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# ASSOCIATION BETWEEN DEMOGRAPHIC PROFILE AND THE USAGE OF SELECT DURABLE COMMODITIES BY "LOW-LITERATE" PEOPLE USING MULTIPLE RESPONSE SET

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## ABSTRACT

*This paper concentrates on the people whom a few earlier researches have termed as "Low-Literate" consumers. Work on these set of people have been very limited in the world till date and practically no evidence of any work with these people let alone on their consumption of durables in this country has been revealed in the course of the study. We have tried to find out their usage pattern of durables within a selected variety of eight consumer durables ear-marked for the purpose of the study. With the help of Multi-Response set we have tried to determine their usage pattern and frequency of the select durables considered for the study. Thereafter, we have tried to determine if demographic attributes like education, age, income and occupation does play a role in the consumption process of these selected consumer durables and if there is an association between these various demographic attributes.*

## KEYWORDS

consumer durables, low-literate, age, income, education, occupation.

## INTRODUCTION

The Indian economy has come off a long way. The protectionist regime of closed door economic policies that prevailed for nearly 44 years after India attained independence from the 'British Raj' had to finally give way to a much more wholesome and outward-oriented one through 'economic liberalization' in 1991 (Brahmbhatt, 1996). The results are quite visible as we find from the Government of India economic reports that in 1991 India's GDP stood at Rs. 5,86,212 crores, while about 25 years later it stands at Rs. 1,35,76,086 crores, that is, an upward swing of 2216 percent. A clear proof that the 'sales era' has been replaced by an era of 'consumerism' and in the age of consumerism the consumer stands as the king (McGuire, 2000).

The Indian marketplace went through significant changes post economic liberalization wherein the age old model of shortage of products with limited product choice options became obsolete. In its place a new order came into being which gave the consumers the liberty to choose multiple products offered by various brands (Jain and Goel, 2012). We can further substantiate this as we take a look into the 'Consumer Durables' sector of India which yielded a staggering revenue of US \$ 9.7 billion in FY 2015 and further went up to US \$ 12.5 billion in FY 2016. The last few years have experienced the rise of demand of different consumer goods significantly (Chunawalla, 2000). In spite of the boom in overall consumerism, the consumption pattern of very lowly literate or illiterate consumers is not yet investigated which this paper intends to pursue. This paper essentially would deal with the consumption pattern of low literate consumers for select durable commodities.

Natalie (2005), suggests that anyone who has received formal education of standard six and below are considered as 'low literate'. In this respect taking cue from the Census 2011 data we find that the effective literacy rate of India as of 2011 stands at 74.04 percent. Here it must be noted that in India "a person aged 7 years and above who can both read and write with understanding in any language is considered as literate" (Educational Statics at a Glance, Government of India, MHRD, 2016). If we compare this with specific information then we find that in the U.S. 1/5<sup>th</sup> of the adult population is classified as 'functionally literate', that is, they possess reading, interpreting, and comprehending skills of prose, documents or simple mathematical functions below a fourth grade level (Natalie, 2005). While the National Adult Literacy Survey conducted in the U.S. with a sample of 13,600 adults estimates that half of the population of the country has acquired a literacy skill which is equivalent to below sixth grade of formal education (Kirsch et al. 1993). However, in India the census 2011 data do not categorically distinguish between high literacy rate and low literacy rate of the population. This has resulted in making it very difficult for us to understand the size of the low literate population of the country.

The customers and the consumers in India now have been given a plethora of options to choose their durable commodities to satisfy their need, but the basics have been forgotten in the process. The consumer or the customer to make his or her choice needs to be literate enough to identify what would be good to him or her. To buy or to arrive upon a decision to buy, consumer needs information which when processed in a meaningful way would lead to a satisfying buying decision. But information about the consumers who are lowly literate, that is, below standard six level of formal education is practically non-existent (Natalie, 2005). It is expected that these people also must be using so many durable commodities in their everyday life wherein they are expectedly exercising some method to process the product information reaching them. But evidence relating to how they get the information about products and how they get their needs met in the market place is almost not there (Natalie, 2005). Consumer education gains relevancy in terms of importance as the nature of the marketplace grows (Halatin and Taylor 1994; Viswanathan, Harris, and Ritson 1998). It is very much evident that these low literate people must be encountering endless problems which might result in choosing a wrong product at the end of the day or misunderstand the information about the price of a certain commodity (Adkins, and Ozane, 1998). Del Vecchio (2004) felt through in his study that low literate consumers often are subject to experience lower quality product choices chiefly as they depend heavily on factors like advertising or information from the packaging of a product. It is also being addressed that the low literate people while making purchase decisions often face difficulties in relation to matters like effort versus accuracy trade-offs (Viswanathan, Rosa, and Harris, 2003).

