male	114	139	806	1059
Total	254	285	1491	2030

Table 99 SEX * Level_Gr10 Cross tabulation

Count

SEX	Level_Gr10			Total
	High	Low	Medium	
Female	192	160	619	971
Male	163	169	727	1059
Total	355	329	1346	2030

Table 100 Number_of_members_in_Family * Level_GrOne Cross tabulation

Count

Number_of_members_in_Family	Level_GrOne			Total
	High	Low	Medium	
Five	0	0	211	211
Four	106	59	170	335
One	39	36	115	190
Six	19	16	22	57
Three	77	23	271	371
Two	169	106	591	866
Total	410	240	1380	2030

Table 101 Number_of_members_in_Family * Level_Gr2 Cross tabulation

Count

Number_of_members_in_Family	Level_Gr2			Total
	High	Low	Medium	
Five	44	29	138	211
Four	32	37	266	335
One	48	70	72	190
Six	0	16	41	57
Three	45	48	278	371
Two	119	162	585	866
Total	288	362	1380	2030

Table 102 _of_members_in_Family * Level_Gr3 Cross tabulation

Count

Number_of_members_in_Family	Level_Gr3			Total
	High	Low	Medium	
Five	7	21	183	211
Four	53	21	261	335
One	77	9	104	190
Six	0	0	57	57
Three	41	34	296	371
Two	168	145	553	866
Total	346	230	1454	2030

Table 103 Number_of_members_in_Family * Level_Gr4 Cross tabulation

Count

Number_of_members_in_Family	Level_Gr4			Total
	High	Low	Medium	
Five	20	0	191	211
Four	86	46	203	335
One	25	60	105	190
Six	0	0	57	57
Three	38	53	280	371
Two	97	290	479	866

Total	266	449	1315	2030
-------	-----	-----	------	------

Table 104 Number_of_members_in_Family * Level_Gr5 Cross tabulation

Count

Number_of_members_in_Family	Level_Gr5			Total
	High	low	Medium	
Five	37	0	174	211
Four	37	23	275	335
One	0	51	139	190
Six	1	0	56	57
Three	24	38	309	371
Two	98	112	656	866
Total	197	224	1609	2030

Table 105 Number_of_members_in_Family * Level_Gr6 Cross tabulation

Count

Number_of_members_in_Family	Level_Gr6			Total
	High	Low	Medium	
Five	3	0	208	211
Four	65	31	239	335
One	51	40	99	190
Six	0	0	57	57
Three	44	12	315	371

Two	96	206	564	866
Total	259	289	1482	2030

Table 106 Number_of_members_in_Family * Level_Gr7 Cross tabulation

Count

Number_of_members_in_Family	Level_Gr7			Total
	High	Low	Medium	
Five	32	39	140	211
Four	73	75	187	335
One	44	34	112	190
Six	8	11	38	57
Three	46	55	270	371
Two	124	177	565	866
Total	327	391	1312	2030

Table 107 Number_of_members_in_Family * Level_Gr8 Cross tabulation

Count

Number_of_members_in_Family	Level_Gr8			Total
	High	Low	Medium	
Five	0	16	195	211
Four	56	28	251	335
One	25	9	156	190

Six	0	9	48	57
Three	46	26	299	371
Two	108	173	585	866
Total	235	261	1534	2030

Table 108 Number_of_members_in_Family * Level_Gr9 Cross tabulation

Count

Number_of_members_in_Family	Level_Gr9			Total
	High	Low	Medium	
Five	7	1	203	211
Four	85	53	197	335
One	33	35	122	190
Six	0	0	57	57
Three	15	37	319	371
Two	114	159	593	866
Total	254	285	1491	2030

Table 109 Number_of_members_in_Family * Level_Gr10 Cross tabulation

Count

Number_of_members_in_Family	Level_Gr10			Total
	High	Low	Medium	
Five	75	21	115	211
Four	48	54	233	335

One	9	83	98	190
Six	0	13	44	57
Three	20	45	306	371
Two	203	113	550	866
Total	355	329	1346	2030

