



Influence of Income and Occupation on Consumers' Susceptibility to Reference Group Demands on Brand Choice Decisions

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ABSTRACT

The present study is an effort to explore the influence of income and occupation on consumers' susceptibility to reference group demands on brand choice decisions and to verify the relevance of reference groups in the Indian context. Using an adapted version of questions developed by Bearden et al. (1989) data was collected from a heterogeneous sample which was subjected to ANOVA. The findings of the study are sure to benefit both the researchers as well as the marketing professionals.

Keywords: Consumer susceptibility, Reference groups, Informational influence, Utilitarian influence, Value expressive influence, Brand choice decisions
JEL Classification: M31

1. INTRODUCTION

Conforming to the norms of groups is referred to in the consumer and social psychology literature as "social influence" or "interpersonal influence" (Bearden et al., 1989; Burnkrant and Cousineau, 1975; Cialdini, 2001; Cialdini and Trost, 1998). Researchers in marketing and consumer behavior have long tried to understand the effects of social influence on consumer attitudes and behaviors. That is, how, why, and when do consumers conform to social norms? Social influence plays an important role in some of the most influential models of consumer behavior (Howard and Sheth, 1969; Fishbein and Ajzen, 1975; Ajzen, 1988; Engel et al., 1995). Social influence has an impact on brand preferences (Stafford, 1966), on evaluations of product quality (Pincus and Waters, 1977) and on buying decisions (Argo et al., 2005; Bearden and Etzel, 1982; Burnkrant and Cousineau, 1975; Dholakia and Talukdar, 2004; Mourali et al., 2005; Spangenberg and Sprott, 2006). It is equally important to understand the process of consumer socialization, by which young people develop consumer related skills, knowledge and attitudes (Moschis and Churchill, 1978). Students of marketing and marketers are particularly interested in the efficacy of consumer socialization theories in predicting the development of patterns of thinking and behaving that constitute consumer behavior (Ward, 1974).

2. LITERATURE REVIEW

A reference group is defined as "an actual or imaginary individual or group perceived of having significant relevance upon an individual's evaluations, aspirations, or behavior" (Park and Lessig, 1977). Reference groups are usually conformed by the social network of an individual family members, friends and colleagues, and inspirational figures (Bachmann et al., 1993). Given that social networks are conformed in different manners in different cultural contexts, reference group influence varies across cultures (Childers and Rao, 1992). Reference groups have basically two functions (Kelley, 1965) A normative function that sets and enforces standards for the individual, and a comparative function that serves as a comparison point against which an individual evaluates himself and others (Cocanougher and Bruce, 1971).

Marketing and consumer behavior scholars have shown that reference groups influence consumer choice, especially for branded products such as candy (Ratner and Kahn, 2002), clothing (Batra et al., 2001), snack foods (Ratneshwar and Shocker, 1991), mineral water and sodas (Van Trijp, 1994), fragrances (Chow et al., 1990), and wine (Quester and Smart, 1998). Bearden and Etzel (1982) attributed a significant part of this variation in consumer choice to individual differences in consumer susceptibility to normative

influence. Influences exerted by reference groups that have been discussed in the past researches are mentioned below:

2.1. Informational Influence

It is the tendency to accept information from others as evidence about reality (Deutsch and Gerard, 1955). When making purchase decisions, consumers tend to seek others' evaluations of different alternatives or derive inferences from the brands reference group members own (Park and Lessig, 1977). Individuals acting as referents may provide new information as a solution to a problem or add to what the individual already believes or knows (Burnkrant and Cousineau, 1975).

2.2. Utilitarian Influence

This reference group influence is similar to the normative influence (Deutsch and Gerard, 1955), the conformity concept of "it-is-dangerous-not-to-conform" (Asch, 1952), and the compliance process (Kelman, 1961; Jahoda, 1972). An individual in a product or brand purchasing situation would be expected to comply with the preferences or expectations of another individual or group if, firstly he/she perceives that they mediate significant rewards or punishments and he/she is motivated to realize the reward or to avoid the punishment. Secondly, he/she believes that his behavior will be visible or known to these others.

2.3. Value-Expressive Influence

Voluntary compliance to group norms may trigger from an individual's desire to enhance his or her image or self-concept by identifying with the norms or practices of an esteemed group (McGuire, 1969; Park and Lessig, 1977; Park and Mittal, 1985).