## OBJECTIVES OF THE STUDY

1. To identify the usage of selected durable commodities by low-literate consumers of the city of Kolkata.
2. To understand the association of different demographic attributes in their usage behaviour.

## LITERATURE REVIEW

Demographic factors play a very dominant role in the usage of products in general. It has been found that factors like age, gender, occupation, educational qualification and income has a significant influence on the consumption process. Chowdhury (1989), states that the young consumers, predominantly the adolescent category in general, showed remarkable difference from the elderly people in their look out for information about the products of their choice. This happens to indicate in a way that 'Age', one of the demographic factors has a major say in product usage. Zolo (1995) demonstrated in his paper that the adolescent people generally happens to be the trendsetters in the fashion market and that they set the fashion trend and culture for the rest of the people of any age. Roper (William, 2002) on the other hand puts forward a completely different picture about the elderly people that they are adverse to change. He reported that the elderly people

are quite willing and open to change and are often willing to try new brands and are also responsive to new marketing initiatives. In another study in this field Chin-Feng (2002) made use of the demographic variables and compared them with the psychographic variables sticking to the differences in brand preference of the consumers, to bring out the elementary character of different market segments and in the process identify sub-markets which would be smaller in size but, much more defined and would help enable a market player to attain increasing competitive advantage over others. The use of information grows rapidly when the consumers are found to have higher educational standards (Kjell, 1974). Such consumers are found to be much more engaged in evaluating more number of alternatives (Kjell 1974). Formal education precisely schooling, helps in stimulating to develop the cognitive cues in an individual and tends to pay more attention towards information (Le Vine et al. 1991) before going for decisive decisions. Elo and Preston (1996) also corroborates the fact that schooling could have significant impact towards processing of a specific set of information which is relevant towards taking buying decisions. Caldwell (1979) has gone one step ahead suggesting that "schooling can shift the distribution of authority within the household and equip individuals with the social confidence needed to claim extra house-hold resources." This brings us the valid proof that educational background does play a dominant role in the information processing of a given commodity. Like the other two (discussed already) demographic factors namely 'age' and 'education', evidence taken from earlier researches show that a person's occupation also does have a significant role in determining the products he or she would like to use (Terpstra and Sarathy, 1997). A given product or a brand has practical significance to a given consumer. It does have a high degree of relative importance of representation to a given consumer too (Bhat and Reddy, 1998). Kitayama (1991) further suggests that it is highly likely that a consumer would prefer to use a brand as he would be happy to illustrate before others how similar or different he is from his own group of people. The 'Self' concept is the key for which products are being used by the consumers as they prefer to reinforce the concept, that is 'Self' to themselves (Wallendorf and Arnould, 1988) thus bringing satisfaction to them.

### RESEARCH IDEA

Investigations into this area revealed that almost no work or very little work has been done with people who are 'Low-literate. Study about their consumption behaviour has not been captured as yet in this country. So, this gave us a viable reason to explore this area with respect to investigating their consumption behaviour of certain durable commodities in the city of Kolkata.

### RESEARCH GAP

Extensive literature review suggests that very little work have been done till date with this set of consumers. We have failed to find out any work related to the use of durable commodities especially the ones we have selected for the purpose of our study involving this set of consumers. In the process this paper would consider the following research gaps:

1. The rate of consumption of the select durable commodities by these people (lowly literate) under consideration in this research.
2. The effect of the relationship between ownership of durable commodities with Education and Age.
3. The effect of the relationship between ownership of durable commodities with Education and income.
4. The effect of the relationship between ownership of durable commodities with Education and occupation.

### METHODOLOGY

A pilot study was taken up with a primary data sample of 89 people within the city of Kolkata, who had met the set condition of the study, that is, they were all having a formal education of class VI and below. The study helped in designing the final questionnaire which was used to collect data from a sample of 400 people belonging to the same category. Multiple responses were called from them on a select enquiry which categorically recorded their present usage pattern of the select durables under consideration.

Multiple Response Set has been primarily used to understand the usage pattern of consumer durables like Television, Refrigerator, DVD/CD, Washing Machine, Air Conditioner, Water Filter, Mobile Phone (for self use), and Mobile Phone (for family use). Multiple Response Category Variables do originate or are a familiar thing in research studies involving primary data where the respondents select more than one given options which includes study of swine management (Agresti and Liu, 2001; Bilder and Loughin, 2004) study related to use of contraceptives (Foxman et al., 1997; Bilder and Loughin, 2002) study to understand the symptoms of patients (Bilder and Loughin, 2001). Multiple Response questions involving multiple answers from the respondents can be analyzed truly by very few statistical methods; one such is the Chi-square test of association (Andrzej Matuszewski and Krzysztof Trojanowski, 2001). This has been the reason for which we have applied the Chi-square test to investigate the association of the different demographic attributes.

