

PROFILING CONSUMER LIFESTYLES USING
PSYCHOGRAPHIC AND DEMOGRAPHIC
INDICATORS

By

EMILY KAY SHUTER

Bachelor of Science
Purdue University
West Lafayette, Indiana
1975

Master of Science
Purdue University
West Lafayette, Indiana
1980

Submitted to the Faculty of the Graduate College
of the Oklahoma State University
in partial fulfillment of the requirements
for the Degree of
DOCTOR OF PHILOSOPHY
May, 1986

Thesis
1986D
\$562p
cop 2



PROFILING CONSUMER LIFESTYLES USING
PSYCHOGRAPHIC AND DEMOGRAPHIC
INDICATORS

Thesis Approved:

Carl Hall

Thesis Adviser

Wilbur

Margaret J. Weber

Elaine Jorgensen

George E. Squitt, Jr.

Norman N. Denton

Dean of the Graduate College

C O P Y R I G H T

by

Emily Kay Shuter

May 10, 1986

ACKNOWLEDGMENTS

The completion of this dissertation and resulting doctorate was made possible with the aid and understanding of many individuals. I would like to express my deep appreciation and gratitude to Dr. Carl Hall, adviser and mentor, for his unending patience and optimism. His ability to challenge ideas and present abstract thoughts expanded my thinking. I would like to thank Dr. William Johnston for sharing his knowledge of consumer education and his guidance early in my doctoral program. Dr. Margaret Weber is acknowledged for her expertise in and role model for research. Also, I thank Drs. Hall, Johnston, and Weber for their personal friendship.

I would like to acknowledge Dr. Elaine Jorgenson for her insight and Home Economics dimension she added to my committee and Dr. George Arquitt for posing relevant questions concerning the field of psychographics from the sociological perspective. I would like to thank Mary Lou Wheeler for the pride she takes in her work as she prepared final copy of this research.

I would like to thank my parents for instilling in me the value of hard work and the support they have provided. My brother, Mike, is appreciated for his help in securing my microcomputer so that this task could be completed. And finally, I would like to thank my sister-in-law, Susan, nephews, Brian and Patrick, and my friends for their understanding and encouragement throughout my doctoral program. It has been worthwhile.

TABLE OF CONTENTS

Chapter	Page
I. INTRODUCTION	1
Justification	2
Statement of Problem	4
Purpose and Objectives	4
Terminology	5
Limitations	6
Assumptions	7
II. REVIEW OF LITERATURE	8
The Consumer Defined	9
Consumer Behavior	12
Motivation Research	13
Personality Research	18
Aspects of Influential Elements	20
Consumer Behavior Models	25
The Nicosia Model	26
The Howard-Sheth Model	27
The Engel-Kollat-Blackwell Model	28
Evaluation of Consumer Behavior Models	30
Psychographics and Lifestyle Research	30
Psychographics and Lifestyles Defined	31
Uses of Psychographics and Lifestyle Research	34
Summary	36
III. RESEARCH DESIGN	37
Sampling Process	37
Instrumentation	38
Home Life	40
Work Life	40
Shopping/Buying Life	40
Psychographics (Innovativeness)	41
Demographics	41
The Instrument	41
Data Collection	42
Reliability	43
Data Analysis	44
Correlation Analysis	46
Regression Analysis	46

Chapter	Page
IV. ANALYSIS OF DATA	48
Introduction	48
Demographic Overview	48
Relationships Between Home Life, Work Life, Shop Life, and Psychographics	49
Relationships Between Home Life, Work Life, and Shop Life	50
Relationships Between Psychographics and Home Life, Work Life, and Shop Life	50
Interpretation of Regression Analyses	50
Regression Analysis for Home Life	52
Regression Analysis for Work Life	54
Regression Analysis for Shop Life	54
Regression Analysis for Overall Life Score	57
Summary of Regression Analyses	59
Lifestyle Satisfaction Model	59
V. SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS	62
Summary of Major Findings	63
Reliability of Items	63
Results of Correlation Analysis	63
Maximum R Squared Regression Analysis	63
Conclusions	64
Recommendations for Further Research	69
SELECTED BIBLIOGRAPHY	71
APPENDIXES	75
APPENDIX A - NICOSIA MODEL OF CONSUMER DECISION PROCESSES	76
APPENDIX B - ENGEL-KOLLAT-BLACKWELL MODEL OF CONSUMER BEHAVIOR	78
APPENDIX C - HOWARD-SHETH MODEL OF BUYER BEHAVIOR	80
APPENDIX D - CONSUMER LIFESTYLE RESEARCH QUESTIONNAIRE	82
APPENDIX E - CORRESPONDENCE	92
APPENDIX F - DEMOGRAPHIC OVERVIEW OF SAMPLE	96

LIST OF TABLES

Table	Page
I. City Population Categories, Number of Cities Chosen, and Number of Respondents Chosen from Each City	39
II. Coefficients of Internal Consistency Within Home Life, Work Life, Shop Life, and Psychographics	45
III. Correlations Between Home Life, Work Life, and Shop Life Using Pearson's r Correlation Coefficients	51
IV. Correlations Between Psychographics and Home Life, Work Life, and Shop Life Using Pearson's r Correlation Coefficients	51
V. Results of Regression Analysis for Home Life	53
VI. Results of Regression Analysis for Work Life	55
VII. Results of Regression Analysis for Shop Life	56
VIII. Results of Regression Analysis for Life Score	58
IX. Demographic Overview of Sample	97

LIST OF FIGURES

Figures	Page
1. Consumer Lifestyle Satisfaction Model	60
2. Nicosia Model of Consumer Decision Processes	77
3. Engel-Kollat-Blackwell Model of Consumer Behavior	79
4. Howard-Sheth Model of Buyer Behavior	81

CHAPTER I

INTRODUCTION

For years, consumers have been the subjects of grouping, segmenting, regrouping, and other various treatments for the sake of marketplace analysis. Questions about their wants and needs, their likes and dislikes, their geographic locations, their ages, their sex, their occupations, and family size have been used and misused to sell products. These questions, until the last 30 years, were questions of demographics. The contemporary market analysts, however, have realized that changes are taking place in the consumer. Traditional methods based solely on demographics were found lacking. The consumer had more basis for behavior than just age, sex, or occupation. They had other dimensions; they had lifestyles, opinions, attitudes and activities all of which yielded indicators of marketplace behavior. In reality, they had a psychographic profile as well as the traditional demographic characteristics which directed product choices.

Obviously, the consumers did not just suddenly have lifestyles, opinions, attitudes, interests, and activities. The consumers are a dynamic group, ever changing, in subtle and sometimes not so subtle ways. In more recent years, those within a given demographic group may not have reacted in the same manner they did earlier to a specific marketing stimulus. Hence, the need arose for other methods of grouping consumers. These dynamic consumer behavior patterns appear to be

consistent with contemporary transitional elements in the system. The process of transition from a goods production society to an information processing society could offer partial explanation for the apparent shifts in behavior among demographic groups. The emergence of this 'third wave' offers new vistas and unveils unique frontiers unfamiliar to the consumer or the researcher. With the added dimension of a tighter economy, the consumer is faced with an unending array of choices for their consumer dollar. It is important that they better understand their role so they more effectively utilize resources.

Justification

The strict application of psychographics to the marketing of products, while relatively new, focuses a potentially narrow concept for use. First, it is clear that marketing draws heavily from psychology as a behavioral science in the use of psychographics. Psychology tends to quantify data so it is more comfortably digested by marketers. It also tends to explain behavior based on observation and attitude. All of this suggests the use of psychographics to influence consumer decisions in the marketplace. It follows then that if psychographic analysis offers a reasonable procedure for quantifying consumer product purchase behavior, and many researchers agree it does, then it also affords options for much broader applications. Results from this research were quite encouraging when newly generated consumer-oriented behavioral entries were used in association with established psychographic and demographic items. The analysis used for this research incorporated statistical applications which appeared unique to those used by marketing researchers.

A potentially different, sometimes opposing point of view to psychology might focus the use of sociology in the study of consumer behavior. Such an approach, while also conspicuous in its absence in application to consumer-oriented research, could yield a more qualitative measure of consumer attitudes, interests, opinions, and activities. It is curious that researchers from sociology, psychology, and consumer studies have not joined efforts to better balance the consumer perspective. In leaving responsibility for consumer-oriented research to psychology, there has been a tendency to accept the notion that marketers should create the consuming culture and related subcultures for the system. Yet, consumer advocates, including Adam Smith, would argue that consumer self-interests should define the culture. A more thorough treatment of these contradictions in research thrusts appear in the review of literature. This brief introduction, however, focuses the dichotomy presented by the psychology-sociology and marketer-consumer conflicts.

For purposes of this research, it was clear that the consumer perspective might be served by employing the techniques so frequently used by marketers, to help consumers gain insight and thereby greater control over the use of their own resources. Insights to consumer thinking can be applied not only to sell products but, more important from a consumer perspective, to establish a better understanding of behavior. This could also offer the consumer opportunities to enhance satisfaction from marketplace activity. This research study addressed these issues and established a model to aid in the understanding of the relationship of consumer lifestyle, psychographics, and demographics in profiling the consumer for the consumer's benefit.

Statement of Problem

Marketers are continually finding new avenues to sell products to consumers. A variety of methods are used to analyze the consumer, among them grouping consumers according to the traditional demographic variables. A more recently used method is being incorporated with the demographics, that of lifestyle and psychographic profiling. What has emerged is a different approach to marketing and advertising.

To enable consumers to make decisions which would increase their level of satisfaction, they must understand themselves. This research proposed that one of the tools for better consumer self-understanding is the use of the same demographic, lifestyle, and psychographic profiles used by the marketers.

Purpose and Objectives

The purpose of this research was to gain an understanding of the use of demographic, psychographic and lifestyle information to profile consumers to aid the consumer in improved decision making abilities and therefore increase their level of satisfaction. To accomplish this, the following objectives were identified:

- * Determine the relationship between home life, work life, and shop life scores.

- * Determine the relationship between psychographic scores and home life, work life, and shop life scores.

- * Determine which psychographic and demographic variables best define the home life of consumers.

- * Determine which psychographic and demographic variables best define the work life of consumers.

* Determine which psychographic and demographic variables best define the shopping/buying behavior of consumers.

* Determine which psychographic and demographic variables best define a composite life score.

* Create a model which facilitates understanding of consumer lifestyle through the use of the best mix of psychographic and demographic variables to profile consumer behavior.

Terminology

For purposes of this study, relevant terms were defined as follows:

Demographics are defined as measures of a person's traits or characteristics such as age, sex, income, or occupation.

Home life refers to factors of or pertaining to one's activities and behavior within the home and family unit.

Lifescore is the sum of the scores of the home life, work life, and shop life statements used in this particular study.

Lifestyle (or life style) is defined as activities or behavioral variables of an individual or the way they live.

Model is the graphic presentation of the mix of demographic and psychographic variables determined through this research to affect life-style.

Psychographics are measures of a person's attitudes, interests and opinions. The term innovativeness was used instead of psychographics for purposes of the instrument only.

Shop life (or shopping/buying life) refers to factors of or pertaining to one's activities and behavior in the marketplace.

Work life refers to factors of or pertaining to one's activities or behavior with respect to his or her job or occupation.

Limitations

Social research is imprecise regardless of technique utilized. There are a variety of restrictions and limitations. It was clear these elements affected the ability of the researcher to generalize conclusions. Careful attention was given, however, to the sample selection procedure so that findings would represent those responding.

Quality of data may also be questioned in social research in which information is self-reported. Previous research suggests that responses may reflect incorrect or biased information. It is clear, however, that the most accurate information on lifestyles, opinions, attitudes, and consumer activities was reported by the individual defining those lifestyles, opinions, attitudes, and activities. In addition, respondents frequently will not report or will understate data such as income or overstate their well-being. It is assumed, however, that these data represent fairly the actual lifestyles, opinions, attitudes, and activities of the respondents.

A further limitation relates to the patterns of use of data in psychographic research. It appeared that no clear standards or well defined parameters exist even though there is an approximate 30-year history of research in this arena. In addition, this study used statistical methods which did not appear in the literature to have been used before in psychographic research.

This apparent lack of continuity in psychographic research has been addressed by Wells (1974):

It is all too easy to assume that established ways of doing things are probably, or even necessarily, the best ways. It is also easy to assume that methods that seem to have worked reasonably well were adopted only after painstaking experimentation with alternatives.

The fact is that most of the established ways of conducting life style and psychographic research represent the personal judgments, predispositions and prejudices of a relatively small number of researchers who have copied freely from, and reinforced, each other. There can be no guarantee that other ways of reaching similar objectives would not be more accurate, less expensive, more interesting or quicker (p. 99).

Assumptions

The following assumptions were made in preparation of this study. It was assumed that data reported from participating respondents including demographic, psychographic, and lifestyles were truthful and accurate. Based on sample selection procedure, it was assumed that the sample was representative of the individuals and reflects their attitudes, interests, opinions, and their lifestyle and resulting behaviors. It was also assumed that higher scores were reflective of higher levels of satisfaction.

CHAPTER II

REVIEW OF LITERATURE

Consumers are a complex and varied group of individuals exhibiting common traits while at the same time existing as unique individuals within their own environment. Since the beginning of marketplace activity, marketers have tried to understand and analyze these consumer complexities. A major portion of the studies conducted to date have been conducted from a marketing point of view. The purpose of this study was to better understand the consumer from a different perspective--the consumer perspective.

The consumer has long faced the problem of greater power on the production side of the marketplace than on the consumption side. While the producer has a massive infrastructure of support, the consumer has little if any (Turner, 1985). The purpose, therefore, of this study was to examine consumer activities, attitudes, interests, and opinions in order to strengthen the consumer's endeavors in the marketplace, and provide greater equality in the marketplace between the buyer and seller.

It is important to review and develop an understanding of key elements of this research. First, the consumer is the central and essential element. There are many indications that consumers are changing. If so, what are these changes and why are they changing? A second element is the consumers' behavior and an analysis of why

they act and react as they do. What constitutes consumer behavior; how can better understanding of behavior aid the consumer in the marketplace; and what motivates the consumer?

The third element and of primary interest in this study is the area of psychographics and lifestyles. An understanding of how these areas are presently being used in marketing is important and sets the stage for usage by both the consumer and the consumer advocate.

The Consumer Defined

It has long been recognized that the consumer is one of the main components of the marketplace. As early as 1776, Adam Smith acknowledged in his work, *Wealth of Nations*, that "Consumption is the sole end and purpose of all production" (Heilbroner, 1980, p. 66). In reality, without the consumer, there would be no need for production. Today, the role of the consumer is recognized almost more than at any other time in our history. Turner (1985) observes that consumerism is deep in our culture. He speculates that the function of consumption defines our society. The consumer is society, society is the consumer. A culture is defined more by how its people consume than by any other thing they do (Turner, 1985).

Some observe a changing consumer, while others view the consumer merely reacting to a changing environment. Naisbitt (1982), in Megatrends, discusses one of the 10 megatrends as the transition from an industrial society to that of an information society. Turner (1985) further clarifies Naisbitt's wording by suggesting that we are growing from an industrial/service economy to an information/service economy. Note the subtle differences. Not only is a society defined but an

entire economy is driven, which hints at even greater changes coming within the marketplace. The connotation of "growing" from one economy to another reflects a positive motion, one of growth, not just irrational change.