2.4. Reference Groups as a Source of Brand Associations

Brands used by member groups and aspiration groups can become connected to consumers' mental representation of self as they use these brands to define and create their self-concepts (Escalas and Bettman, 2003). Possessions and brands can be used to satisfy such psychological needs as actively creating one's self-concept, reinforcing and expressing self-identity, and allowing differentiating oneself from others and asserting one's individuality (Ball and Tasaki, 1992; Belk, 1988; Fournier, 1998; Richins, 1994; Kleine et al., 1995). Possessions and brands can also serve a social purpose by reflecting social ties such as one's family, community, and cultural groups (Reingen et al., 1984; Wallendorf and Arnould, 1988; Muniz and O'Guinn, 2001).

2.5. Determinants of Reference Group Influence

Reference group influence varies according to the group characteristics or its types. For example group cohesiveness, proximity to the group members, the individual's relationship with the group and similarity to the group characteristics. Consumers differ in the degree to which they are influenced by referents while making brand choice decisions. In addition to the type of referents like family, peers, celebrities, experts, etc., consumer susceptibility to reference groups is also influenced by the consumer's demographic attributes. For example, difference in reference group influence may be found between males and females, consumers with different educational backgrounds,

consumers in different income groups, younger and older people (Park and Lessig, 1977).

3. RESEARCH GAP

Many researches on reference groups influence on consumers like those of Park and Lessig (1977), Bearden and Etzel (1982), Childers and Rao (1992) have been conducted after long intervals in time. Bearden and Etzel's apprehension was not out of place when they had stated that product diffusion may shift products over time from exclusive to common ownership and hence reduce the significance of reference group influence. Over long periods of time, when innovative products have replaced the old ones and the consumer profile has changed in terms of education, family structure, income, occupation, etc., it calls for revisiting the concept of reference group influence both theoretically and empirically. The case is further supported by the fact that not much empirical research has been done in the Indian context in the area of reference group influence on consumer behavior.

Not many researchers have probed the demographic factors affecting consumer's susceptibility to reference group influence. Extant research has predominantly focused on very limited aspects of reference group influence on consumer behavior. Keeping the same in mind, present study attempts to investigate reference group influence and demographic factors on brand choice decisions in the Indian context.

4. METHODOLOGY AND HYPOTHESES

Reference group influence was assessed using 10 of the 12 items developed by Bearden et al. (1989). Following a pilot study of 40 students of MBA programme, some modifications to the items were made to adequately capture the concepts in the Indian context. A five-point bi-polar Likert scale was used to gauge the response of the respondents, where 5 represented strongly agree and 1 represented strongly disagree. Scales were scored in such a way so that higher values represented greater influence perception. The three variations of group influence were represented as a summed composite of four informational, three value expressive and three utilitarian items. In this research, informational influence, value expressive influence and utilitarian influence were checked for reliability by determining Cronbach's alpha and an alpha value of 0.60 or greater was considered acceptable (Schuessler, 1971).

The content validity of the measurement instrument was assessed by requesting subject experts to provide feedback. The expert panel of 14 members included faculty members and scholars from the disciplines of marketing, consumer behavior and psychology. After they reviewed the questionnaire, based on their feedback changes were made to clarify and eliminate ambiguous statements.

The data was collected from a sample of 285 respondents comprising 109 students enrolled in professional courses, 44 housewives, 71 teachers and 61 office goers representing middle class background. In the absence of appropriate sampling frame, purposive sampling technique was adopted for the present study.

Two broad hypotheses were formulated to explore the differences in reference group influence on brand choice decisions *viz.*, consumer income and occupation.

1. H_{01} : Significant differences do not exist among income groups with respect to their susceptibility to informational, value expressive and utilitarian influence on brand choice decisions
2. H_{02} : Significant differences do not exist among occupational groups with respect to their susceptibility to informational, value expressive and utilitarian influence on brand choice decisions.

5. DATA ANALYSIS

For analyzing the data collected through the survey, ANOVA was used in order to ascertain whether the difference in consumer susceptibility to reference groups based on income and occupation were statistically significant or not.

5.1. Analysis of Data Based on Income

ANOVA results show significant differences for informational influence ($F = 3.450$, significant = 0.016) and value expressive influence ($F = 2.70$, significant = 0.044), while significant differences do not exist for utilitarian influence ($F = 0.847$, significant = 0.468) (Table 1). Since the associated probability in cases of informational and value expressive influence is less than the significance level of 0.05, therefore null hypothesis H_{01} stands rejected for both of them. While H_{01} stands supported for utilitarian influence as the associated probability is more than 0.05. It indicates that the consumers belonging to different income brackets are subject to differing levels of informational and value expressive influence by the reference groups while making brand choice decisions, whereas they are exposed to almost similar degrees of utilitarian influence.