Table 110 Children_in_family * Level_GrOne Cross tabulation

Count

Children_in_family	Level_GrOne			Total
	High	Low	Medium	
Four	15	0	7	22
One	141	47	488	676
Six	16	16	0	32
Three	8	55	116	179
Two	70	28	262	360
Zero	160	94	507	761
Total	410	240	1380	2030

Table 112 Children_in_family * Level_Gr2 Cross tabulation

Count

Children_in_family	Level_Gr2			Total
	High	Low	Medium	
Four	0	15	7	22

One	87	66	523	676
Six	0	16	16	32
Three	17	25	137	179
Two	60	97	203	360
Zero	124	143	494	761
Total	288	362	1380	2030

Table 113 Children_in_family * Level_Gr3 Cross tabulation

Count

Children_in_family	Level_Gr3			Total
	High	Low	Medium	
Four	22	0	0	22
One	111	63	502	676
Six	0	0	32	32
Three	17	17	145	179
Two	77	62	221	360
Zero	119	88	554	761
Total	346	230	1454	2030

Table 114 Children_in_family * Level_Gr4 Cross tabulation

Count

Children_in_family	Level_Gr4			Total
	High	Low	Medium	
Four	6	1	15	22
One	91	115	470	676
Six	16	0	16	32
Three	40	55	84	179
Two	24	102	234	360
Zero	89	176	496	761
Total	266	449	1315	2030

Table 115 Children_in_family * Level_Gr5 Cross tabulation

Count

Children_in_family	Level_Gr5			Total
	High	low	Medium	
Four	6	1	15	22
One	98	79	499	676
Six	0	0	32	32
Three	37	15	127	179
Two	14	36	310	360
Zero	42	93	626	761
Total	197	224	1609	2030

Table 116 Children_in_family * Level_Gr6 Cross tabulation

Count

Children_in_family	Level_Gr6			Total
	High	Low	Medium	
Four	0	1	21	22
One	106	73	497	676
Six	0	0	32	32
Three	13	55	111	179
Two	34	86	240	360
Zero	106	74	581	761
Total	259	289	1482	2030

Table 117 Children_in_family * Level_Gr7 Cross tabulation

Count

Children_in_family	Level_Gr7			Total
	High	Low	Medium	
Four	11	3	8	22
One	105	127	444	676
Six	10	4	18	32
Three	28	34	117	179
Two	62	49	249	360
Zero	111	174	476	761

Total	327	391	1312	2030
-------	-----	-----	------	------

Table 118 Children_in_family * Level_Gr8 Cross tabulation

Count

Children_in_family	Level_Gr8			Total
	High	Low	Medium	
Four	1	0	21	22
One	53	73	550	676
Six	16	0	16	32
Three	20	58	101	179
Two	50	42	268	360
Zero	95	88	578	761
Total	235	261	1534	2030

Table 119 Children_in_family * Level_Gr9 Cross tabulation

Count

Children_in_family	Level_Gr9			Total
	High	Low	Medium	
Four	6	1	15	22
One	52	19	605	676
Six	16	0	16	32
Three	43	55	81	179
Two	24	67	269	360

Zero	113	143	505	761
Total	254	285	1491	2030

Table 120 Children_in_family * Level_Gr10 Cross tabulation

Count

Children_in_family	Level_Gr10			Total
	High	Low	Medium	
Four	6	15	1	22
One	139	115	422	676
Six	0	0	32	32
Three	42	27	110	179
Two	25	42	293	360
Zero	143	130	488	761
Total	355	329	1346	2030

Table 121 Employment_Status * Level_GrOne Cross tabulation

Count

Employment_Status	Level_GrOne			Total
	High	Low	Medium	
BUSINESS	80	41	185	306
House wife	21	44	155	220
Retired	17	0	25	42
SERVICE	292	155	1015	1462

Total	410	240	1380	2030
-------	-----	-----	------	------

Table 122 Employment_Status * Level_Gr2 Cross tabulation

Count

Employment_Status	Level_Gr2			Total
	High	Low	Medium	
BUSINESS	47	40	219	306
House wife	42	16	162	220
Retired	0	10	32	42
SERVICE	199	296	967	1462
Total	288	362	1380	2030