This concept of growth is also evident in other writings. Mitchell (1983) identifies nine categories of people in The Nine American Lifestyles. Among them is an information oriented group labeled "Achievers." The achievers comprise approximately 20 percent of American society. This group is information oriented, information driven, and in turn drives the economy. This group operates as if they were five years ahead of the rest of the population. The main interests of the achievers include concerns over health, nutrition, and financial matters. These interests alone could help explain the changes taking place in the consumer. Fifteen or 20 years ago, the consumers' interests were elsewhere. It is difficult to determine what brought about these changes. Changes observed in the economy, the transition, the growth, all attest to the differences in priorities today. But, the question still remains whether the economy is reacting to the consumer, or, the consumer is reacting to a changing economy.

Another trend suggested by Naisbitt (1982) which has ramifications for the changing consumer is that of networks. "Networks are people talking to each other, sharing ideas, information, and resources" (Naisbitt, 1982, p. 192). This concept is quite often used in the context of business applications. Networking for the consumer can be used to exchange information, to share resources, to help each other. This networking appears to have come about as a result of the growth of the economy into an information/service economy.

Consumers have more access to technology to receive and transmit information. This access is as basic as the written word and as high-tech as the transmission of information via satellite. This networking has brought about the basis for an infrastructure suggested by Turner (1985). "Networking empowers the individual, and people in networks tend to nurture one another" (Naisbitt, 1982, p. 204). Hence, the consumer infrastructure starts to take form and exert an influence on the marketplace unknown to earlier generations.

The consumer, perhaps for the first time, has begun to feel a sense of power and control in the marketplace. This is due, in part, to the changes in the economy and in society. This includes not only changes due to the growth into another era, but also includes financial restraints felt by the majority of family units today. The instability of the economic arena is creating more cautious consumers who are more careful and critical of the choices they have in the marketplace.

This heightened level of awareness among consumers is, perhaps, nowhere better illustrated than in findings from J. C. Penney Company research (personal communication with Satenig St. Marie, September 26, 1984) conducted to ascertain information concerning the lifestyles, attitudes, and behavior of consumers. As a major consumer products company, the management realized they knew very little about the consumer. They also realized consumers were a dynamic group changing at an accelerated rate. Consumers appear to be more critical of consumer goods and services. They cast their vote for a product by buying that product, choosing another, or choosing not to purchase at all. They are somewhat frustrated by levels of quality and general hassles of contemporary marketplace life.

Each of these shapes on the market landscape provide the backdrop for a closer view of consumer behavior. The following section addresses consumer behavior and consumer behavior models. It includes those aspects of behavior which will, through better understanding, assist consumers in improving their behavior patterns for their own benefit.

Consumer Behavior

Consumer behavior has been defined as "the behavior that consumers display in searching for, purchasing, using, evaluating, and disposing of products, services and ideas which they expect will satisfy their needs" (Schiffman, 1983, p. 6). As a discipline, it is dynamic. Robertson (1984) observes that, as a formal field of study, consumer behavior is relatively young. As a subject, consumer behavior did not appear in coursework until the 1960s, with the first textbook published in 1968.

Consumer behavior research has long been used by marketers to determine the buying behavior of the consumers using their specific products. The use of consumer behavior research has also aided in the development of appropriate advertising for the hundreds of products available in the market. Using these two perspectives, it follows that perhaps consumer behavior research could also be useful to the consumers themselves.

Selected consumer behavior models were reviewed as a basis for understanding the position of psychographic research within the realm of consumer behavior. Analysis of how these models are used will yield a better understanding of the direction of psychographic, consumer-oriented research.

The approaches used to study consumer behavior are many. Motivational, personality, and multitheoretical represent the most commonly used approaches. The interest in and development of these approaches appears to have evolved, in part, from the need to define and explain consumer behavior for a specific product.

Motivation Research

Motivation research is concerned with why people behave as they do. Schiffman and Kanuk (1983, p. 80) define motivation as "the driving force within individuals that impels them to action." According to Freud, the study of motivation is actually part of a broader field, that of psychoanalysis. Freud believed all human motivations were based on a few instincts: life instincts and death instincts (Robertson, Zielinski, and Ward, 1984). A person's reactions to these instincts result from the information he receives from his psyche.

Consumer behavior as it has evolved has been primarily psychology based. This base has resulted in a narrow perspective. The following discussion, therefore, is primarily written with this psychology bias as it draws heavily on information used by consumer behavior researchers. Selected information was incorporated from the sociology arena to shed insight from that perspective. Sociologists believe, for example, that self becomes reflective of its environment--culture, subculture, family (Cooley, 1964). Both realms, psychology and sociology, add unique, yet in some sense, parallel, dimensions to understanding consumer behavior.

Self and Society. Cooley, Mead and other pragmatists focused a social psychological or sociological view of the individual and society

useful as a theory base for this research. Cooley (1964) wrote, for example, that:

A separate individual is an abstraction unknown to experience, and so likewise is society when regarded as something apart from individuals. . . . "society" and 'individuals' do not denote separable phenomena, but are simply collective and distributive aspects of the same thing (p. 36).

Mead (1934) also created theoretical frames which addressed the relationship of individuals and the society within which they functioned and stated that

Social psychology studies the activity or behavior of the individual as it lies within the social process. The behavior of an individual can be understood only in terms of the behavior of the whole social group of which he is a member, since his individual acts are involved in larger, social acts which go beyond himself and which implicate the other members of that group (p. 6).

Discussions of social development and self-concept were further defined by Mead in his work with the "I" and "me" of an individual.

Mead (1934) explains the "I" as the

. . . response of the organism to the attitudes of others; the 'me' is the organized set of attitudes of others which one assumes. The attitudes of the others constitute the organized 'me', and then one reacts toward that as an 'I' (p. 175).

The close relationship between individuals and their society carries strong implications for consumer behavior. For example, emulation has long been a phenomenon used by advertisers to attract potential buyers to a product. While these early theoreticians did not concern themselves directly with the market, they did set the stage for an argument which would incorporate their concepts.

To further illustrate, Cooley (1964) developed what was labeled the "looking glass self." He believed that each person was a looking glass to the other. Reflections were transmitted by one person to

another, very much like images are reflected by a mirror.

As we see our face, figure, and dress in the glass, and are interested in them because they are ours, and pleased or otherwise with them according as they do or do not answer to what we should like them to be, so in imagination we perceive in another's mind some thought of our appearance, manners, aims, deeds, character, friends, and so on, and are variously affected by it (Cooley, 1964, p. 184).

If these elements of self-concept are accurate, they provide a logical base for individual consumers to better understand marketer techniques used to influence their behavior. Better consumer understanding then leads to more control over their own behavior and thereby, greater satisfaction from expenditure of resources.

It is interesting to note, however, the lack of attraction to Cooley, Mead, Dewey, and other social psychological theoreticians by consumer researchers. Their work appears to hold promise for those who wish to strengthen the consumer influence in the market as proposed in this study. A question about equal responsibility of social researchers for a more equitable market seems in order. Why have not sociologists, for example, sought opportunities to study consumer behavior from a consumer self-interest perspective? Could it be that corporate interests not only have the resources but also the collective will to influence purchase behavior which far outstrips the segmented consumer interests or resources to accomplish a similar purpose on their side of the figurative counter? One significant element of the review of literature rests in the abundance of psychologically based marketing research as opposed to the sparse sprinkling of consumer advocate research. For this reason, tools of marketers were selected and used to determine whether they might be equally as effective when

employed by consumers. This explains the review of psychologically based motivational research as a base for this study.

Id, Ego, and Superego. Freud divided a person's psyche into three parts: id, ego, and superego. These three parts serve as a checks and balance system within the person to allow the individual to fulfill his needs in an acceptable fashion within the society. The id is the location of one's instincts and functions according to the pleasure principle. The sole concern of id is the gratification of instincts. Ego operates on the reality principle, controlling id's quest for immediate gratification. Ego prohibits id's action until the appropriate object for the instinct becomes available. Society's values, prohibitions, and moral standards exist in the superego of an individual. The superego is more commonly known as the conscience (Robertson, 1984). It is the superego that causes an individual to strive for perfection and controls both the id and ego resulting in acceptable behavior for the individual (Loudon, 1984).

An individual experiences constant frustration and anxiety because id, ego, and superego are in constant conflict. In order to protect the individual from these feelings, ego uses defense mechanisms. Defense mechanisms include identification, projection, displacement, and rationalization. These are primary motivators and can become the basis for understanding human behavior and in turn consumer behavior.

Identification is part of consumption behavior wherein people try to imitate others. Those imitated include the trendsetters and opinion leaders. Projection is considered the reverse of identification. Projection "consists of attributing to other people those motives and

forms of behavior the individual unconsciously recognizes as undesirable in himself or herself" (Robertson, 1986, p. 278).

Displacement serves as a defense mechanism by rechanneling feelings from one object to another. For example, using animals as substitutes for a baby. The fourth defense mechanism is rationalization, providing the individual with acceptable reasons for their behavior.

Marketers use primarily id and ego in the generation of consumer desire for products and services. Even elements such as contradiction, frustration, and stress as well as imitation are constantly used by advertisers to sell. Marketers are sophisticated in the application of principles of human motivation defined by Freud. He provided a base for much of the research surrounding human motivation. Others, known as "neo-Freudians," argue that the understanding of human motivation should include social influences and social interactions. Another component of understanding human motivation has been identified as the projective technique. This approach suggests that a person's own needs and motives will influence how they perceive ambiguous stimuli (Schiffman, 1983).

Maslow's Hierarchy. Maslow's hierarchy of needs is often cited when motivation or consumer research is undertaken. Maslow (1943) proposes the following order in an individual's needs: 1) Physiological needs (food, water, and shelter), 2) Safety needs (security and protection), 3) Love needs (affection and belonging), 4) Esteem needs (self-respect and prestige), and 5) Self-actualization need (desire for self-fulfillment). With this hierarchy, the lower level needs must be fulfilled before the higher needs become important to be fulfilled. Therefore, the lower level needs are the most important and those

targeted most frequently by marketers as the higher motivators in consumer behavior.

Personality Research

Personality is defined by Schiffman (1983, p. 85) as "those inner psychological characteristics that both determine and reflect how a person responds to his or her environment." So closely tied is personality to motivation theory used in research, that some authors include Freud's theory as part of personality.

Theory of Personology. A theory of personality known as personology was developed by Henry A. Murray. Although he was influenced by Freud, and used his concept of id, Murray (1938) asserted id contained more than just sexual and aggressive impulses. He maintained id also contained socially constructive impulses. Murray also suggested that there were individual differences with respect to an individual's id intensity.

According to Murray's Theory of Personology, an individual's personality is guided by physiological and psychogenic needs. The physiological needs are the primary needs related to survival. The psychogenic needs develop after the primary needs are fulfilled. Murray identified 28 psychogenic needs. Included are achievement, affiliation, aggression, autonomy, deference, dominance, exhibition, nurturance, play, and understanding (Murray, 1938). Murray's theory accounted for the individual differences among people and has had major impact on the development of psychological testing useful in isolating specific market segments.

Theory of Traits. Trait is defined as "any distinguishing, relatively enduring way in which one individual differs from another" (Gilford, 1959, p. 6), or the consistencies and regularities in a person's behavior (Robertson, 1984). The concept of trait theory is based on three assumptions: 1) individual's behavior is relatively stable, 2) people possess these tendencies to differing degrees, and 3) once identified, these differences between individuals are useful when characterizing personalities (Loudon, 1984). Trait theory has become one of the most popular approaches to the study of consumer personality. Allport (1961) is credited with the first study of traits in the United States. Allport identifies three categories of traits: cardinal, central, or secondary. A cardinal trait has a major influence on one's behavior. An example would be religiosity. Central traits constitute the 'theme' of an individual's behavior and are less influential than the cardinal traits. Self-pity, aggressiveness, and sentimentality are central traits. A secondary trait has the least influence on behavior. These traits are usually exhibited only in privacy or with close friends. Cattiness and miserliness are examples.

A major difference exists between Freud's theory and Allport's theory. Freud believed his findings could be applied in a general, universal fashion. Allport, on the other hand, believed that each individual had a unique specific personality. Personality traits have become another significant tool in the advertisers' kit, useful in influencing consumer choices. Almost any trait, whether cardinal, central or secondary, can be used to create desires for products and services. These desires then become the prime motivators for consumer purchase decisions.

Cattell (Cattell, Saunders, and Stice, 1950) was also instrumental in developing testing procedure to categorize individuals according to their traits. Cattell used factor analysis as the statistical methodology. Cattell's Factor-Trait Theory includes 16 basic traits he considered the "building blocks" of personality.

Aspects of Influential Elements

An individual's motivation, personality, and traits are influenced by outside forces. These outside forces include culture, subculture, social class, social groups, family, and personal influences. As consumer behavior is researched, it becomes important to examine these many influences surrounding the individual.

Culture. In consumer behavior, culture usually means "the complex of values, ideas, attitudes, and other meaningful symbols created by people to shape human behavior and the artifacts of that behavior" (Engel and Blackwell, 1982, pp. 72-73), and passed from one generation to the next; a set of learned responses. Schiffman and Kanuk (1982) consider culture society's personality. Cooley argues that self grows from a person's "commerce" with others. "The social origins of his life comes by the pathway of intercourse with other persons" (Cooley, 1964, p. 5). In effect, this interaction is culture. Culture extends the understanding of consumer behavior, partially explaining the restrictions and freedoms placed upon individuals and the decisions they make.

Individuals often behave in ways 'acceptable' within the culture. Their actions are based on the 'right thing to do.' Culture or the values of a society can be classified into categories of control,

direction, and feeling. The impact of cultural norms felt by consumers are in the control category. Directions are the basic motivations or life goals, and feeling includes the pleasure perceived by consumers from a situation or activity (Mehrabian, 1974).

The entire discussion of culture sets up the question of whether marketers create the culture. No doubt marketers would deny this and argue they merely reflect the culture and answer its requests. Yet, there is little doubt individuals buy products and services for which they verbalize no need and frequently little desire. Can an advertiser create a superficial need or want which leads to the sale of a product?

Subculture. Subculture refers to the values and norms within a culture, or "a distinct cultural group which exists as an identifiable segment within a larger, more complex society" (Williams, 1970, p. 415). The most influential subcultures include: nationality, religion, geographic areas, and race. Age and sex are also often included.

Ethnic is the term often used in place of subculture. Ethnic groups are extremely influential in consumer behavior. Hispanics, Orientals, American Indians, and Blacks are considered the more prominent nationality subcultures in the United States. Marketing and advertising campaign managers have realized this and orient product promotions toward these specific nationalities.

It is estimated that there are over 220 different organized religious groups in the United States (Schiffman, 1982). Religion impacts consumer behavior through the choice of symbolic associated items. Restriction of choice may be the result of religious beliefs. For example, specific religious groups would not use pain relievers or certain foods.