5.1.1. Informational influence

Significant differences do not exist for most of the pairs of income groups indicating that consumers from all income groups seek information from their reference group in almost similar fashion while making brand choice decisions. Informational influence is significantly higher (significant = 0.029) only for the income pair (<INR 25,000 and INR 35,001-45,000). This may be because people with limited resources are more careful in their brand choice decisions. Consumers with limited disposable income choose their brands very wisely after a careful analysis of the information

Table 1: ANOVA results (income wise)

Reference group influence	Sum of squares	df	Mean square	F	Significant
Informational					
Between groups	10.333	3	3.444	3.45	0.016
Within groups	1150.258	1152	0.998		
Total	1160.591	1155			
Value expressive					
Between groups	10.829	3	3.61	2.7	0.044
Within groups	1539.93	1152	1.337		
Total	1550.759	1155			
Utilitarian					
Between groups	1.255	3	0.418	0.847	0.468
Within groups	568.979	1152	0.494		
Total	570.234	1155			

available to them from all the sources. Thus, consumers with limited income tend to spend their money very cautiously on carefully chosen brands (Table 2).

5.1.2. Value expressive influence

Significant differences do not exist for any of the pairs of income groups indicating that consumers from all income groups share almost an equal concern for self-presentation while making brand choice decisions.

5.1.3. Utilitarian influence

Significant differences do not exist for any of the pairs of income groups indicating that consumers from all income groups seek approval from their reference group in almost similar fashion while making brand choice decisions.

Thus, it may be inferred that consumers belonging to different income brackets are subject to differing degrees of informational and value expressive influence by the reference groups while making brand choice decisions, whereas they are subject to almost similar degrees of utilitarian influence in the matters of brand choice. In the absence of any clear trend, it may be inferred that income does not affect consumer susceptibility to reference group influence for brand choice decisions.

5.2. Analysis of Data Based on Occupation

ANOVA results show significant differences in the mean values of all the occupational groups examined for all the types of reference group influences. Informational influence ($F = 8.971$, significant = 0.00), value expressive influence ($F = 25.748$, significant = 0.00) and utilitarian influence ($F = 6.432$, significant = 0.00) (Table 3).

Since the associated probability in cases of informational, value expressive and utilitarian influence is less than the significance level of 0.05, therefore null hypothesis H_{02} stands rejected for all three of them. It indicates that the consumers belonging to different occupational groups are subject to differing levels of informational, value expressive and utilitarian influence by the reference groups while making brand choice decisions.

Table 2: Multiple comparison (monthly income in INR: Indian rupees)

(I) Income	(J) Income	Informational influence significant	Value expressive influence significant	Utilitarian influence significant
<25,000	25,001-35,000	0.842	0.147	0.916
	35,001-45,000	0.029	0.218	0.956
	>45,000	0.442	0.935	0.758
25,001-35,000	<25,000	0.842	0.147	0.916
	35,001-45,000	0.199	0.98	1.000
	>45,000	0.88	0.769	0.533
35,001-45,000	<25,000	0.029	0.218	0.956
	25,001-35,000	0.199	0.980	1.000
	>45,000	0.659	0.668	0.664
>45,000	<25,000	0.442	0.935	0.758
	25,001-35,000	0.880	0.769	0.533
	35,001-45,000	0.659	0.668	0.664

Table 3: ANOVA (occupation wise)

Reference group influence	Sum of squares	df	Mean square	F	Significant
Informational					
Between groups	26.494	3	8.831	8.971	0.000
Within groups	1134.098	1152	0.984		
Total	1160.591	1155			
Value expressive					
Between groups	97.447	3	32.482	25.748	0.000
Within groups	1453.312	1152	1.262		
Total	1550.759	1155			
Utilitarian					
Between groups	9.394	3	3.131	6.432	0.000
Within groups	560.841	1152	0.487		
Total	570.234	1155			

5.2.1. Informational influence

Significant differences exist between various occupational group pairs, except for teacher-others (significant = 0.890), teacher-housewife (significant = 0.911) and housewife-others (significant = 1.00). Significantly higher means exist for teachers than students (significant = 0.00), housewives than students (significant = 0.014) and "others" than students (significant = 0.001). It appears that the teachers choose their brands after a thorough search for information about the various brands in their consideration set which may be attributed to their professional background and training. On the other hand students seem to choose their brands more on the basis of impulse rather than going for extensive information search, which may be attributed to the carefree attitude of the students.