Table 123 Employment_Status * Level_Gr3 Cross tabulation

Count

Employment_Status	Level_Gr3			Total
	High	Low	Medium	
BUSINESS	84	14	208	306
House wife	5	13	202	220
Retired	6	9	27	42
SERVICE	251	194	1017	1462
Total	346	230	1454	2030

Table 124 Employment_Status * Level_Gr4 Cross tabulation

Count

Employment_ Status	Level_Gr4			Total
	High	Low	Medium	
BUSINESS	41	46	219	306
House wife	29	70	121	220
Retired	6	10	26	42
SERVICE	190	323	949	1462
Total	266	449	1315	2030

Table 125 Employment_Status * Level_Gr5 Cross tabulation

Count

Employment_ Status	Level_Gr5			Total
	High	Low	Medium	
BUSINESS	51	34	221	306
House wife	0	11	209	220
Retired	6	0	36	42
SERVICE	140	179	1143	1462
Total	197	224	1609	2030

Table 126 Employment_Status * Level_Gr6 Cross tabulation

Count

Employment_ Status	Level_Gr6			Total
	High	Low	Medium	
BUSINESS	61	55	190	306
House wife	12	21	187	220
Retired	0	17	25	42
SERVICE	186	196	1080	1462
Total	259	289	1482	2030

Table 127 Employment_Status * Level_Gr7 Cross tabulation

Count

Employment_ Status	Level_Gr7			Total
	High	Low	Medium	
BUSINESS	38	70	198	306
House wife	28	43	149	220
Retired	8	6	28	42
SERVICE	253	272	937	1462
Total	327	391	1312	2030

Table 128 Employment_Status * Level_Gr8 Cross tabulation

Count

Employment_ Status	Level_Gr8			Total
	High	Low	Medium	
BUSINESS	21	34	251	306
House wife	34	18	168	220
Retired	0	0	42	42
SERVICE	180	209	1073	1462
Total	235	261	1534	2030

Table 129 Employment_Status * Level_Gr9 Cross tabulation

Count

Employment_ Status	Level_Gr3			Total
	High	Low	Medium	
BUSINESS	24	45	237	306
House wife	20	47	153	220
Retired	6	0	36	42
SERVICE	204	193	1065	1462
Total	254	285	1491	2030

Table 130 Employment_Status * Level_Gr10 Cross tabulation

Count

Employment_ Status	Level_Gr10			Total
	High	Low	Medium	
BUSINESS	45	45	216	306
House wife	40	10	170	220
Retired	6	10	26	42
SERVICE	264	264	934	1462
Total	355	329	1346	2030

Table 131 Monthly_Income * Level_GrOne Cross tabulation

Count

Monthly_Income	Level_GrOne			Total
	High	Low	Medium	
15000 - 25000	168	55	543	766
25000 - 50000	12	40	119	171
5000 - 15000	115	70	240	425
5000 -15000	45	65	251	361
BELOW 5000	58	0	162	220
MORE THAN 50000	12	10	65	87

Total	410	240	1380	2030
-------	-----	-----	------	------

Table 132 Monthly_Income * Level_Gr2 Cross tabulation

Count

Monthly_Income	Level_Gr2			Total
	High	Low	Medium	
15000 - 25000	74	117	575	766
25000 - 50000	7	30	134	171
5000 - 15000	43	125	257	425
5000 -15000	82	44	235	361
BELOW 5000	57	30	133	220
MORE THAN 50000	25	16	46	87
Total	288	362	1380	2030

Table 133 Monthly_Income * Level_Gr3 Cross tabulation

Count

Monthly_Income	Level_Gr3			Total
	High	Low	Medium	
15000 – 25000	115	112	539	766
25000 - 50000	17	13	141	171

5000 - 15000	98	57	270	425
5000 -15000	30	26	305	361
BELOW 5000	61	18	141	220
MORE THAN 50000	25	4	58	87
Total	346	230	1454	2030