Geographic areas or differences show up in consumer behavior. Food choices are influenced. For example, the bread available will vary according to geographic location. Fashion tastes and preferences have been shown to be regional. Geographic location has been attributed to an individual's lifestyle as seen in differences between those living in New York City to the southwestern United States. Geographic differences appear to be interconnected with income, discrimination, and educational opportunities.

Racial differences often show up as loss of opportunity for the minority groups. Nationality and racial subcultures are often considered the same. Racial subcultures are those in which the people have a common biological heritage involving certain physical distinctions (Loudon, 1984).

Crossing over all of the other subcultures are sex and age. Distinct lifestyles are identified within these two subculture groupings. Heavy marketing research is centered around youth and sex with specific products.

Social Class. Engel (1982, p. 111) defines social classes as "relatively permanent and homogeneous divisions in a society in which individuals or families sharing similar values, life styles, interests, and behavior can be categorized." Individuals can move up or down from their social classification. Social class is determined using a number of criteria. According to sociologist Kahl (1957), social class is determined by occupation (primary), personal performance, interactions, possessions, value orientations, and class consciousness. Most Americans associate social class with money more than anything else (Coleman, 1978).

For the purposes of defining marketing segments, Krech (1962) identified four methods used to establish the social class of an individual: reputational, sociometric, subjective or objective. These methods aid in the understanding of consumption patterns of the different segments.

Reputational methods involve asking people to rank the social position of others in their community. Sociometric methods require disclosure by people of their intimate associations with others. Respondents are asked to rate themselves on social class for the subjective method. The method has limited use as respondents tend to overrate their own class position. The objective methods "rely upon the assigning of status on the basis of respondents possessing some value of a stratified variable" (Engel, 1982, p. 120). Variables often include occupation, income, education, size and type of residence, ownership of possessions, and organizational affiliations.

Social Groups. Social groups are sometimes referred to as reference groups. A social group can be defined as consisting "of people who have a sense of relatedness as a result of interaction with each other" (Dressler, 1973, p. 259). These reference groups influence consumer behavior in a number of ways. Reference or social groups allow for the socialization of individuals and are instrumental in the process of developing and evaluating one's self-concept. They also serve as a device for obtaining compliance with norms in a society (Engel, 1982). These norms are consistently used by advertisers to attract groups to selected products.

Family. The definitions of family are many and continue to change as the family evolves within society. Traditionally, family refers to "a group of two or more persons related by blood, marriage, or adoption and residing together in a household" (Loudon, 1984, p. 295). Occasionally, family and household are interchanged. However, either have come to mean a unit that is both earning and consuming. The family unit acts as a buffer, filtering all the other external influences. In terms of studying consumer behavior, it is this group or unit that provides marketing with a unique unit, consuming to a degree, as one.

Personal Influence. "Personal influence is best described as the effect of change on a person's attitudes or behavior as a result of communications with others" (Loudon, 1984, p. 336). Personal communication is a very powerful tool and is considered by some marketing analysts to be significant in promotion of products. The most influential personal communicators are the opinion leaders. Personal influence through communication is evident in adoption and innovation of diffusion processes, particularly with new products.

Overall Impact on Consumer Behavior. All of the elements discussed join to create the consumer. To single out the actual impact of any one of the elements would be impossible. Any consumer and his or her resulting behavior is a product of the sum of the elements, each influencing and impacting the individual in a unique fashion. The decision-making process becomes a complicated one for the individual, requiring an assessment of all the surrounding influences.

Researchers have developed models to explain the steps the consumer goes through as they are faced with a decision. Many common

threads are visible in these models, yet each is unique. The following section discusses three consumer behavior models which appear to dominate the literature.

Consumer Behavior Models

Models are often used in an attempt to understand or explain theories or behavior. According to Williams (1982)

the purpose of a model is to identify the more significant activities or characteristics of a phenomenon, show the determinants of the phenomenon, and treat the relationships among activities, characteristics, and determinants (p. 48).

It appears that the terms 'consumer behavior models' and 'buyer decision-making models' are used interchangeably.

Consumer behavior models have ranged from very simplistic to very complex. Twenty-eight models have been labeled as dealing with simple concepts, such as 1) the independent variable, 2) the dependent variable, and 3) the products to which they are most frequently applied (Hansen, 1972). Because these models lacked predictive value, more comprehensive models were developed in the 1960s. These more comprehensive models are considered primitive and are also ineffective in predicting consumer behavior (Runyon, 1980). However, Runyon (1980) states that

. . . despite the inadequacy of contemporary models of consumer behavior for the practice of marketing, many of the existing models do have value in that,

1. They encourage systematic thinking by forcing the theorist to define the relevant elements in a behavioral theory.
2. They make explicit the interrelationship between these variables, thereby offering a tentative explanation of behavioral phenomena.
3. They provide a framework for testing hypotheses derived from the model and for incorporating new findings into an integrated system.

4. They sometimes permit computer simulation of behavior, so that the implications of the model can be observed under different sets of assumptions (pp. 78-79).

There are several comprehensive models which have been developed, each unique yet all exhibiting common traits. Three appear to dominate the literature and are well known. Brief explanations of three of these follow.

The Nicosia Model

Runyon (1980, p. 79) considers the Nicosia model (Appendix A) as a communications model that "begins with a firm's communication to the consumer via advertising and culminates with consumer feedback to the firm." Schiffman and Kanuk (1982) consider this model interactive or circular in nature; the firm trying to influence the consumer and the consumer trying to influence the firm. Strengths of this model include recognizing the steps between attitude formation and actual behavior. The model does not show causation but shows flow of process. "The model is also strong in showing change in consumer attributes due to the experience of considering, choosing, purchasing, and using a product" (Zaltman and Wallendorf, 1983, p. 643).

The Nicosia model is set up using four fields in a flowchart format. The first field "includes all processes that take a message [advertising or promotional] from the firm to the consumer" (Zaltman and Wallendorf, 1983, p. 643). Input for field two is from the consumer's reaction to the message from field one. If the attitude is positive, the consumer searches for alternatives and evaluates options. The consumer then enters into field three or the action or purchase phase. Field four is the final stage, the feedback.

This final field consists of two important types of feedback from the purchase experience; one to the firm in the form of sales data, and the other to the consumer in the form of experience (satisfaction or dissatisfaction)" (Schiffman and Kanuk, 1982, p. 555).

The Howard-Sheth Model

The Howard-Sheth model (Appendix B) is probably the most widely used of the consumer behavior models (Zaltman and Kanuk, 1983). This model is a revision of an earlier model by John Howard. This revised model differentiates between three levels of stages of decision making: "(1) extensive problem solving, (2) limited problem solving, and (3) routinized response behavior" (Schiffman and Kanuk, 1982, p. 555). The Howard-Sheth model deals with four sets of variables: 1) inputs, 2) hypothetical or perceptual and learning constructs, 3) outputs, and 4) exogenous or external variables (Runyon, 1980; Schiffman and Kanuk, 1982).

Input variables include stimuli from the buyer's environment. Significant stimuli or product variables include price, quality, availability, and service. Verbal or visual product characteristics (symbolic stimuli) include product or brand information. A consumer's family, reference groups, and social class are considered the consumer's social environmental stimuli (Schiffman and Kanuk, 1982).

Hypothetical or perceptual and learning constructs are the central component of the Howard-Sheth model. These psychological variables "are assumed to operate when the consumer is contemplating a decision" (Schiffman and Kanuk, 1982, p. 556). These are the "internal states of the consumer that process and interpret the input stimuli" (Runyon, 1980, p. 79). Since these variables are not observable, they must be inferred from the output responses (Runyon, 1980).

"The output variables are (a) attention, (b) comprehension, (c) attitudes, (d) intention, and (e) purchase behavior" (Runyon, 1980, p. 79). The inclusion of more than the purchase behavior in the output variable is one of the distinctive attributes of the Howard-Sheth model. Another feature is the correlation between the five output variables and the unmeasurable hypothetical constructs (Zaltman and Wallendorf, 1983). Hence, this model provides a way to measure the hypothetical constructs.

The exogenous variables are not actually a part of the decision-making model. These external variables are important to consider because they influence the consumer. "The important exogenous variables include the importance of the purchase, consumer personality traits, time pressure, and financial status" (Schiffman and Kanuk, 1982, p. 558).

The Howard-Sheth model has made significant contributions toward understanding consumer behavior (Zaltman and Wallendorf, 1983). Williams (1982) suggests that further refinement of the Howard-Sheth model will increase its value to the field of consumer behavior.

The Engel-Kollat-Blackwell Model

Runyon (1980, p. 82) cites the primary strength of the Engel-Kollat-Blackwell Model (EKB) (Appendix C) as "its emphasis on decision making and conscious behavior, characteristics that lend themselves to analysis and experimentation." The EKB model, like the Howard-Sheth model, is based on learning processes. This model is considered easy to follow, which proves to be both a strength and a weakness.

The latest revision of the EKB model consists of six

vertically organized sections: (1) decision process stages, (2) information input, (3) information processing, (4) product-brand evaluations, (5) general motivating influences, and (6) internalized environmental influences (Schiffman and Kanuk, 1982, p. 558).

In discussions, some authors indicate only five sections, combining sections four and five (Loudon and Della Bitta, 1984).

The decision process stages are the central point of this model. They include: "(1) problem recognition, (2) search, (3) alternative evaluation, (4) choice, and (5) outcomes" (Schiffman and Kanuk, 1982, p. 560). The number of these steps actually used for a decision depends on how extensive the problem-solving task (Schiffman and Kanuk, 1982).

Information input sources include both marketing and nonmarketing sources. This information is filtered through the information processing stage. This stage includes:

(a) exposure to external stimuli; (b) attention, wherein external stimuli are admitted to conscious awareness; (c) comprehension or understanding of the stimuli; and (d) retention or storing of the information for future reference (Runyon, 1980, p. 82).

The product-brand evaluations stage could be considered the alternatives assessment section of the EKB model. It is comprised of evaluative criteria, beliefs, attitudes and intention (Schiffman and Kanuk, 1982).

Motives used to assess choices, personality and lifestyle traits, and social pressure are factors used in the general motivating influence stage. Cultural norms, family, social class, and physical traits are included in the internalized environmental influences. The influences of both of these stages may impact the model at any point in the decision process (Runyon, 1980; Schiffman and Kanuk, 1982).

Evaluation of Consumer Behavior Models

All of the consumer behavior models discussed have both strengths and weaknesses. Yet, all the models which exist are considered of little value. Continued work is necessary to approach a major breakthrough to develop a truly useful model (Runyon, 1980). As cited in Runyon (1980), Mittelstaedt has developed five criteria that a coherent theory of consumer behavior should meet.

1. A theory must be able to incorporate known regularities . . .
2. A theory must be able to suggest new regularities to be observed . . .
3. To test hypotheses, operational definitions must exist for terms of the theory . . .
4. A single unified theory is preferred to eclectic borrowing . . .
5. Borrowed theories should come from the mainstream of one of the behavioral sciences (p. 84).

Since none of the existing models exhibit these traits, Runyon (1980) suggests understanding the models which do exist and use what they do have to offer. A researcher is also advised to focus on the areas from which they borrow.

Psychographics and Lifestyle Research

"The first person to have extolled the virtues of 'psychographics' as a concept in a public address was Russell Haley, a person possessing much innovative vision and profound insight" (Nelson, 1971, p. 182). In a relatively short time frame, the study of consumer behavior through the use of psychographic and lifestyle analysis has gained recognition, increased interest, and acceptance from many researchers. In particular, marketing and advertising researchers have sought new methods with which to identify targeted consumer segments. This section illustrates the

variety of definitions for psychographics and lifestyle found in the literature. It also demonstrates the diversity of this young field of consumer behavior research and marketing.

Psychographics and Lifestyles Defined

Increased interest in this relatively new area of psychographics and lifestyle research has resulted in a myriad of opinions and information about its uses and misuses. At the base level, discussions over the meaning of "psychographic" and "lifestyle" have brought about disagreements. While there are limitations on the theoretical base and proven results, marketers and advertisers have nonetheless embraced it as they seek new approaches which yield better understanding of the consumer.

The literature is mixed as to whether the terms lifestyle and psychographics are interchangeable or whether they define two separate but related areas. Wells (1975) has been instrumental in bringing together a range of thoughts on the subject. Reviewing the literature, Wells (1975, p. 196) found "24 articles on psychographics contain[ed] no less than 32 definitions." He found, however, two common threads throughout the literature. First, psychographics add new dimensions that go beyond the scope of demographics. And second, psychographics can be quantitative, not qualitative. This provides the possibility of new insights and conclusions.

Demby (1974) proposed the following three level working definition for psychographics:

1. Generally, psychographics may be viewed as the practical application of the behavioral and social sciences to marketing research;

2. More specifically, psychographics is a quantitative research procedure that is indicated when demographics, socioeconomic and user/nonuser analysis are not sufficient to explain and predict consumer behavior;
3. Most specifically, psychographics seeks to describe the human characteristics of consumers that may have bearing on their response to products, packaging, advertising and public relations efforts. Such variables may span a spectrum from self-concept and life style to attitudes, interests and opinions, as well as perceptions of product attributes (p. 13).

This so called definition refers to marketing oriented usage, and omits other research possibilities without actually defining psychographics in a usable way. Wind and Green (1974, p. 101) define lifestyle research as "designed to account for unit of association (individual, family) differences in some kinds of behavior which cannot be accounted for by physiological, demographics and socioeconomic characteristics."

Engel and Blackwell (1982) refer to psychographics as the principal technique used by consumer researchers as an operational measure of life-style . . . [and] a function of psychographics is to provide quantitative measures of consumer life styles, in contrast to soft or qualitative research (p. 190).

It is generally agreed that psychographics measures AIOs. AIOs are measures of either activities, interests and opinions or attitudes, and opinions. Reynolds and Darden (1974) define activities, interests and opinions as follows:

An activity is a manifest action such as viewing a medium, shopping in a store, or telling a neighbor about a new service. Although these acts are usually observable, the reasons for the actions are seldom subject to direct measurement.

An interest in some object, event, or topic is the degree of excitement that accompanies both special and continuing attention of it.

An opinion is a verbal or written 'answer' that a person gives in response to stimulus situations in which some 'question' is raised. It is used to describe interpretations, expectations, and evaluations--such as beliefs about the intentions of other people, anticipations

concerning future events, and appraisals of the rewarding or punishing consequences of alternative courses of actions (p. 87).

It would appear that when activities are used in the AIOs, lifestyles are a part of psychographics. When attitudes are used in AIOs, life-style appears to be handled separately.

The usefulness of psychographics has been challenged and defended. It is evident that psychographics is a relatively new method of evaluating consumer behavior and its potential is still being tested. Runyon (1980) summarizes the criticisms of psychographics as follows:

1. The groups of consumers created by psychographic analysis overlap so much that they do not differentiate among consumer types.
2. The length of many, if not most psychographic studies precludes obtaining a probability sample; thus, the findings are nonrepresentative and cannot be projected.
3. Psychographic studies reveal nothing that shrewd marketing practitioners or creative advertising writers do not already know or could not figure out if they just bothered to think about it.
4. Psychographics is just another gimmick that has a certain naive appeal but no real substance (p. 261).