5.2.2. Value expressive influence

Significant differences exist between various occupational group pairs except for student-housewife (significant = 0.714) and housewife-others (significant = 0.326) indicating an almost similar concern for self-presentation among them. Value expressive influence is significantly higher for students than teachers (significant = 0.00), housewives than teachers (significant = 0.00), "others" than teachers (significant = 0.00) and "others" than students (significant = 0.003). Students and housewives are image conscious and they choose brands based on the aspirational value of brands. Teachers appear to have a very low susceptibility to value expressive influence indicating their lack of concern for choosing suitable brands in order to create impression on others. This may be attributed to the fact that teachers are considered to be role models for other people in the society especially for their students. Often they are considered to be the opinion leaders whom other people look up to in their decision making (Tables 4 and 5).

5.2.3. Utilitarian influence

Significant differences exist between various occupational group pairs, except for student-housewife (significant = 0.899), student-others (significant = 0.829) and housewife-others (significant = 1.00), indicating that consumers from all the above mentioned occupational groups seek brand approval and acceptance from their reference group in almost similar fashion. Significantly higher utilitarian influence exists for teachers than students (significant = 0.009), teachers than housewives (significant = 0.007) and teachers than "others"

(significant = 0.001). This indicates greater concern of teaching community for brand approval from their reference group. Since teachers are considered to be the role models, therefore, in order to set the right example before other people, teachers themselves choose well approved brands.

6. DISCUSSIONS

Undoubtedly, consumers belonging to different occupational groups are subject to differing degrees of informational, value expressive and utilitarian influence exerted by their reference groups for brand choice decisions. However, students seem to be the most concerned with self-presentation through their brand choice and least worried about the social approval of the brands they choose. Students purchase brands on their impulse and the only referents they seem to care about is their friends. However, in the absence of any clear trend it may be inferred that occupation has hardly any impact on reference group influence on consumer brand choice decisions. For brand choice decisions, teachers, housewives and "others" have a higher susceptibility to informational influence than the students, while for value expressive influence, students, housewives and "others" have a higher susceptibility than teachers and for utilitarian influence, teachers show a higher susceptibility than students, housewives and "others."

Findings of the present study do not match with those of Park and Lessig (1977) according to which across all types of reference group influence significant differences exist between housewives and students with respect to their susceptibility to reference group influence on brand selection and students are without exception consistently more susceptible to reference group influence. The present study showed housewives' susceptibility to informational influence to be significantly higher than students for brand choice decisions, while in rest of the cases students and housewives appear to be almost equally susceptible to reference group influence.

It can be safely concluded that income and occupation of the respondents do not have a bearing on their susceptibility to reference group influence on product and brand choice decisions. This appears to be consistent with Hsu et al. (2006) who found no significant differences on demographic characteristics with respect to susceptibility to reference group influence. Although previous studies have indicated that social-economic status may dictate to some degree the level of reference group influences and susceptibility (Kemper, 1968; Leigh and Gabel, 1992; Perry and Hamm, 1969).

7. MANAGERIAL IMPLICATIONS

The reference group concept is used by advertisers to persuade consumers to purchase products and brands by portraying products being consumed in socially pleasant situations, using prominent and attractive people to endorse products and brands and by using stereotype group members as spokespersons in advertising (Majumdar, 2010). Reference group appeals are effective promotional strategies as they increase brand awareness and reduce perceived risk among consumers (Khan and Rehman, 2005).

Table 4: Multiple comparison (occupation wise)

(I) Occupation	(J) Occupation	Informational influence significant	Value expressive influence significant	Utilitarian influence significant
Student	Teacher	0.000	0.000	0.009
	Housewife	0.014	0.714	0.899
	Others	0.001	0.003	0.829
Teacher	Student	0.000	0.000	0.009
	Housewife	0.911	0.000	0.007
	Others	0.890	0.000	0.001
Housewife	Student	0.014	0.714	0.899
	Teacher	0.911	0.000	0.007
	Others	1.000	0.326	1.000
Others	Student	0.001	0.003	0.829
	Teacher	0.890	0.000	0.001
	Housewife	1.000	0.326	1.000