### HYPOTHESIS TESTING

1. H<sub>11</sub>: Associationship exists between ownership of durables with education and age.
2. H<sub>12</sub>: Associationship exists between ownership of durables with education and income.
3. H<sub>13</sub>: Associationship exists between ownership of durables with education and occupation.

TABLE 1.1: SHOWING THE FREQUENCY DISTRIBUTION OF DURABLES FOR DIFFERENT (TWO) GROUPS OF EDUCATION AND AGE

Television				age_m		Total
				Lower	Upper	
	Qualification_m	Upper	Count	202	76	278
		Lower	Count	12	60	72
	Total		Count	214	136	350
Refrigerator						
	Qualification_m	Upper	Count	133	46	179
		Lower	Count	4	44	48
	Total		Count	137	90	227
DVD/CD						
	Qualification_m	Upper	Count	51	23	74
		Lower	Count	0	17	17
	Total		Count	51	40	91
Washing M/c						
	Qualification_m	Upper	Count	32	14	46
		Lower	Count	0	14	14
	Total		Count	32	28	60
AC M/c						
	Qualification_m	Upper	Count	33	21	54
		Lower	Count	1	17	18
	Total		Count	34	38	72
Water Filter						
	Qualification_m	Upper	Count	70	31	101
		Lower	Count	2	24	26
	Total		Count	72	55	127
Mobile (self)						
	Qualification_m	Upper	Count	225	74	299
		Lower	Count	17	61	78
	Total		Count	242	135	377
Mobile (family)						
yes	Qualification_m	Upper	Count	185	70	255
		Lower	Count	13	61	74
	Total		Count	198	131	329

**Table – 1.1:** The above table has been constructed using the fuzzy clustering method by which both “educational qualification” and “age” has been clustered into two categories “Upper” and “Lower” for operational ease and efficiency of analysis. Though, it need not to be mentioned repeatedly that the study pertains to people who are at the most having a literacy level of class VI or below. The above table clearly indicates that people who are deemed to be somewhat ‘Upper’ (that is, till class V) in their educational standards use more of the said durable products in contention. Therefore, it indicates that there is a high possibility of an association existing between education and age in the use of durable commodities. This gives the premise to validate it through testing of hypothesis using the Chi-Square model followed by Phi and Cramer V tests.

TABLE 1.2: SHOWING THE FREQUENCY DISTRIBUTION OF DURABLES FOR DIFFERENT (TWO) GROUPS OF EDUCATION AND INCOME

Television				Income		Total
				Lower	Upper	
	Qualification_m	Upper	Count	168	110	278
		Lower	Count	29	43	72
	Total		Count	197	153	350
Refrigerator						
	Qualification_m	Upper	Count	73	106	179
		Lower	Count	6	42	48
	Total		Count	79	148	227
DVD/CD						
	Qualification_m	Upper	Count	17	57	74
		Lower	Count	1	16	17
	Total		Count	18	73	91
Washing M/c						
	Qualification_m	Upper	Count	1	45	46
		Lower	Count	1	13	14
	Total		Count	2	58	60
AC M/c						
	Qualification_m	Upper	Count	0	54	54
		Lower	Count	1	17	18
	Total		Count	1	71	72
Water Filter						
	Qualification_m	Upper	Count	19	82	101
		Lower	Count	2	24	26
	Total		Count	21	106	127
Mobile (self)						
	Qualification_m	Upper	Count	190	109	299
		Lower	Count	36	42	78
	Total		Count	226	151	377
Mobile (family)						
	Qualification_m	Upper	Count	146	109	255
		Lower	Count	31	43	74
	Total		Count	177	152	329

**Table – 1.2:** This table further indicates that people who are identified as 'Upper' in their qualification and also belong to the 'Upper' income level use the durable commodities at a much higher frequency than the rest. It should be noted that when both are low the usage of the durables gets affected. So, this indicates that there is a high possibility of an association existing between education and income while it comes to use of durable commodities. This gave us the impetus to validate it through testing of hypothesis using the Chi-Square model followed by Phi and Cramer V tests.