Table 134 Monthly_Income * Level_Gr4 Cross tabulation

Count

Monthly_ Income	Level_Gr4			Total
	High	Low	Medium	
15000 – 25000	85	154	527	766
25000 - 50000	9	50	112	171
5000 - 15000	57	121	247	425
5000 -15000	58	95	208	361
BELOW 5000	56	13	151	220
MORE THAN 50000	1	16	70	87
Total	266	449	1315	2030

Table 135 Monthly_Income * Level_Gr5 Cross tabulation

Count

Monthly_Income	Level_Gr5			Total
	High	Low	Medium	
15000 – 25000	72	121	573	766
25000 - 50000	3	1	167	171
5000 - 15000	49	47	329	425
5000 -15000	33	32	296	361
BELOW 5000	39	23	158	220
MORE THAN 50000	1	0	86	87
Total	197	224	1609	2030

Table 136 Monthly_Income * Level_Gr6 Cross tabulation

Count

Monthly_Income	Level_Gr6			Total
	High	Low	Medium	
15000 – 25000	106	158	502	766
25000 - 50000	11	35	125	171
5000 - 15000	44	65	316	425

5000 -15000	41	12	308	361
BELOW 5000	56	5	159	220
MORE THAN 50000	1	14	72	87
Total	259	289	1482	2030

Table 137 Monthly_Income * Level_Gr7 Cross tabulation

Count

Monthly_ Income	Level_Gr7			Total
	High	Low	Medium	
15000 – 25000	106	157	503	766
25000 - 50000	25	35	111	171
5000 - 15000	83	83	259	425
5000 -15000	47	67	247	361
BELOW 5000	55	31	134	220
MORE THAN 50000	11	18	58	87
Total	327	391	1312	2030

Table 138 Monthly_Income * Level_Gr8 Cross tabulation

Count

Monthly_Income	Level_Gr8			Total
	High	Low	Medium	
15000 – 25000	100	64	602	766
25000 - 50000	5	41	125	171
5000 - 15000	57	81	287	425
5000 -15000	36	45	280	361
BELOW 5000	29	10	181	220
MORE THAN 50000	8	20	59	87
Total	235	261	1534	2030

Table 139 Monthly_Income * Level_Gr9 Cross tabulation

Count

Monthly_Income	Level_Gr9			Total
	High	Low	Medium	
15000 – 25000	113	80	573	766
25000 - 50000	12	35	124	171
5000 - 15000	72	86	267	425
5000 -15000	20	56	285	361

BELOW 5000	35	12	173	220
MORE THAN 50000	2	16	69	87
Total	254	285	1491	2030

Table 140 Monthly_Income * Level_Gr10 Cross tabulation

Count

Monthly_ Income	Level_Gr10			Total
	High	Low	Medium	
15000 – 25000	92	139	535	766
25000 - 50000	22	1	148	171
5000 - 15000	109	72	244	425
5000 -15000	66	50	245	361
BELOW 5000	52	63	105	220
MORE THAN 50000	14	4	69	87
Total	355	329	1346	2030

T-Test

Table 141 Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Combine	68.4604	2030	9.38771	.20836
	Group1	67.7010	2030	12.25392	.27197
Pair 2	Combine	68.4604	2030	9.38771	.20836
	Group2	76.2174	2030	13.44774	.29847
Pair 3	Combine	68.4604	2030	9.38771	.20836
	Group3	75.8865	2030	12.99468	.28841
Pair 4	Combine	68.4604	2030	9.38771	.20836
	Group4	69.6937	2030	14.25826	.31646
Pair 5	Combine	68.4604	2030	9.38771	.20836
	Group5	67.5876	2030	13.45177	.29856
Pair 6	Combine	68.4604	2030	9.38771	.20836
	Group6	62.3677	2030	17.72655	.39344
Pair 7	Combine	68.4604	2030	9.38771	.20836
	Group7	57.7702	2030	12.18059	.27035
Pair 8	Combine	68.4604	2030	9.38771	.20836
	Group8	63.0930	2030	15.57554	.34570
Pair 9	Combine	68.4604	2030	9.38771	.20836
	Group9	66.0568	2030	14.63561	.32484
Pair 10	Combine	68.4604	2030	9.38771	.20836
	Group10	75.4593	2030	12.46866	.27674