Table 5: Mean values (income and occupation groups)

Reference group influence	Income (Indian rupees/month)	N	Mean	Occupation	N	Mean
Informational	<25,000	152	3.3373	Student	102	3.0767
	25,001-35,000	68	3.2711	Teacher	55	3.4352
	35,001-45,000	28	3.029	Housewife	46	3.3628
	>45,000	37	3.1875	Others	82	3.3666
	Total	285	3.2727	Total	285	3.2727
Value expressive	<25,000	152	3.015	Student	102	2.9327
	25,001-35,000	68	2.8203	Teacher	55	2.3941
	35,001-45,000	28	2.7649	Housewife	46	3.0485
	>45,000	37	2.946	Others	82	3.241
	Total	285	2.9361	Total	285	2.9361
Utilitarian	<25,000	152	3.146	Student	102	3.1334
	25,001-35,000	68	3.1825	Teacher	55	3.3302
	35,001-45,000	28	3.1868	Housewife	46	3.0861
	>45,000	37	3.0762	Others	82	3.0851
	Total	285	3.1496	Total	285	3.1496

Advertising relies heavily on group influence and often appeals to consumer needs for group identification, belongingness and adherence to social and community norms. Products like deodorants, perfumes, fairness creams, toothpaste, mouthwash, clothing, shoes, watches, and a lot of other products rely on group influence for their marketing.

The study has shown that the consumers with limited disposable income choose their brands after a careful analysis of the information available to them. Thus, marketers should try their best to provide useful brand related information to the economy segment consumers through the reference groups in their advertisements or directly in the form of "word of mouth" publicity.

It has been found that the teachers and housewives look for extensive information while choosing their brands, therefore marketers should make available the relevant information about their brands to these occupational segments. While the students act more on their impulse therefore relevant brand related cues should be provided at the point of purchase.

Since students and housewives have been found to be more image conscious, therefore marketers should try to highlight the aspirational value of their brands in their marketing communications.

In order to set the right example before other people, teachers themselves choose well approved brands. Thus, marketers should try to engage the teaching community as the spokesperson or advocates of their brands. Teachers are considered to be the opinion leaders or role models in the society. If they endorse a particular brand it is very much likely that other consumers will follow the footsteps of the teachers.

Further, markets can be segmented on the basis of consumer susceptibility to reference group influence. Markets having consumers with high susceptibility to reference group influence can be separated from those having consumers with low susceptibility. Markets can also be segregated on the basis of various forms of reference group influence e.g., Information seeking consumers, approval seeking consumers and self enhancement seeking consumers. Similarly, markets can also be defined as family-inclined consumers, peers-inclined consumers, celebrity-inclined consumers, etc. Several permutations and combinations of the various forms of reference group influence and different referents can be made to arrive at new market segments.

An easy option before the marketers is to segment the market based on the demographic variables. The multiple comparison analysis in the present study does bring up some segments which are somewhat more susceptible to reference group influence e.g., young consumers, student consumers, consumers with low

income, etc. However, these are superficial indicators of consumer behavior. In the opinion of the researcher, the marketers should try to locate the real motives and drivers of consumption by researching the psychographics of the consumers.

8. LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

Limitations of time, funds and willingness of the respondents dictated that the sample could not be larger than the present one. Although this limits the generalizability of results, it is believed that it represents a necessary and economical first step in identifying useful concepts and relationships which could be later tested in more elaborate research designs and representative samples.

India being a multilingual, multi religious and multi-regional country and the sample drawn may not be representative of the entire population and therefore, generalization warrants a cautious approach. The findings cannot be generalized to the whole country owing to its diversity in socio cultural and socio economic setup.

Purposive sampling places restrictions on the generalizability-though not necessarily on the applicability of findings. Specifically, the external validity of the findings is limited by the fact that the sample was a convenience sample.

There is every possibility of respondent's bias due to the conservative social norms prevalent in India. The respondents might have given socially desirable answers.

As a natural sequel to this study it is desirable that future studies may be undertaken on the foundations of the present research. Based on the insights gained from the present research and the limitations faced by the researcher, some areas of research are being highlighted to be taken up by researchers in future. The present study is an exploratory one which has a limited scope with respect to its contribution to theory and practice. The researcher strongly feels a pressing need to conduct experimental research in the Indian context to establish causal relationships. Future research should also explore the extent to which affiliation, building and maintenance of social relationships and the expression of cultural values are key factors in understanding product and brand choice.

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