Many researchers, however, have used psychographics and found the results encouraging. Perhaps the short history of psychographics can, in itself, justify continued use and refinement. Runyon (1980) points out the following attributes of psychographics:

1. Granted that life-style groups overlap substantially, the marginal differences that exist can still be useful because differences of only a couple of percentage points are routinely used in making marketing decisions.
2. Psychographic studies provide insights into the behavior of consumers that cannot be obtained in any other way, and these studies often inspire concepts and ideas that substantially strengthen the marketing effort.
3. Psychographics is a powerful selling tool in helping advertising agencies obtain clients and in helping marketing personnel sell their recommendations to corporate management (p. 262).

Uses of Psychographics and Lifestyle Research

As indicated by the definitions of psychographics, the use of psychographics has been limited to the areas of marketing and advertising. Generally, psychographics have been used to identify the users of a specific product, such as fast food (Tigert, Lathrop, and Bleeg, 1971), makeup (Jacoby, 1971; Wells and Tigert, 1971), shortening (Wells and Tigert, 1971), and bank credit card usage (Plummer, 1971). Marketing researchers have categorized the population sampled according to those who like or dislike, have or have not, or use or do not use a product or read a specific magazine or whatever fits the researcher's interest.

Psychographic and lifestyle instruments can be used to ascertain information pertinent to specific segments of consumer behavior models. For example, in the Engel-Blackwell-Kollat model, a psychographic instrument could measure beliefs, attitudes, motives and personality/lifestyle within the sections of product brand evaluations and general motivating influences (Appendix C). In the Howard-Sheth model, psychographic and lifestyle instruments could be used to understand the input variables such as the stimuli from the consumer's surroundings (Appendix B).

Nelson (1971) further notes that, in a broad sense, psychographics refers to any form of measurement or analysis of the consumer's mind which pinpoints how one thinks, feels, or reacts. This clarifies the fact that demographics provides descriptive information about who product buyers are, and behavioral product consumption data specifies what they buy. Psychographics enhances or expands researcher awareness

by providing understanding of why they buy. More specifically, psychographics includes elements such as:

- the product benefit that consumer seeks
- the image of brands, companies and media that they perceive
- the personality traits that they possess
- the opinions and values that they hold
- the mode of buying that they employ
- the unfulfilled psychological needs that they crave
- the leisure activities and interests that they pursue
- the sensitivity to ad messages that they reveal
- the new product adoption rate that they maintain
- the degree of communication of product information that they convey
- the satisfactions from products and media that they desire
- the concepts of potential products that they relate
- the information about existing products that they specify
- the effect of the context in which ads are placed that are discerned
- the frame-of-mind during exposure to ad messages that they feel
- the degree of susceptibility to attitude change that they have

If these areas seem very familiar, it may be because many researchers have been employing psychographics measurements for many years but simply didn't know it (Nelson, 1971, pp. 182-183).

Throughout the process of reviewing literature, it was relevant to this study to note that all entries addressed marketer interests. Nowhere was there reference to the use of psychographics in educating the consumer.

The purpose of this research was to employ quantifiable psychographic measures used by marketing researchers to obtain information which could be presented to consumers to assist them in their own decision making processes. With the obvious interest in and use of marketside research in this area, perhaps the consumer could better match the sophistication of the seller in marketplace transactions.

Summary

In summary, Chapter II has provided an overview illustrating the diversity of ideas presented in the literature on psychographics and social behavior. From the review of the role of the consumer through the presentation of popular selected consumer behavior models to an analysis of psychographics and lifestyle research, one common theme emerges - the need for consumer-oriented research. This study was created to establish methodology which could be utilized in conducting research designed to enhance consumer self-insight.

CHAPTER III

RESEARCH DESIGN

Literature suggests that, over the past 20 to 30 years, psychographics has gained prominence in the marketing arena as an alternative in identifying specific consumer characteristics. Little, if any, research has been conducted on the consumer side of the marketplace to aid the consumer in understanding their own behavior. The purpose of this study was to better understand the use of and the place for psychographic and lifestyle indicators in profiling consumer behavior.

Sampling Process

The population chosen for this study was the population of the state of Oklahoma with a telephone listing. It was deemed the most feasible way to obtain a relatively realistic sample for purposes of this study. A sample of 384 was determined to be statistically valid for the state's population of 3,025,000 (1980 census). This sample size was ascertained from a table by Krejcie and Morgan (1970). The table shows the size of a randomly chosen sample from a given finite population such that the sample proportion is within $\pm .05$ of the population proportion with a 95 percent level of confidence.

Names found in city telephone directories were used as the sample source representative of the population distribution in the state. The cities were divided into six population groups. A table of random

numbers was employed to select the cities to use within each city population category. The number of cities chosen within each population group was proportional to the percent of the total population within that particular group (Table I). Once the cities were identified, the table of random numbers was again used to determine the city telephone directory pages from which the names of the participants were selected. The first name which appeared on the top left hand corner of the page was used. In the event the name lacked a valid mailing/street address, the next name was selected. Alternate names were selected on the same basis for use in replacing 'unknown at address' or other self-screening occurrences.

Instrumentation

The instrument was developed in consultation with Satenig St. Marie (personal communication, June 15, 1984), Senior Vice President, and members of her staff in the Department of Public Issues and Consumer Programs of J. C. Penney Company International. Discussion with these professionals and observations of focus groups conducted for the J. C. Penney Company by a professional and this researcher provided the basis for the statements used in the instrument. The instrument was divided into four content areas: home life, work life, shopping/buying life, and psychographics. The word 'innovativeness' was used to title the psychographic section of the instrument to avoid confusion by the respondents. A final section was used to collect demographic information.

The areas of home life, work life, and shopping/buying life were considered to be three distinct areas which could aid in establishing

TABLE I
 CITY POPULATION CATEGORIES, NUMBER OF CITIES CHOSEN,
 AND NUMBER OF RESPONDENTS CHOSEN FROM EACH CITY

Population Category	Number of Cities Used	Number of Respondents Chosen
< 10,000	25	10
10,000 - 14,999	2	9
15,000 - 19,999	3	8
20,000 - 29,999	3	9
30,000 - 49,999	3	14
> 50,000	5	
Norman		10
Lawton		12
Enid		7
Tulsa		54
Oklahoma City		62

a profile of the respondents' lifestyle. This consideration was the result of discussions observed in the focus groups. These areas appeared to often impact one another yet could stand alone. The line of questioning followed in the focus groups and resulting discussions were organized into these three areas representing one's lifestyle.

Home Life

Home life responses focused on personal and family satisfaction with the home environment and with the roles within the family structure as well as the community. Personal health, financial stability and feelings about self-concept were included.

Work Life

This section included queries on job stress and job satisfaction. Also included in this section were questions on one's self-esteem and outlook on life as it related to employment. Attitudes toward commuting to work and employment of the spouse outside the home were also assessed in the work life section.

Shopping/Buying Life

The third section centered around the shopping habits of the individual and the family. A major portion of this section dealt with product information sources and the types of stores where a variety of products were purchased. Also included in this section were statements concerning attitudes about time, convenience, choice, and quality in the marketplace.

Psychographics (Innovativeness)

The 40 statements used for this part of the instrument were the statements used by Mehrabian and Russell (1974) for marketing research purposes. These statements were the result of factor analyzing over 300 statements.

Demographics

Demographics pertinent to the study were included in this section. Many of the demographics requested were similar to those requested in the focus groups such as sex, age, occupation, income, number of children, and whether the spouse was working outside the home.

The Instrument

A draft of the instrument was reviewed by Consumer Program representatives of J. C. Penney Company International. The representatives provided suggestions for strengthening each section. The suggestions were incorporated and entries were then examined for clarity. The questionnaire was administered to a pilot group to check for understanding and clarity of both instructions and appropriateness of the statements. The pilot group was comprised of eight individuals who had participated in a rural Oklahoma focus group conducted by the researcher.

A five-point Likert scale was used for responses for the sections on home life, work life, shopping/buying life, and innovativeness. Search of the literature and consultation with statisticians suggested the five-point scale would provide a sufficient range for discrimination

in this study. A combination of open-ended and multiple choice entries were used to collect demographic data. The final instrument appears in Appendix D.

Data Collection

The distribution of the intake instrument was completed according to Mail and Telephone Surveys, The Total Design Method (Dillman, 1978). The initial mailing included the instrument, a cover letter (Appendix E), and a stamped return envelope. The cover letter outlined the purpose of the study and the importance of the respondent's input.

One week after the initial mailing, postcards were mailed thanking the respondents who had already returned the instrument or encouraging the completion of the instrument by the others (Appendix E). Three weeks after the initial mailing, another instrument, a new cover letter (Appendix E), and a stamped return envelope were sent to those who had not yet responded. As explained in the cover letter, the questionnaires were coded for the sole purpose of determining non-respondents.

For the packets returned due to 'unknown at address' or were for some other reason undeliverable, an alternate was used from the same city as a replacement. For the alternate, the same process was followed as was used for the original respondents. The response rate based on total mailings in relation to usable questionnaires (N=209) in the statistical treatment was 41.4 percent.

As a completed instrument was returned, the respondent's name was marked off a master list according to its coded number. As each instrument was prepared for input into the computer, only the

identification numbers were used. Names were not associated with the instruments. Incomplete instruments were culled from use. These were identified as questionnaires which had multiple blanks within a section or had in some obvious way been incorrectly answered. All responses were coded using numeric values. The United States Census Occupation list was used to categorize the occupation responses into 14 groups.

Statements within the home life, work life, and shop life sections which required recoding due to their reverse meaning were identified. Responses were reversed for these statements so that all statements reflected comparable responses. This insured consistency for all responses as well as for the scores for home life, work life, and shop life. For purposes of this study, the higher the score for home life, work life, or shop life, the higher the satisfaction of the respondent in that particular area of his or her life.

Reliability

Following the recoding of the data, it was important to establish the level of reliability of the items within these three sections and the psychographic section. To ascertain reliability, coefficient of internal consistency or split-half reliability test was used. This process created two equivalent halves to be used in the Spearman-Brown formula to estimate the reliability (consistency and stability) for each section (Isaac and Michael, 1983). According to Carmines and Zeller (1982)

reliabilities should not be below .80 for widely used scales. At that level, correlations are attenuated very little by random measurement error. At the same time, it is often too costly in terms of time and money to try to obtain a higher reliability coefficient (p. 51).

The attempt was made to approach or reach this 0.80 level of reliability by omitting the least reliable items in home life, work life, and shop life. Reliabilities previously established for the psychographic section were confirmed.

As shown in Table II, the initial level of reliability for home life was 0.6991. A 0.7751 level of reliability was established using 27 of the 34 items. Further elimination of variables resulted in negligible improvement. The level of reliability of work life was initially 0.6819. By omitting three of the 11 statements in work life, a 0.7924 level of reliability was obtained. When all 52 of the statements were included in shop life, the level of reliability was 0.7415. A 0.7842 level of reliability was reached for shop life using 42 of the 52 items.

The level of reliability for the psychographic section was established at the 0.8843 level using all 40 of the items. Research conducted by Raju (1980) had established the reliability of these 40 items at 0.87 using the Kuder-Richardson method and test-retest reliability was established at the 0.88 level.

The levels of reliability reached for home life, work life, and shop life were considered high for a first trial. Data analysis was conducted using the variables retained after the above levels of reliability were determined.

Data Analysis

Data were analyzed by objective using appropriate statistics. After consultations with statisticians, it was determined that Pearson's r correlation coefficient and maximum R squared regression

TABLE II
 COEFFICIENTS OF INTERNAL CONSISTENCY WITHIN HOME LIFE,
 WORK LIFE, SHOP LIFE, AND PSYCHOGRAPHICS

Section	Number of Items Used	Initial Alpha	Number of Items Used	Final Alpha
Home Life	34/34	.6991	27/34	.7751
Work Life	11/11	.6819	8/11	.7924
Shop Life	52/52	.7415	42/52	.7842
Psychographics	40/40	.8843	40/40	.8843

analysis would yield the appropriate information useful in analysis of objectives.

Correlation Analysis

Pearson's r correlation coefficient analysis was used to establish the relationship between the scores (the sum of the items within each section) of home life, work life, and shop life. Pearson's r correlation coefficient analysis was also used to determine the relationship of the psychographic section score and home life, work life, and shop life scores.

Regression Analysis

The remaining objectives, addressing the major purpose of this study, were accomplished using regression analysis. Maximum R squared regression equations were implemented to predict home life, work life, and shop life scores and indicate the respondent's relative satisfaction with that area of his or her life. A maximum R squared regression equation was also used to ascertain a life score. This score was the result of summing the items in home life, work life, and shop life. The maximum R squared regression method provided the group of variables which resulted in the highest R squared value. These variables provided the "best" model or equation with the highest collective contribution to the model to predict the section scores. For purposes of this study, the maximum R squared regression equation was set up to allow for inclusion of 10 items selected from possible psychographic statements and six demographic variables. The demographic variables used were sex, age, marital status, years of education,

total family income, and how long lived in present area. The remaining demographic variables dealt with the spouse or were open-ended questions utilized in reporting a previous study.

CHAPTER IV

ANALYSIS OF DATA

Introduction

The two primary objectives of this study were to identify psychographic and demographic variables which could be used to predict home life, work life, and shop life scores, as well as an overall life score to indicate a person's lifestyle satisfaction within each of these areas. Secondary objectives included determining the relationship between home life, work life, and shop life scores, and determining the relationship between a psychographic score and home life, work life, and shop life scores.

The data were analyzed by objective. Pearson's r correlation coefficient analysis was used to determine relationships. Maximum R squared regression analysis was implemented to establish predictive variables.

Demographic Overview

Although this study was not concerned with generalizing about the sample, but rather to create predictive models, a demographic overview of the sample is of interest. Appendix F presents the demographic information about the sample in simple frequencies. It should be noted that only six of these variables were actually used in analysis for this study. The six used were: sex, age, marital status, years of

education, total family income, and number of years lived in present area.

Approximately 45 percent of the respondents were male and 55 percent female. The mean age was 46 years. Approximately 75 percent were married, 12 percent divorced, seven percent single and the remaining six percent widowed. The respondents averaged 13.3 years of education and their spouses had earned an average of 12.4 years of education.

Almost 70 percent of the respondents worked outside the home. Of the 70 percent, 30 percent held professional or semi-professional jobs, and 20 percent were in clerical positions. Eighteen percent responding were farmers or ranchers.

Forty-four percent of the respondents indicated a total family income of under \$25,000. Twenty-four percent had a total family income between \$25,000 and \$31,999. The remaining 32 percent had a total family income of over \$32,000.

The respondents had an average of just over one child living at home and averaged 2.5 children. It should be noted that many reported adult children. The mean length of time lived in their present area was 17.9 years with a median of 12 years.

Relationships Between Home Life, Work Life, Shop Life, and Psychographics

Before the primary objectives of this study were addressed, it was necessary to understand the relationship between home life, work life, and shop life. The relationship of psychographics to home life, work life, and shop life also needed to be addressed. Pearson's r correlation coefficient analysis was used to establish these relationships.