Table 142 Paired Samples Correlations

		N	Correlation	Sig.
Pair 1	combine & Group1	2030	.822	.000
Pair 2	combine & Group2	2030	.678	.000
Pair 3	combine & Group3	2030	.591	.000
Pair 4	combine & Group4	2030	.755	.000
Pair 5	combine & Group5	2030	.740	.000
Pair 6	combine & Group6	2030	.789	.000
Pair 7	combine & Group7	2030	.401	.000
Pair 8	combine & Group8	2030	.614	.000
Pair 9	combine & Group9	2030	.803	.000
Pair 10	combine & Group10	2030	.435	.000

Table 143 Paired Samples Test

		t	df	Sig. (2-tailed)
Pair 1	combine Group1	- 4.879	2029	.000
Pair 2	combine Group2	-35.353	2029	.000
Pair 3	combine Group3	-31.498	2029	.000
Pair 4	combine Group4	-5.876	2029	.000
Pair 5	combine Group5	4.338	2029	.000
Pair 6	combine Group6	23.230	2029	.000
Pair 7	combine Group7	40.033	2029	.000
Pair 8	combine Group8	19.666	2029	.000
Pair 9	combine Group9	11.990	2029	.000
Pair 10	combine Group10	-26.484	2029	.000

Table 143

Sr. No.	Null Hypothesis	Chi-Square Calculated Value	Chi-Square Table Value	Result of Test
1	Association between City and Group-1	3.95	9.46	Accepted
2	Association between City and Group-2	4.07	9.46	Accepted
3	Association between City and Group-3	7.12	9.46	Accepted
4	Association between City and Group-4	1.28	9.46	Accepted
5	Association between City and Group-5	4.79	9.46	Accepted
6	Association between City and Group-6	4.89	9.46	Accepted
7	Association between City and Group-7	9.07	9.46	Accepted
8	Association between City and Group-8	3.13	9.46	Accepted
9	Association between City and Group-9	5.69	9.46	Accepted
10	Association between City and Group-10	1.99	9.46	Accepted

Table 144

Sr. No.	Null Hypothesis	Chi-Square Calculated Value	Chi-Square Table Value	Result of Test
1	Association between Qualification and Group-1	273.47	18.31	Rejected
2	Association between Qualification and Group-2	214.62	18.31	Rejected
3	Association between Qualification and Group-3	101.98	18.31	Rejected
4	Association between Qualification and Group-4	291.81	18.31	Rejected
5	Association between Qualification and Group-5	183.81	18.31	Rejected
6	Association between Qualification and Group-6	264.59	18.31	Rejected

7	Association between Qualification and Group-7	107.94	18.31	Rejected
8	Association between Qualification and Group-8	282.88	18.31	Rejected
9	Association between Qualification and Group-9	217.52	18.31	Rejected
10	Association between Qualification and Group-10	348.56	18.31	Rejected

Table 145

Sr. No.	Null Hypothesis	Chi-Square Calculated Value	Chi-Square Table Value	Result of Test
1	Association between Age group and Group-1	46.07	9.46	Rejected
2	Association between Age group and	9.52	9.46	Rejected

	Group-2			
3	Association between Age group and Group-3	54.18	9.46	Rejected
4	Association between Age group and Group-4	20.95	9.46	Rejected
5	Association between Age group and Group-5	24.19	9.46	Rejected
6	Association between Age group and Group-6	71.24	9.46	Rejected
7	Association between Age group and Group-7	30.88	9.46	Rejected
8	Association between Age group and Group-8	24.31	9.46	Rejected
9	Association between Age group and Group-9	13.77	9.46	Rejected
10	Association between Age group and Group-10	19.81	9.46	Rejected

Table146

Sr. No.	Null Hypothesis	Chi-Square Calculated Value	Chi-Square Table Value	Result of Test
1	Association between Sex and Group-1	51.82	5.99	Rejected
2	Association between Sex and Group-2	73.56	5.99	Rejected
3	Association between Sex and Group-3	1.55	5.99	Accepted
4	Association between Sex and Group-4	8.27	5.99	Rejected
5	Association between Sex and Group-5	11.54	5.99	Rejected
6	Association between Sex and Group-6	43.65	5.99	Rejected
7	Association between Sex and Group-7	6.29	5.99	Rejected
8	Association between Sex and Group-8	31.79	5.99	Rejected

9	Association between Sex and Group-9	8.85	5.99	Rejected
10	Association between Sex and Group-10	7.48	5.99	Rejected

Table 147

Sr. No.	Null Hypothesis	Chi-Square Calculated Value	Chi-Square Table Value	Result of Test
1	Association between No. of members in family and Group-1	191.52	18.31	Rejected
2	Association between No. of members in family and Group-2	129.99	18.31	Rejected
3	Association between No. of members in family and Group-3	184.34	18.31	Rejected
4	Association between No. of members in family and Group-4	247.78	18.31	Rejected

5	Association between No. of members in family and Group-5	129.54	18.31	Rejected
6	Association between No. of members in family and Group-6	259.66	18.31	Rejected
7	Association between No. of members in family and Group-7	33.06	18.31	Rejected
8	Association between No. of members in family and Group-8	122.06	18.31	Rejected
9	Association between No. of members in family and Group-9	188.90	18.31	Rejected
10	Association between No. of members in family and Group-10	249.62	18.31	Rejected

Table 148

Sr. No.	Null Hypothesis	Chi-Square Calculated Value	Chi-Square Table Value	Result of Test
1	Association between Children in family and Group-1	173.55	15.51	Rejected
2	Association between Children in family and Group-2	132.55	15.51	Rejected
3	Association between Children in family and Group-3	58.87	15.51	Rejected
4	Association between Children in family and Group-4	99.40	15.51	Rejected
5	Association between Children in family and Group-5	78.37	15.51	Rejected
6	Association between Children in family and Group-6	108.71	15.51	Rejected

7	Association between Children in family and Group-7	36.76	15.51	Rejected
8	Association between Children in family and Group-8	104.94	15.51	Rejected
9	Association between Children in family and Group-9	250.68	15.51	Rejected
10	Association between Children in family and Group-10	53.96	15.51	Rejected

Table 149

Sr. No.	Null Hypothesis	Chi-Square Calculated Value	Chi-Square Table Value	Result of Test
1	Association between Employment status and Group-1	49.83	12.59	Rejected
2	Association between Employment status and	36.35	12.59	Rejected

	Group-2			
3	Association between Employment status and Group-3	88.75	12.59	Rejected
4	Association between Employment status and Group-4	21.92	12.59	Rejected
5	Association between Employment status and Group-5	60.62	12.59	Rejected
6	Association between Employment status and Group-6	64.85	12.59	Rejected
7	Association between Employment status and Group-7	9.04	14.07	Accepted
8	Association between Employment status and Group-8	32.43	12.59	Rejected
9	Association between Employment status and Group-9	27.11	12.59	Rejected

10	Association between Employment status and Group-10	31.65	12.59	Rejected
----	--	-------	-------	----------

Table 150

Sr. No.	Null Hypothesis	Chi-Square Calculated Value	Chi-Square Table Value	Result of Test
1	Association between Monthly income and Group-1	106.30	15.51	Rejected
2	Association between Monthly income and Group-2	86.67	15.51	Rejected
3	Association between Monthly income and Group-3	49.39	15.51	Rejected
4	Association between Monthly income and Group-4	100.59	15.51	Rejected
5	Association between Monthly income and Group-5	90.79	15.51	Rejected
6	Association between Monthly income and Group-6	116.61	15.51	Rejected

7	Association between Monthly income and Group-7	18.78	15.51	Rejected
8	Association between Monthly income and Group-8	71.19	15.51	Rejected
9	Association between Monthly income and Group-9	53.31	15.51	Rejected
10	Association between Monthly income and Group-10	113.97	15.51	Rejected