Relationships Between Home Life,
Work Life, and Shop Life

As shown in Table III, there was a significant positive correlation (.2916) between home life and work life. Home life also had a significant positive correlation (0.1828) with shop life. As satisfaction with home life rose, satisfaction with work life also rose. It is also important to recognize that as satisfaction with home life increased, satisfaction with shop life increased. The positive correlations, while logical, confirm the importance and impact of home life on satisfaction with other related aspects of living. No significant correlation was found between work life and shop life. This may have been due in part to the fact the work life section had only a few items.

Relationships Between Psychographics
and Home Life, Work Life, and
Shop Life

For the purposes of this consumer study, which was to create a predictive model, it was important to note the relationship between responses to attitudes, interests, and opinions (psychographics) and behavior and activities (lifestyle) in the marketplace (Table IV). A significant positive correlation resulted between psychographics and shop life (0.3471). No significant correlation was found between psychographics and home life or work life.

Interpretation of Regression Analyses

Maximum R squared regression equations were used to determine the

TABLE III
 CORRELATIONS BETWEEN HOME LIFE, WORK LIFE,
 AND SHOP LIFE USING PEARSON'S r
 CORRELATION COEFFICIENTS

Sectors	Home Life	Work Life	Shop Life
Home Life	.	.2916*	.1828*
Work Life		.	.0509
Shop Life			.

*Significant at $p < .001$

TABLE IV
 CORRELATIONS BETWEEN PSYCHOGRAPHICS AND
 HOME LIFE, WORK LIFE, AND SHOP LIFE
 USING PEARSON'S r CORRELATION
 COEFFICIENTS

Sector Scores	Psychographics
Home Life	-.0627
Work Life	-.0566
Shop Life	.3471*

*Significant at $p < .001$

"best" combination of psychographic statements and demographic variables which collectively predicted home life, work life, and shop life scores, as well as the overall life score (the sum of home, work, and shop life). In consultation with a statistician, it was determined that a maximum of 10 variables would be allowed in each equation. Further inclusion of variables resulted in negligible increases in R squared values.

Regression Analysis for Home Life

Table V lists the 10 variables which, when used in the regression equation, predicted 26.45 percent of the variance of the home life score. Of the 10 variables or statements, seven were psychographic statements and three were demographic variables. The combined effect of these 10 variables indicated the model was very highly significant ($p < .0001$) with an F value of 6.08. The intercept value was 84.29.

As stated earlier, the higher the home life score, the higher the respondent's level of satisfaction at home and within the family. A respondent with a high home life score would probably not prefer a routine way of life, but would enjoy a more unpredictable one. As a child, the respondent did not imagine leaving home to explore the world, but was content to stay at home.

The individual likes to experience novelty and change in their daily routine. This corresponds with not liking routine presented in a previous statement. This person pays attention to what is around them and is interested in new and varied interpretations of art forms. It was also indicated, however, that this person did not particularly like to look at puzzling pictures. Finally, according to the psychographic statements, the respondent would enjoy dangerous sports.

TABLE V
RESULTS OF REGRESSION ANALYSIS FOR HOME LIFE

Psychographic Variables	B Value	<u>F</u>
Prefers routine way of life to an unpredictable one	-1.879	6.03*
As a child, imagined leaving home to explore the world	-0.834	1.95
Likes to experience novelty and change in daily routine	2.464	8.99**
Does not pay attention to surroundings	-1.170	3.35
Interested in new and varied Interpretations of art	1.850	7.19**
Would not enjoy dangerous sports	-0.899	3.33
Likes to look at puzzling pictures	-0.994	2.02
Demographic Variables	B Value	<u>F</u>
Sex	-4.562	10.91**
Years of Education	0.875	7.75**
Total Family Income	1.550	6.05**

Note: Intercept = 84.29; R Square = 0.2645; F = 6.08

*p<.05

**p<.01

Demographically, this individual would probably be male, with a higher level of education, and higher total family income than his counterpart.

Regression Analysis for Work Life

The maximum R squared regression equation indicated that five psychographic statements and five demographic variables explained 36.43 percent of the variance for work life. The resulting equation was significant ($p < .0001$) with an F value of 9.68. The intercept value was 28.45 (Table VI).

An individual with a relatively high work life score does not like to seek new experiences when bored yet does not feel best when safe and secure. The person prefers reliable friends to those who are excitingly unpredictable. The respondent likes poetry and thinks designs and patterns should be bold and exciting.

The individual responding is probably a young male with slightly higher than average level of education. He has a higher total family income and has not lived in the area as long as others.

Regression Analysis for Shop Life

Just over 40 percent of the variance in the shop life score was explained by eight psychographic statements and two demographic variables. The equation was very highly significant ($p < .0001$) with an F value of 11.50. The intercept value was 78.41. Refer to Table VII for specific information.

The analysis indicated that a person with a high shop life score continually seeks new ideas and experiences and does not prefer familiar

TABLE VI
RESULTS OF REGRESSION ANALYSIS FOR WORK LIFE

Psychographic Variables	B Value	<u>F</u>
Not interested in poetry	-1.009	2.62
When bored, likes to find new experiences	-1.604	6.93**
Prefer friends who are reliable to those not predictable	1.282	3.54
Likes bold and exciting designs and patterns	1.918	10.52**
Feels best when safe and secure	-1.396	3.52
Demographic Variables	B Value	<u>F</u>
Sex	-5.616	17.40***
Age	-2.499	15.28***
Years of Education	0.656	6.66*
Total Family Income	1.018	4.04*
Years Lived in Present Area	-0.069	2.09

Note: Intercept = 28.45; R Squared = 0.3643; F = 9.68

*p<.05

**p<.01

***p<.001

TABLE VII
RESULTS OF REGRESSION ANALYSIS FOR SHOP LIFE

Psychographic Variables	B Value	<u>F</u>
Not interested in poetry	-2.810	11.25***
Continually seeking new ideas and experiences	6.127	37.57***
Prefer familiar people and places	-4.381	17.05***
Likes to do frightening things	-1.286	1.79
Prefer friends who are reliable to those not predictable	2.159	3.29
Would like foreign correspondent Job	2.256	5.00*
Interested in only what is needed to know	2.694	9.65**
Would be content to remain in same house forever	1.449	4.08*
Demographic Variables	B Value	<u>F</u>
Sex	10.934	20.04***
Total Family Income	2.830	11.43***

Note: Intercept = 78.41; R Squared = 0.4050; F = 11.50

*p<.05

**p<.01

***p<.001

people and places. At the same time, there is a preference for reliable friends to those not predictable. There is interest in poetry. This individual does not like to do frightening things and would be content to remain in the same house over a long period of time. There is interest in only what one needs to know, yet there is attraction to service as a foreign correspondent. This individual would probably be female and have a higher total family income.

Regression Analysis for Overall

Life Score

A fourth maximum R squared regression equation was used to predict an overall life score. This score was the sum of the responses to all of the home life, work life, and shop life statements. The R squared value indicated that over 40 percent of the variance for the life score was explained by the equation. As shown in Table VIII, the equation contained seven psychographic statements and three demographic variables. The combined effect of the variables was significant ($p < .0001$) with an F value of 11.45. The intercept value was 183.35. The variables offering the highest collective contribution for life score were all variables which appeared in at least one of the equations for the other models.

For an indication of an overall satisfaction with one's life, there appears to be an interest in poetry. The individual does not prefer familiar people and places and is continually seeking new ideas and experiences. The respondent does not like to do frightening things, yet likes to experience novelty and change in routine. While the person is interested in only what he or she needs to know, there is, however, an interest in new and varied interpretations of art forms.

TABLE VIII
RESULTS OF REGRESSION ANALYSIS FOR LIFE SCORE

Psychographic Variables	B Value	<u>F</u>
Not interested in poetry	-2.245	2.93
Continually seeking new ideas and experiences	6.991	15.40***
Prefer familiar people and places	-6.079	12.89***
Likes to do frightening things	-3.760	5.44*
Likes to do experience novelty and change in daily routine	3.449	3.35
Interested in new and varied inter- pretations of art	4.048	6.39*
Interested in only what is needed to know	3.034	4.30*
Demographic Variables	B Value	<u>F</u>
Age	-5.842	12.49***
Years of Education	1.709	5.00*
Total Family Income	5.636	15.00***

Note: Intercept = 183.35; R Squared = 0.4039; F = 11.45

*p<.05

**p<.01

***p<.001

Demographically, gender is not predictive in the life score, but the individual is younger and has a higher education. He or she is also part of a family with a higher total family income than those less satisfied with their overall life.

Summary of Regression Analyses

The results indicated that all four of the regression models created were statistically significant ($p < .0001$). The R squared values ranged from .2654 to .4050, indicating that 26.5 to 40.5 percent of the variances in the home life, work life, shop life, and life scores were explained by the variables in the equations. The F value for six to eight of the 10 variables within each model was significant at the .05 level.

Lifestyle Satisfaction Model

The primary objective of this research was to create a model of consumer lifestyle satisfaction based on psychographic and demographic attributes. These attributes were identified through the use of regression analysis.

The model, shown in Figure 1, contains three segments or stages. The first stage depicting Influential Elements is the result of summarizing psychographic and demographic characteristics from the regression equations. Included were "fantasy," "information," "risk orientation," and "routine" factors from the psychographic data and "age," "education," "income," and "sex" derived from the demographic data. These elements appear in alphabetical order and do not reflect levels of intensity or priority.

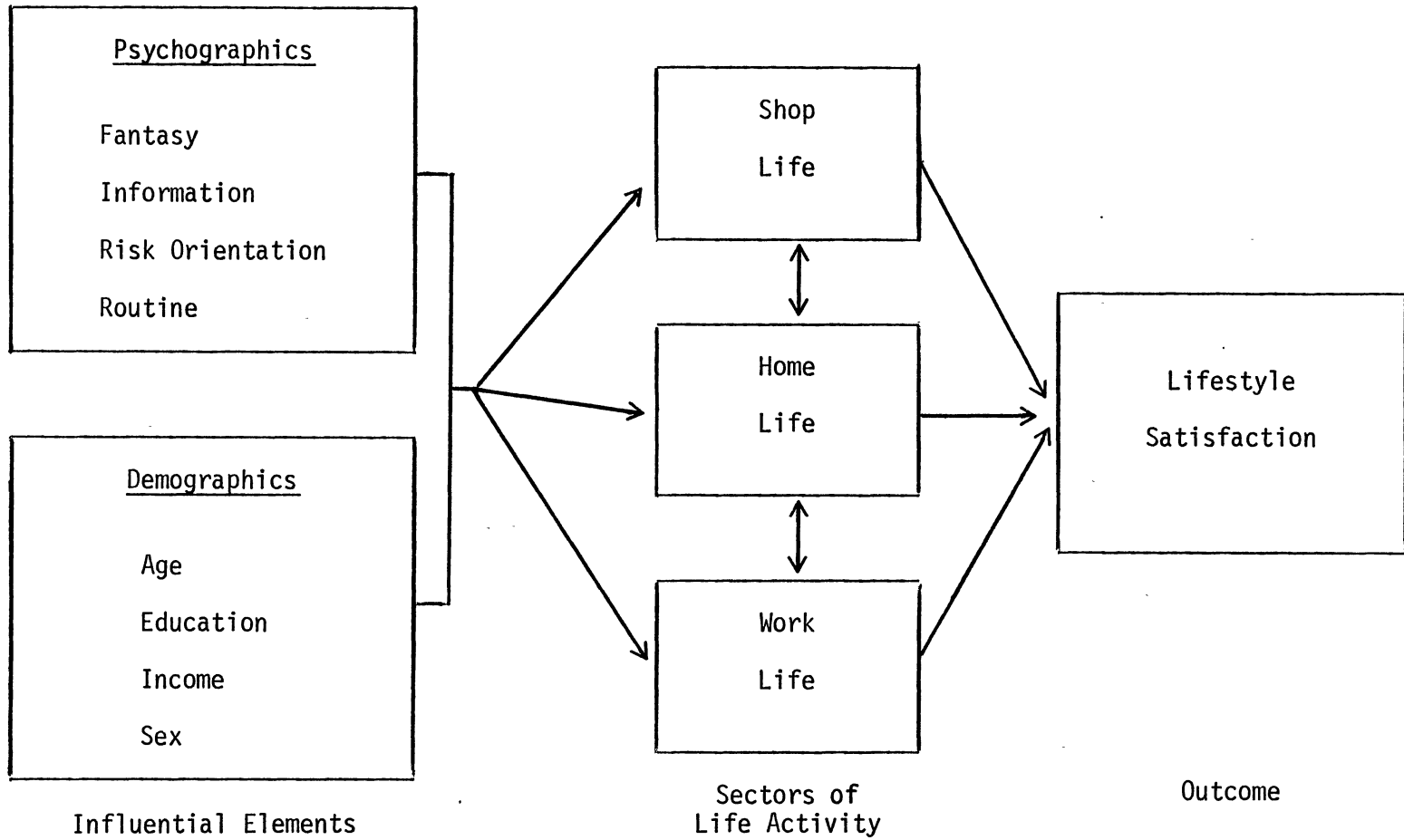


Figure 1. Consumer Lifestyle Satisfaction Model

Psychographic terms defined as influential elements were deduced from concepts inherent in the psychographic variables isolated for use in each of the regression analyses. For example, "fantasy" summarized elements such as interest in new and varied interpretations of art and interest in poetry. "Information" was derived from elements like "interest in only what is needed to know" and "desire to be a foreign correspondent." "Risk orientation" grew out of variables such as "likes to do frightening things," "continually seeking new ideas and experiences," and "would enjoy dangerous sports." "Routine" evolved from statements such as "prefer familiar people and places," "would be content to remain in the same house forever," and "prefers routine way of life to an unpredictable one."

Stage two depicts the Sectors of Life Activity. The attributes in stage one influence the three areas of this stage: home life, work life, and shop life. The model also indicates the relationship between home life and work life and home life and shop life identified through correlation analysis.

The final or outcome stage represents Lifestyle Satisfaction. This stage emanates from the interplay of the key psychographic and demographic elements through the three life activity sectors.

In summary, the model demonstrates the relationship between attributes of an individual, their lifestyle, and their relative satisfaction with that lifestyle. It is acknowledged that "satisfaction" is a subjective term. For purposes of this research, satisfaction with life activity was considered high if positive responses were obtained to the statements within each of the life activity sectors. Within the realm of consumer behavior, this research addresses those areas of life that the consumer can use to better understand his own behavior.

CHAPTER V

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

Psychographics has been used by marketing researchers for the past 25 to 30 years as a supplement to demographics in segmenting the consumer population. Marketing and advertising strategies have been developed based on this segmentation. While marketing researchers have enjoyed a virtual monopoly in the use of psychographic profiling to segment consumers, it is not clear whether consumer advocate researchers might also employ similar strategies to enhance consumer behavior benefits. The purpose of this study, therefore, was to use psychographics in concert with demographics to create a model useful to consumers in increasing their own understanding of personal behavior and decision making capabilities in order to increase their level of satisfaction.

The primary objective of this study was to create a model to facilitate in the understanding of consumer lifestyle using psychographic and demographic variables as the influential factors. Secondary objectives were to define the "best" combination of psychographic and demographic variables to profile life activity within the home, work, and shopping sectors. Tertiary objectives dealt with establishing relationships between home life, work life, and shop life, and between psychographics and home life, work life, and shop life. Data were analyzed by objective using Pearson's r correlation coefficient to

determine the relationships, and maximum R squared regression to determine the psychographic and demographic variables to profile home life, work life, shop life, and life scores.

Summary of Major Findings

The following major findings grew out of data analysis. Reliability, correlation, and regression statistical treatments were used to accomplish the stated objectives.

Reliability of Items

Coefficient of internal consistency or split-half reliability tests were used to ascertain reliability of items within home life, work life, shop life and psychographics. A 0.80 reliability is considered high (Carmines and Zeller, 1982). Resulting reliabilities were: home life, 0.7751; work life, 0.7924; shop life, 0.7842; and psychographics, 0.8843.

Results of Correlation Analysis

Significant positive correlations were found between home life and work life (.2916) and between home life and shop life (.1828). No significant correlation was found between work life and shop life. A significant positive correlation was found between psychographics and shop life (.3471). No significant correlation was found between psychographics and home life or psychographics and work life.

Maximum R Squared Regression Analysis

The four equations created through the use of maximum R squared regression analysis were found to be significant in their explanation

of life activity scores. The percent of variance explained by each of the equations was: home life, 26.5 percent; work life, 28.5 percent; shop life, 40.5 percent; and life score, 40.4 percent.

Psychographic statements significant in more than one model included: interest in poetry, continued seeking of new ideas and experiences, preference of reliable or unpredictable friends, interest in new and varied art forms, feelings about doing frightening things, and experiencing novelty and change in daily routine. For demographic variables, age, sex, years of education, and total family income appeared in the equations.

A consumer lifestyle satisfaction model was created based on the results of the analysis. The three stages of the model were: influential elements (psychographics and demographic variables); sectors of life activity (home life, work life, and shop life); and outcome (lifestyle satisfaction). The psychographics elements used in stage one summarized the psychographic variables of the regression equation. The four elements were identified as: "fantasy," "information," "risk orientation," and "routine."

Conclusions

Based on this study, positive results indicate potential for the use of psychographic and demographic variables in a model useful in better understanding consumer satisfaction within the life activities sectors of home life, work life, and shop life. Additionally, there appears to be possible benefits from the use of an overall life satisfaction analysis which provides the basis for the "consumer lifestyle satisfaction model," developed through this study.

This research is unique in that it led to the development of a model which can be used by the consumer and consumer advocate for the consumer's benefit. Consumer behavior models, buyer behavior models, and decision process models such as those illustrated in the review of literature, have been developed to facilitate marketing processes and not the consumer. Some commonalities do exist between the consumer lifestyle satisfaction model developed through this research and the consumer behavior model by Engel-Kollat-Blackwell (Engel, Blackwell, & Kollat, 1978). For example, both models employ general motivational influences based on lifestyle and attitudes, interests, activities, and opinions. There are also references made to satisfaction in the Howard-Sheth model (Howard & Sheth, 1969), although these are used somewhat differently. Consumer satisfaction becomes the ultimate outcome of the model developed through this effort rather than simply one of a number of internal model measures.

The "consumer lifestyle satisfaction model" presented in Figure 1, (p. 60), represents the first of what may hopefully be a number of consumer driven or consumer active models useful to both consumer-oriented researchers and consumer educators. It exhibits a number of dynamic interrelationships between and among psychographic and demographic variables as they influence and flow through the three identified sectors of life activities. Further research will continue to reveal the interplay of these complex consumer motivations. This model does illustrate that selected characteristics including a mix of psychographic and demographic elements can be isolated statistically which give insights to such concepts as "fantasy" and "risk." These provide a base for the establishment of further assistance to consumers as they monitor and manage their own behavior.

To illustrate, "risk orientation" delineated as a functional concept through statistically selected psychographic indicators, builds on the "I" and "me" perceptions and reflections defined by Mead (1934). These perceptions provide the base for influences on a consumer culture, social class, and family as an individual develops and tests levels of "risk orientation." Consumer understanding of personal "risk orientation" then provides a shield or protection against very carefully designed marketing techniques. In effect, such consumer understanding leads to somewhat more equitable balance in buyer/seller marketplace transactions.

"Fantasy" provides another equally intriguing characteristic identified for use in this model. There is little doubt marketers have used "fantasy" as much as any other single concept to sell everything from lipstick to automobiles. They know well the psychic dimensions of the mind which play product and desire until a purchase decision is comfortable. On the other hand, if consumers and consumer advocates analyze the "fantasy" elements of personality much can be done to assist consumers in using this characteristic for their own benefit. For example, Cooley (1964) defined the "looking glass self" which provides insight to who "I" think "I" am and who "I" think others think "I" am. Better consumer understanding of the role of "fantasy" as it intersects reality both in "self" and "reflected self" in the promotion of products and services can yield more control over expenditure of resources. And ultimately, more intelligent expenditure of resources will provide greater consumer satisfaction.

Other concepts growing out of the psychographic indicators for this "consumer lifestyle satisfaction model" were "information" and

"routine." Usefulness of "information" has been debated by marketers and consumer advocates for a number of years. It would appear that, at point of sale, product or service specific information is useful, however, an individual's attitudes and orientation to applied personal research in an "information" mode really drives decisions. This research suggests that "information," which was statistically derived as a concept, is important to the consumer. The concept of "information" also ties into both "risk orientation" and "fantasy." For example, perception of risk may be reduced as more information becomes available. Likewise, "reality" and "fantasy" may be more easily discernible as information is obtained and used.

"Routine," which presents itself as the fourth psychographic concept, reflects the desire for the more stable, secure side of "self." It suggests that, particularly in a marketplace activity, consumers seek to know, to control, or predict, which tends to make them more confident. This search for "routine" by the consumer is illustrated by the marketer who sells cookies just like grandma use to bake. Consumer self insight to the levels of need for "routine" could have significant influence on satisfaction. It is important for consumers to know which products are expected to fulfill specific needs and whether their expectations of products are accurate.

In addition to selected psychographic elements, "age," "education," "sex," and "income" were isolated statistically as key demographic elements completing the mix of psychographic and demographic characteristics for this model. Income was the one dominant element crossing all three sectors of life activities. Although it is one of the most difficult information pieces for researchers to collect,

simple awareness by consumer of its influence on their market decisions can facilitate satisfaction. This does not imply that amounts of income are predominant in behavior. Rather, it suggests that attitudes toward income and perceptions of what income will do are the influential factors. Once again the tie of these variables to social psychological factors such as perceptions of self and others interface to influence a consumer decision. Consumer satisfaction from that decision then roots itself in the possible gain from carefully matching personal motivations with expected benefits from product purchase and use.

This consumer lifestyle satisfaction model takes "risk orientation," "information," "routine," "fantasy," "age," "income," "sex," and "education" and identifies them for the consumer as essential areas for self insight. The understanding of these elements is essential if the consumer is to balance or in some cases counter the influences and manipulations of the marketer. In effect, greater consumer understanding about all of these influential elements would minimize advertisers' ability to create artificial needs and wants. This in turn would lead to a more consumer driven economy as depicted by Adam Smith in his concept of the consumer as "king."

Possibilities growing out of this study appear to be valuable from the consumer perspective. Profiling or projecting the consumer's activities and behaviors can enable the consumer to better understand satisfaction from their own behavior and lifestyle with respect to attitudes, activities, interests, and opinions. This becomes relevant in enabling the consumer to understand the impact of products and services on increased levels of satisfaction.

Recommendations for Further Research

Through the process of problem definition, data collection and analysis, and manuscript preparation, a number of ideas emerged. The more pronounced of these follow.

It is recommended that interdisciplinary research be conducted. It is extremely curious that sociologists and psychologists have not joined hands with consumer advocate researchers to address consumer-oriented issues. The sociologist who professes concern over social order problems can hardly be consistent and ignore consumer interests which are systemic. Nor can the psychologist continue to sell his science for consumer manipulation without asking whether both sides of the mixed economy counter are important. And, consumer advocate researchers are remiss not to solicit the expertise of both sociology and psychology in their pursuit of the consumer good.

Another recommendation addresses additional possible statistical treatments defined through research activities in this study. Factor analysis of home life and shop life could provide a basis for not only further refinement of the instrument, but also the regrouping of psychographic and demographic characteristics across and between sectors of consumer life activity. Identifying specific categories within each of these sectors could result in greater understanding of these elements. Additional statements in work life should be added which would increase the relevance of that area as well as make it possible to conduct factor analysis.

The administration of this or a more highly refined version of this instrument to students or other populations might provide insight

into their behavior and enable consumer educators to develop more relevant content based on data gathered. Replication of this study with other populations would allow validity to be established. It would also allow further reliability testing to be done as well as comparisons made among and between population samples.

Given the apparent attention to risk by the respondents in this study and the use of arousal techniques by marketers and advertisers, consumer advocate researchers should direct more attention to risk orientation research. A better understanding of personal risk orientation could do much to increase consumer expertise and decrease consumer vulnerability. This additional information about risk could provide the possibility of greater consumer satisfaction from marketplace decisions.

A final recommendation from this study is to encourage consumer-oriented researchers to develop their own psychographic statements now that it appears there is potential for the results of this type of research to be used to aid the consumer. Improving the balance between consumer and marketer in the marketplace through this type of research could further improve levels of consumer lifestyle satisfaction and ultimately help sustain a free mixed socio-economic order.

SELECTED BIBLIOGRAPHY

- Allport, G. (1961). Pattern and growth in personality. New York: Holt, Rinehart and Winston.
- Andreasen, A. R. (1967). Leisure, mobility and life style patterns. Proceedings of American Marketing Association Winter Conference (pp. 55-62). Chicago: American Marketing Association.
- Carmines, E. G., & Zeller, R. A. (1982). Reliability and validity assessment (Sage University Paper Series on Quantitative Applications in the Social Sciences, 07-017). Beverly Hills and London: Sage Publications.
- Cattell, R. B., Saunders, D. R., & Stice, G. F. (1950). The 16 personality factor questionnaire. Champaign, IL: Institute for Personality and Ability Testing.
- Coleman, R. P., & Rainwater, L. (1978). Social standing in America: New dimensions of class. New York: Basic Books.
- Cooley, C. H. (1964). Human nature and the social order. New York: Schocken.
- Demby, E. (1974). Psychographics and from whence it came. In W. D. Wells (Ed.), Lifestyle and psychographics (pp. 11-30). Chicago: American Marketing Association.
- Dillman, D. A. (1978). Mail and telephone surveys: The total design method. New York: John Wiley and Sons.
- Dorny, L. R. (1971). Observations on psychographics. Attitude research reaches new heights (Marketing Research Series #14, pp. 200-201). Chicago: American Marketing Association.
- Dressler, D., & Carns, D. (1973). Sociology: The study of human interactions. New York: Knopf.
- Engel, J. F., & Blackwell, R. D. (1982). Consumer behavior. Chicago: The Dryden Press.
- Engel, J. F., Blackwell, R. D., & Kollat, D. T. (1978). Consumer behavior (3rd ed.). Hinsdale, IL: Dryden Press.
- Gilford, J. P. (1959). Personality. New York: McGraw-Hill.

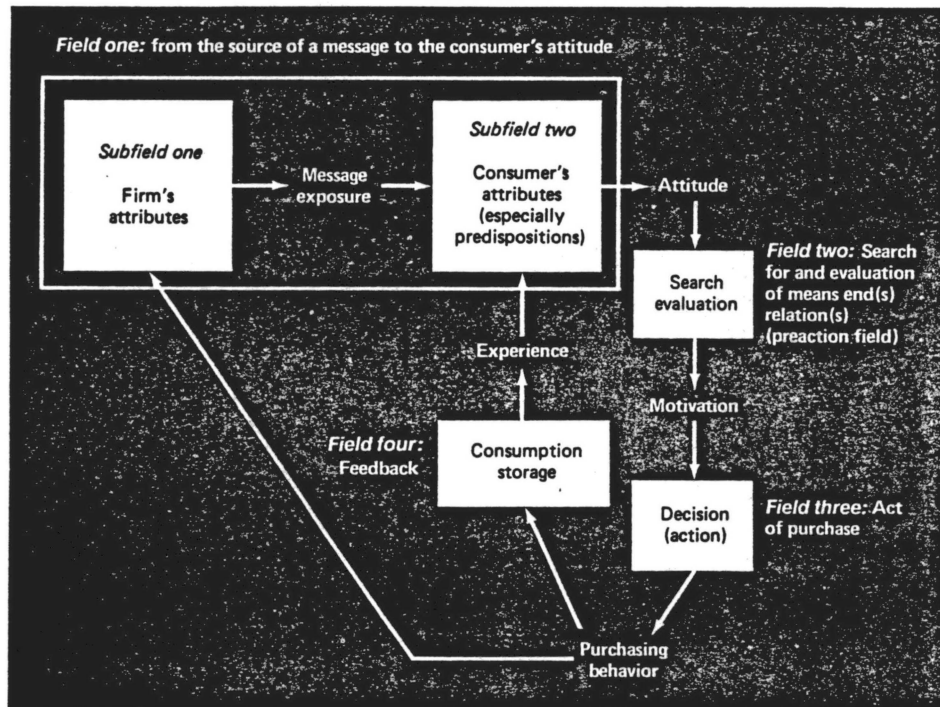
- Hansen, F. (1972). Consumer choice behavior: A cognitive theory. New York: The Free Press.
- Heilbroner, R. L. (1980). The worldly philosophers. New York: Simon and Schuster.
- Howard, J. A., & Shetch, J. N. (1969). The theory of buyer behavior. New York: John Wiley.
- Isaac, S., & Michael, W. B. (1983). Handbook in research and evaluation (2nd ed.). San Diego: Edits.
- Jacoby, J. (1971). Personality and innovation proneness. Journal of Marketing Research, 8, 244-247.
- Kahl, J. A. (1957). The American class structure. New York: Holt, Rinehart and Winston.
- King, C. W., & Tigert, D. J. (1971). Attitude research reaches new heights (Marketing Research Techniques Bibliography Series Number 14). Chicago: American Marketing Association.
- Krech, D., Crutchfield, R. S., & Ballachey, E. L. (1962). Individual in society. New York: McGraw-Hill.
- Krejcie, R. V., & Morgan, D. W. (1970). Determining sample size for research activities. Educational and Psychological Measurement, 30, 606-610.
- Lazerfeld, P. F. (1935, Summer). The art of asking why. National Marketing Review, 1 (1), 26-38.
- Loudon, D. L., & Della Bitta, A. J. (1984). Consumer behavior. New York: McGraw-Hill.
- Maslow, A. H. (1943). A theory of human motivation. Psychological Review, 50, 370-396.
- Mead, G. H. (1934). Mind, self and society. Chicago: The University of Chicago Press.
- Mehrabian, A., & Russell, J. A. (1974). An approach to environmental psychology. Boston: M.I.T. Press.
- Miller, D. C. (1973). Handbook of research design and social measurement (2nd ed.). New York: David McKay Co.
- Mitchell, A. (1983). The nine American lifestyles. New York: Warner Books.
- Mittelstaedt, R. A. (1971). Criteria for a theory of consumer behavior. In R. Holloway, R. A. Mittelstaedt, & M. Venkatesan (Eds.), Consumer behavior: Contemporary research in action. New York: Houghton Mifflin.

- Murray, H. A. (1938). Explorations in personality. New York: Oxford University Press.
- Naisbitt, J. (1982). Megatrends. New York: Warner Books.
- Nelson, A. R. (1971). Psyching psychographics: A look at why people buy. In C. W. King & D. J. Tigert (Eds.), Attitudes Research reaches new heights (Marketing Research Techniques Bibliography Series Number 14, pp. 181-188). Chicago: American Marketing Association.
- Nicosia, F. M. (1966). Consumer decision processes. Englewood Cliffs, NJ: Prentice-Hall.
- Plummer, J. T. (1971). Life style patterns and commercial bank credit card usage. Journal of Marketing, 35, 35-41.
- Raju, P. S. (1980, December). Optimum stimulation level: Its relationship to personality, demographics, and exploratory behavior. Journal of Consumer Research, 7, 272-282.
- Reynolds, F. D., & Darden, W. R. (1974). Construing life style and psychographics. In W. D. Wells (Ed.), Lifestyle and psychographics (pp. 71-96). Chicago: American Marketing Association.
- Robertson, T. S., Zielinski, J., & Ward, S. (1984). Consumer behavior. Glenview, IL: Scott, Foresman and Co.
- Runyon, K. E. (1980). Consumer Behavior (2nd ed.). Columbus, OH: Charles E. Merrill Publishing.
- Schiffman, L. G., & Kanuk, L. L. (1982). Consumer Behavior (2nd ed.). Englewood Cliffs, NJ: Prentice-Hall.
- Tigert, D. J., Lathrope, R., & Bleeg, M. (1971). The fast food franchise: Psychographic and demographic segmentation analysis. Journal of Retailing, 47 (1), 81-90.
- Turner, J. (1985, November). Networking: The diversity of consumerism. Speech presented at the Mid-American Consumer Conference, Park Suite Hotel, Oklahoma City, OK.
- Wells, W. D. (1974). Life style and psychographics: Definitions, uses and problems. Lifestyle and psychographics (pp. 317-363). Chicago: American Marketing Association.
- Wells, W. D. (1975, May). Psychographics: A critical review. Journal of Marketing, 12, 196-213.
- Wells, W. D., & Tigert, D. J. (1971). Activities, interests, and opinions. Journal of Advertising Research, 11 (4), 27-35.
- Williams, R. M., Jr. (1970). American society: A sociological interpretation (3rd ed.). New York: Knopf.

- Williams, T. G. (1982). Consumer behavior, fundamentals and strategies. St. Paul: West Publishing Co.
- Wind, Y., & Green, P. E. (1974). Some conceptual, measurement, and analytical problems in life style research. In W. D. Wells (Ed.), Lifestyle and psychographics (pp. 97-126). Chicago: American Marketing Association.
- Zaltman, G., & Wallendorf, M. (1983). Consumer behavior, basic findings and management implications (2nd ed.). New York: John Wiley and Sons.

APPENDIXES

APPENDIX A
NICOSIA MODEL OF CONSUMER
DECISION PROCESSES

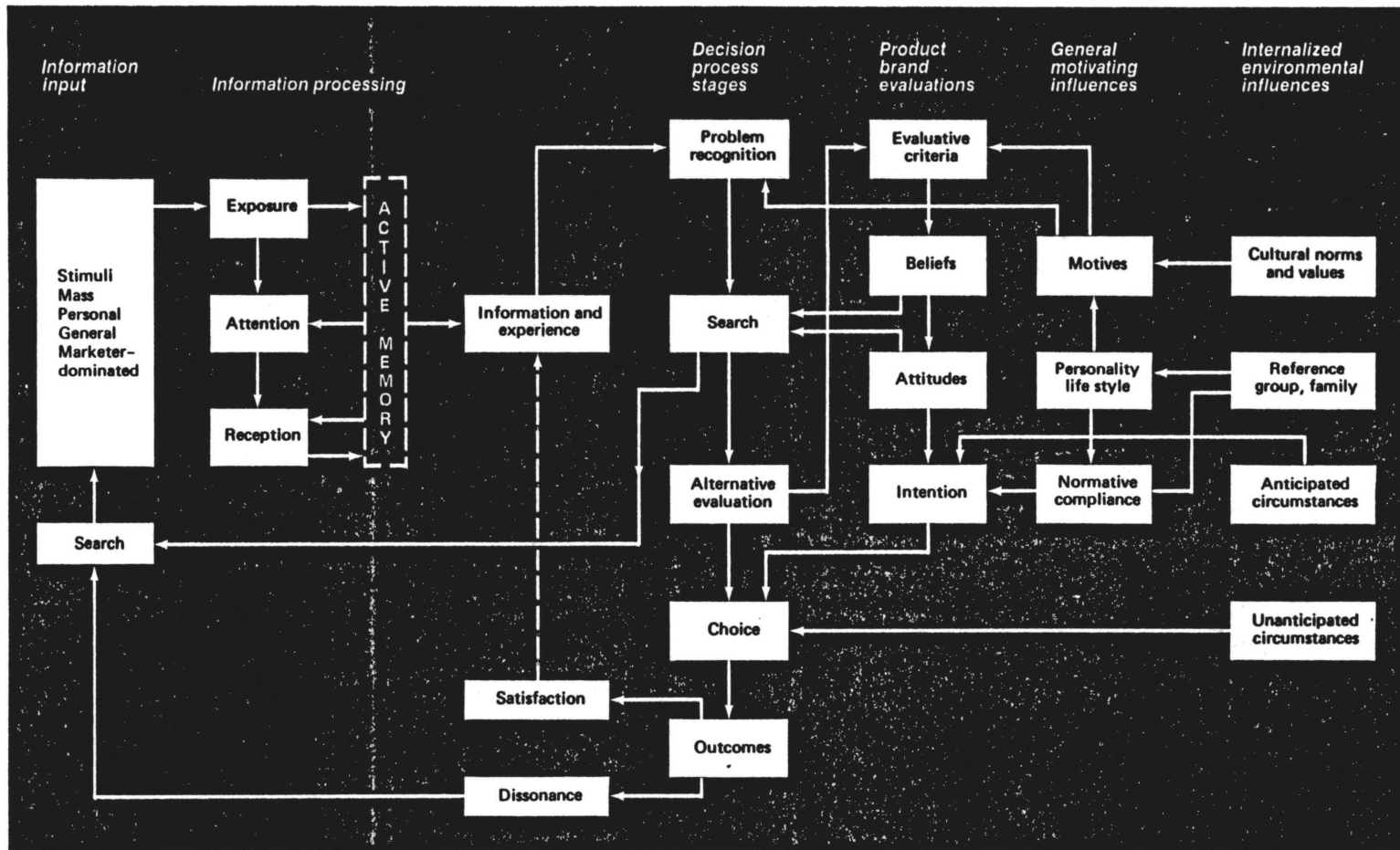


Source: F. M. Nicosia, *Consumer Decision Processes* (Englewood Cliffs, NJ: Prentice-Hall, 1966), 156.

Figure 2. Nicosia Model of Consumer Decision Processes

APPENDIX B

ENGEL-KOLLAT-BLACKWELL MODEL
OF CONSUMER BEHAVIOR

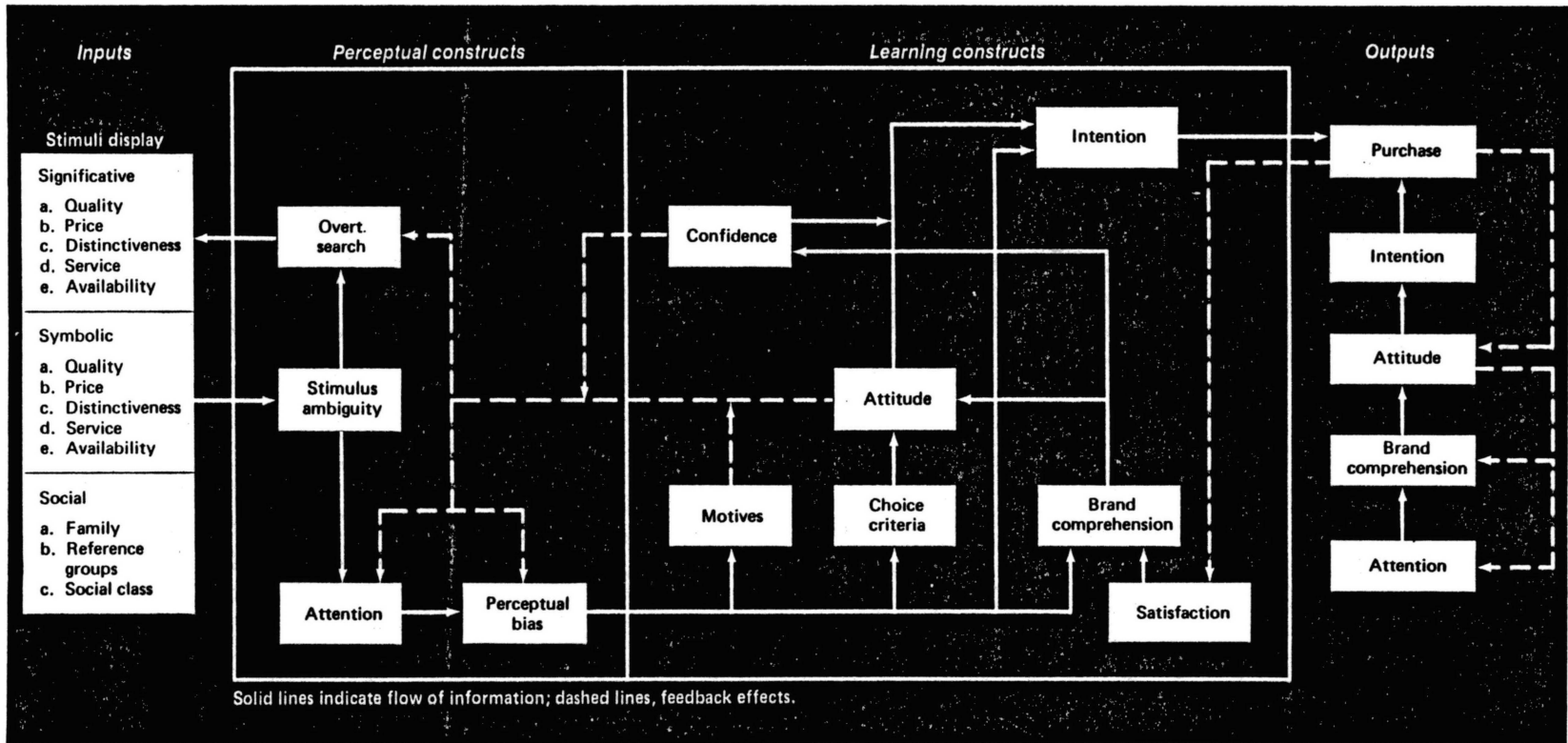


Source: J. F. Engel, R. D. Blackwell, & D. T. Kollat, *Consumer Behavior*, 3rd ed. (Hinsdale, IL: Dryden Press, 1978), 556.

Figure 3. Engel-Kollat-Blackwell Model of Consumer Behavior

APPENDIX C

HOWARD-SHETH MODEL OF BUYER BEHAVIOR



Source: J. A. Howard & J. N. Sheth, *The Theory of Buyer Behavior* (New York: John Wiley, 1969), 30.

Figure 4. Howard-Sheth Model of Buyer Behavior

APPENDIX D
CONSUMER LIFESTYLE RESEARCH
QUESTIONNAIRE



This survey is to help better understand consumers and their lifestyles. Please answer all of the questions. If you wish to comment on any statement or qualify your response, please feel free to use the space in the margins.

Thank you for your help.

CONSUMER STUDIES PROGRAM

Suite 447, HEW
Oklahoma State University
Stillwater, Oklahoma 74078

INSTRUCTIONS:

For each of the four sections which follow, circle the number which best indicates your degree of agreement or disagreement with each statement.

For each response, '5' indicates 'strongly agree' and '1' indicates 'strongly disagree'. If the statement does not apply to you and your situation, please circle 'NA' (not applicable).

HOME LIFE	Strongly agree	Strongly disagree	
1. My life is more hectic than it was five years ago.	5	4	3 2 1 NA
2. I am satisfied with my daily routine.	5	4	3 2 1 NA
3. I experience stress at home.	5	4	3 2 1 NA
4. I usually feel good about myself.	5	4	3 2 1 NA
5. It is important in my family to set priorities.	5	4	3 2 1 NA
6. Financial pressures for my family are greater now than five years ago.	5	4	3 2 1 NA
7. All members of my family share in financial decisions.	5	4	3 2 1 NA
8. My children are a major influence in financial decisions.	5	4	3 2 1 NA
9. Responsibilities are shared equally at home.	5	4	3 2 1 NA
10. I am content in my family role.	5	4	3 2 1 NA
11. My time at home is not my own.	5	4	3 2 1 NA
12. I make time for myself.	5	4	3 2 1 NA
13. Weekend time is usually planned.	5	4	3 2 1 NA
14. My family does not spend much time together.	5	4	3 2 1 NA
15. I consider myself a survivor.	5	4	3 2 1 NA
16. I am young for my age.	5	4	3 2 1 NA
17. Financial security is important to me.	5	4	3 2 1 NA
18. I am actively involved in community issues.	5	4	3 2 1 NA
19. I save and plan for the future.	5	4	3 2 1 NA
20. I save more now than five years ago.	5	4	3 2 1 NA
21. Social acceptance is important to me.	5	4	3 2 1 NA
22. I am involved in community club(s)/ organization(s).	5	4	3 2 1 NA
23. I exercise on a regular basis.	5	4	3 2 1 NA
24. I am more physically active than I was five years ago.	5	4	3 2 1 NA
25. I do something special for myself each week.	5	4	3 2 1 NA
26. My health is better than it was five years ago.	5	4	3 2 1 NA
27. Relatives impact my lifestyle today more than five years ago.	5	4	3 2 1 NA
28. When I have problems, they are usually money related.	5	4	3 2 1 NA
29. When I have problems, they are usually people related.	5	4	3 2 1 NA
30. I would like more free time.	5	4	3 2 1 NA
31. I am content with my present lifestyle.	5	4	3 2 1 NA

	Strongly agree					Strongly disagree	
HOME LIFE (cont.)							
32. I need more life insurance coverage now than I did five years ago.	5	4	3	2	1		NA
33. My life insurance coverage is adequate.	5	4	3	2	1		NA
34. My spouse needs more life insurance coverage.	5	4	3	2	1		NA
WORK LIFE							
1. My job is more stressful than it was five years ago.	5	4	3	2	1		NA
2. My job adversely affects my marriage.	5	4	3	2	1		NA
3. My job is important to others.	5	4	3	2	1		NA
4. My job is satisfying.	5	4	3	2	1		NA
5. My job is a positive part of my life.	5	4	3	2	1		NA
6. I would change jobs if given the opportunity.	5	4	3	2	1		NA
7. Commuting to work creates problems.	5	4	3	2	1		NA
8. I am more content with my job now than five years ago.	5	4	3	2	1		NA
9. My job is fulfilling.	5	4	3	2	1		NA
10. I am glad my spouse is working.	5	4	3	2	1		NA
11. My job requires more time than I like.	5	4	3	2	1		NA
SHOPPING/BUYING LIFE							
1. Printed material is the main source of product information for me.	5	4	3	2	1		NA
2. My product information comes from newspapers.	5	4	3	2	1		NA
3. My product information comes from television.	5	4	3	2	1		NA
4. My product information comes from radio.	5	4	3	2	1		NA
5. My product information comes from cooperative extension.	5	4	3	2	1		NA
6. Most of my product information comes from direct ads (special mailings)	5	4	3	2	1		NA
7. I use printed media to compare prices.	5	4	3	2	1		NA
8. I use printed media to compare quality.	5	4	3	2	1		NA
9. I shop at home from catalogs.	5	4	3	2	1		NA
10. Service after the purchase is as important to me as price.	5	4	3	2	1		NA
11. Price of the product is important to me.	5	4	3	2	1		NA

SHOPPING/BUYING LIFE (cont.)	Strongly agree	Strongly disagree	
12. Quality of the product is important to me.	5	4	3 2 1 NA
13. When shopping, I use a credit card more often than cash.	5	4	3 2 1 NA
14. I use a store credit card more often than a bank credit card for purchase of clothing and other soft goods.	5	4	3 2 1 NA
15. I use information provided in the store when buying products.	5	4	3 2 1 NA
16. I rely on friends for product information.	5	4	3 2 1 NA
17. I rely on magazine advertisements to make purchase decisions.	5	4	3 2 1 NA
18. I rely on television advertisements to make purchase decisions.	5	4	3 2 1 NA
19. Time is important to me when shopping.	5	4	3 2 1 NA
20. Convenience is important to me when shopping.	5	4	3 2 1 NA
21. I shop at department stores for clothing.	5	4	3 2 1 NA
22. I shop at discount stores for clothing.	5	4	3 2 1 NA
23. I shop at outlet stores for clothing.	5	4	3 2 1 NA
24. I shop at specialty stores for clothing.	5	4	3 2 1 NA
25. My work clothes are important.	5	4	3 2 1 NA
26. I wear more dress clothes than casual clothes to work.	5	4	3 2 1 NA
27. I spend more on work clothes than leisure clothes.	5	4	3 2 1 NA
28. I enjoy shopping.	5	4	3 2 1 NA
29. I consider shopping recreation.	5	4	3 2 1 NA
30. I am disappointed in quality of merchandise.	5	4	3 2 1 NA
31. Appearance of the store is important to me.	5	4	3 2 1 NA
32. Store layout influences where I shop.	5	4	3 2 1 NA
33. I shop for clothing and other soft goods at least once a week.	5	4	3 2 1 NA
34. I shop for clothing and other soft goods at least once a month.	5	4	3 2 1 NA
35. I shop at the same store for both leisure and work clothing.	5	4	3 2 1 NA
36. I depend on fashion authorities when deciding which clothes to purchase.	5	4	3 2 1 NA
37. I buy designer clothes.	5	4	3 2 1 NA
38. I buy clothing by brand name.	5	4	3 2 1 NA
39. I buy private label goods.	5	4	3 2 1 NA

SHOPPING/BUYING LIFE (cont.)		Strongly agree				Strongly disagree	
40.	I think the quality of clothing today is better than it was five years ago.	5	4	3	2	1	NA
41.	My expectations of merchandise varies according to the type of store.	5	4	3	2	1	NA
42.	I shop at department stores more than I did five years ago.	5	4	3	2	1	NA
43.	I shop specialty stores more than I did five years ago.	5	4	3	2	1	NA
44.	More than half my clothing purchases are made in department stores.	5	4	3	2	1	NA
45.	Value is more important to me today than it was five years ago.	5	4	3	2	1	NA
46.	I buy lesser quality clothing for my children than I do for myself.	5	4	3	2	1	NA
47.	I shop for children's clothing only when it is on sale.	5	4	3	2	1	NA
48.	More of my family's clothing is made at home now than five years ago.	5	4	3	2	1	NA
49.	I purchase most of my children's clothing at department stores.	5	4	3	2	1	NA
50.	When given the choice, I buy American made rather than foreign products.	5	4	3	2	1	NA
51.	I will not buy in a store unless the sales clerk is knowledgeable.	5	4	3	2	1	NA
52.	I shop with my spouse.	5	4	3	2	1	NA

DEGREE OF INNOVATIVENESS

1.	I seldom change the pictures on my walls.	5	4	3	2	1	NA
2.	I am not interested in poetry.	5	4	3	2	1	NA
3.	It is unpleasant seeing people in strange weird clothes.	5	4	3	2	1	NA
4.	I am continually seeking new ideas and experiences.	5	4	3	2	1	NA
5.	I much prefer familiar people and places.	5	4	3	2	1	NA
6.	When things get boring I like to find some new and unfamiliar experience.	5	4	3	2	1	NA
7.	I like to touch and feel a sculpture.	5	4	3	2	1	NA
8.	I don't enjoy doing daring fool-hardy things just for fun.	5	4	3	2	1	NA
9.	I prefer a routine way of life to an unpredictable one full of change.	5	4	3	2	1	NA

DEGREE OF INNOVATIVENESS (cont.)		Strongly agree					Strongly disagree					
		5	4	3	2	1	5	4	3	2	1	
10.	People view me as quite an unpredictable person.	5	4	3	2	1						NA
11.	I like to run through heaps of fallen leaves.	5	4	3	2	1						NA
12.	I sometimes like to do things that are a little frightening.	5	4	3	2	1						NA
13.	I prefer friends who are reliable and predictable to those who are excitingly unpredictable.	5	4	3	2	1						NA
14.	I prefer an unpredictable life full of change to a more routine one.	5	4	3	2	1						NA
15.	I wouldn't like to try the new group-therapy techniques involving strange body sensations.	5	4	3	2	1						NA
16.	Sometimes I really stir up excitement.	5	4	3	2	1						NA
17.	I never notice textures.	5	4	3	2	1						NA
18.	I like surprises.	5	4	3	2	1						NA
19.	My ideal home would be peaceful and quiet.	5	4	3	2	1						NA
20.	I eat the same kind of food most of the time.	5	4	3	2	1						NA
21.	As a child, I often imagined leaving home just to explore the world.	5	4	3	2	1						NA
22.	I like to experience novelty and change in my daily routine.	5	4	3	2	1						NA
23.	Shops with thousands of exotic herbs and fragrances fascinate me.	5	4	3	2	1						NA
24.	Designs and patterns should be bold and exciting.	5	4	3	2	1						NA
25.	I feel best when I am safe and secure.	5	4	3	2	1						NA
26.	I would like the job of a foreign correspondent of a newspaper.	5	4	3	2	1						NA
27.	I don't pay much attention to my surroundings.	5	4	3	2	1						NA
28.	I don't like the feeling of wind in my hair.	5	4	3	2	1						NA
29.	I like to go somewhere different nearly every day.	5	4	3	2	1						NA
30.	I seldom change the decor and furniture arrangement at my place.	5	4	3	2	1						NA
31.	I am interested in new and varied interpretations of different art forms.	5	4	3	2	1						NA
32.	I wouldn't enjoy dangerous sports such as mountain climbing, airplane flying or sky diving.	5	4	3	2	1						NA
33.	I don't like to have lots of activity around me.	5	4	3	2	1						NA
34.	I am interested only in what I need to know.	5	4	3	2	1						NA

DEGREE OF INNOVATIVENESS (cont.)	Strongly agree					Strongly disagree
	5	4	3	2	1	
35. I like meeting people who give me new ideas.	5	4	3	2	1	NA
36. I would be content to live in the same house the rest of my life.	5	4	3	2	1	NA
37. I like continually changing activities.	5	4	3	2	1	NA
38. I like a job that offers change, variety and travel even if it involved some danger.	5	4	3	2	1	NA
39. I avoid busy, noisy places.	5	4	3	2	1	NA
40. I like to look at pictures that are puzzling in some way.	5	4	3	2	1	NA

(Questionnaire continued on following page)

PERSONAL/FAMILY INFORMATION

1. Sex _____
 Male
 Female
2. Age _____
3. Marital Status
 Single
 Married
 Divorced
 Widowed
4. Years of Education _____
5. Years of Education of Spouse _____
6. Do you work outside the home?
 Yes
 No
 If yes, occupation _____
7. Does your spouse work outside the home?
 Yes
 No
 If yes, occupation _____
8. Total family income:
 under \$25,000
 \$25,000 - \$31,999
 \$32,000 - \$39,999
 \$40,000 - \$50,000
 over \$50,000
9. Number of children _____
 Ages of children _____
10. Number of children living at home _____
11. How long have you lived in the present area? _____

Your contribution to this effort is greatly appreciated. If you would like a summary of results, please print your name and address on the back of the return envelope. (NOT ON THIS QUESTIONNAIRE)

APPENDIX E

CORRESPONDENCE



CONSUMER LIFESTYLE RESEARCH

August 1, 1984

Never before has there been so much discussion about what consumers want and expect when they go shopping. Store owners are uncertain about which customers will be interested in store brands and which may want designer labels. They are not sure how merchandise should be displayed or what people want the store to look like. And, it is certainly not clear why consumers of the same age act so differently. Knowing what residents of Oklahoma think about shopping is important to all of us. But, it is especially relevant to store owners, managers and sales people since it will help them make decisions about providing better products and services for us as consumers.

Your household is one of a small number in which people are being asked to give their opinions on these matters. It was drawn in a random sample of the entire state. In order that the results will truly represent the thinking of the people of Oklahoma, it is important that each questionnaire be completed and returned. It is also important that we have about the same number of men and women participating in this study. Thus, we would like the questionnaire for your household to be completed by either an adult female or adult male. You may be assured of complete confidentiality. The questionnaire has an identification number for mailing purposes only. This is so that we may check your identification number off of the mailing list when your questionnaire is returned. Your name will never be placed on the questionnaire.

The results of this questionnaire will be made available to representatives in a variety of retail businesses. It is also being used as a pilot study for a possible national survey. You may receive a summary of results by writing "copy of results requested" on the back of the return envelope, and printing your name and address below it. Please do not put this information on the questionnaire itself. We would be most happy to answer any questions you might have. Please write or call. The telephone is (405) 624-5048.

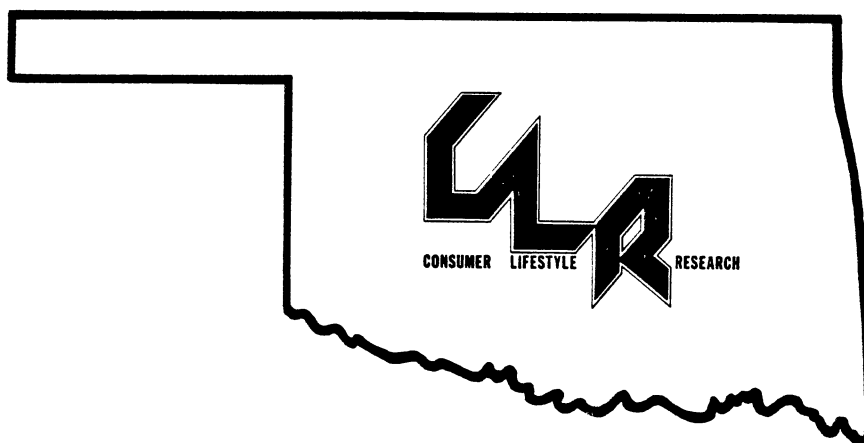
Thank you for your assistance.

Sincerely,

Carl Hall
Project Director

Emily Shuter
Assistant Project Director

Enc.
CH:ES/afs



A questionnaire was recently sent to your home regarding consumer lifestyles. If you have returned the questionnaire, your time and effort are greatly appreciated. If you did not complete the questionnaire, would you take a few minutes to do so and drop it in the mail today.

It is very important that we hear from you via the questionnaire if our state is to be accurately represented. Thank you very much for your cooperation.



CONSUMER LIFESTYLE RESEARCH

August 24, 1984

About three weeks ago we wrote seeking information about consumer lifestyles. As of today, we have not received your completed questionnaire.

This research is very important to provide information for businesses so they can be more responsive to consumer needs as they market a variety of goods and services. A better understanding of consumer roles benefits both the marketer and consumer.

We are writing to you again because of the significance that each questionnaire has to the usefulness of this study. Our sample is small and in order for the results of the study to be representative of Oklahoma residents, it is essential that each person in the sample return their questionnaire.

In the event that your questionnaire has been misplaced, a replacement has been enclosed.

Your cooperation is greatly appreciated.

Sincerely,

Carl Hall
Project Director

Emily Shuter
Assistant Project Director

Enc.

CH:ES/afs

APPENDIX F

DEMOGRAPHIC OVERVIEW OF SAMPLE

TABLE IX
 DEMOGRAPHIC OVERVIEW OF SAMPLE
 (N=209)

Demographic	Value
Sex	
Male	45.6%
Female	54.6%
Age (Mean)	45.9 years
Marital Status	
Single	6.9%
Married	74.7%
Divorced	12.4%
Widowed	6.0%
Years of Education (Mean)	
Respondent	13.3 years
Spouse	12.4 years
Worked Outside of Home	
Respondent	69.1%
Spouse (of those with spouses)	63.6%
Occupation	
Professional or Semi-Professional	29.4%
Manager, Clerical	19.6%
Farmer or Rancher	18.3%
Total Family Income	
Under \$25,000	43.6%
\$25,000-\$31,999	24.0%
\$32,000-\$39,000	13.2%
\$40,000-\$50,000	8.3%
Over \$50,000	10.8%
Number of Children (Mean)	2.5
Number of Children at Home (Mean)	1.1
Length of Time in Present Area	
Mean	17.9 years
Median	12.0 years

2

VITA

Emily Kay Shuter

Candidate for the Degree of

Doctor of Philosophy

Thesis: PROFILING CONSUMER LIFESTYLES USING PSYCHOGRAPHIC AND
DEMOGRAPHIC INDICATORS

Major Field: Home Economics-Housing, Interior Design and
Consumer Studies

Biographical:

Personal Data: Born in Elwood, Indiana, December 26, 1952,
the daughter of Mervin L. and Marilyn A. Shuter.

Education: Graduated from Frankton High School, Frankton,
Indiana, May, 1971; received Bachelor of Science degree
from Purdue University, May, 1975; received Master of Science
degree from Purdue University, December, 1980; completed
requirements for the Doctor of Philosophy degree at Oklahoma
State University, May, 1986.

Professional Experience: Research assistant, June to December,
1977, graduate teaching assistant, January to May, 1978,
conference coordinator graduate assistant, 1977 to 1978,
Purdue University; Instructor, Department of Child Develop-
ment/Home Economics, California Polytechnic State
University, 1978 to 1982; Instructor, Department of Housing,
Interior Design and Consumer Studies, Oklahoma State
University, August, 1982 to present.