**TABLE 1.3: SHOWING THE FREQUENCY DISTRIBUTION OF DURABLES FOR DIFFERENT (TWO) GROUPS OF EDUCATION AND OCCUPATION**

Television				Occupation		Total
				Lower	Upper	
	Qualification_m	Upper	Count	63	215	278
		Lower	Count	10	62	72
	Total		Count	73	277	350
Refrigerator						
	Qualification_m	Upper	Count	48	131	179
		Lower	Count	10	38	48
	Total		Count	58	169	227
DVD/CD						
	Qualification_m	Upper	Count	41	33	74
		Lower	Count	8	9	17
	Total		Count	49	42	91
Washing M/c						
	Qualification_m	Upper	Count	26	20	46
		Lower	Count	7	7	14
	Total		Count	33	27	60
AC M/c						
	Qualification_m	Upper	Count	31	23	54
		Lower	Count	9	9	18
	Total		Count	40	32	72
Water Filter						
	Qualification_m	Upper	Count	36	65	101
		Lower	Count	8	18	26
	Total		Count	44	83	127
Mobile (self)						
	Qualification_m	Upper	Count	64	235	299
		Lower	Count	10	68	78
	Total		Count	74	303	377
Mobile (family)						
	Qualification_m	Upper	Count	59	196	255
		Lower	Count	10	64	74
	Total		Count	69	260	329

**Table – 1.3:** Indicates that people who are identified as 'Upper' in their qualification and also belong to the 'Upper' occupation level use the durable commodities at a much higher frequency than the rest. It should be noted that when both are low the usage of the durables gets affected. So, this indicates that there is a high possibility of an association existing between education and income while it comes to use of durable commodities. This gave us the impetus to validate it through testing of hypothesis using the Chi-Square model followed by Phi and Cramer V tests.

#### Testing of Hypothesis:

**H<sub>01</sub>:** No Associationship exists between ownership of durables with education and age.

**H<sub>11</sub>:** Associationship exists between ownership of durables with education and age.

#### CHI-SQUARE TEST OF QUALIFICATION AND AGE

##### CHI-SQUARE TESTS

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	87.067 <sup>a</sup>	1	.000		
Continuity Correction <sup>b</sup>	84.783	1	.000		
N of Valid Cases	400				

##### SYMMETRIC MEASURES

	Value	Approx. Sig.
Nominal by Nominal	Phi	.467
	Cramer's V	.467
N of Valid Cases	400	

The Pearson Chi-Square value of 87.067, with a significance level (LoS) of 5%, and a P value of 0.000, shows that a significant relationship exists between qualification and age. Consequently, high measures of Phi (0.467) which is also significant at 5% LoS (P=0.000), suggests a very strong influence of qualification on age and its subsequent effects in the usage of consumer durables. This is also substantiated through other symmetric measures namely Cramer V and Contingency Coefficient. Thus, the null hypothesis is rejected.

**H<sub>02</sub>:** No Associationship exists between ownership of durables with education and income.

**H<sub>12</sub>:** Associationship exists between ownership of durables with education and income.

#### Chi-Square test of Qualification and Income

##### CHI-SQUARE TESTS

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	4.042 <sup>a</sup>	1	.044		
Continuity Correction <sup>b</sup>	3.564	1	.059		
N of Valid Cases	400				

## SYMMETRIC MEASURES

		Value	Approx. Sig.
Nominal by Nominal	Phi	.101	.044
	Cramer's V	.101	.044
N of Valid Cases		400	

The Pearson Chi-Square value of 4.042, with a significance level (LoS) of 5%, and a P value of 0.044, shows that a significant relationship exists between qualification and income. Consequently, high measures of Phi (0.101) which is also significant at 5% LoS ( $P=0.044$ ), suggests a very strong influence of qualification on income and its subsequent effects in the usage of consumer durables. This is also substantiated through other symmetric measures namely Cramer V and Contingency Coefficient. Thus, the null hypothesis is rejected.

**H<sub>03</sub>: No Associationship exists between ownership of durables with education and occupation.**

**H<sub>13</sub>: Associationship exists between ownership of durables with education and occupation.**

## CHI-SQUARE TEST OF QUALIFICATION AND OCCUPATION

## CHI-SQUARE TESTS

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	4.657 <sup>a</sup>	1	.031		
Continuity Correction <sup>b</sup>	4.021	1	.045		
N OF VALID CASES	400				

## SYMMETRIC MEASURES

		Value	Approx. Sig.
Nominal by Nominal	Phi	.108	.031
	Cramer's V	.108	.031
N of Valid Cases		400	

The Pearson Chi-Square value of 4.657, with a significance level (LoS) of 5%, and a P value of 0.031, shows that a significant relationship exists between qualification and occupation. Consequently, high measures of Phi (0.108) which is also significant at 5% LoS ( $P=0.031$ ), suggests a very strong influence of qualification on occupation and its subsequent effects in the usage of consumer durables. This is also substantiated through other symmetric measures namely Cramer V and Contingency Coefficient. Thus, the null hypothesis is rejected.

## CONCLUSION AND LIMITATIONS

This paper clearly indicates that demographic variables like age, qualification, income, and occupation of a "Low-Literate" person does have significant role in influencing a person's usage of consumer durables. Within the "Low-Literate" segment, people having relatively higher age, qualification, income, and occupation are more likely to use different consumer durables (in contention of the study) at a higher rate as understood.

This paper has tried to find if there exists a relationship between demographic variables as discussed earlier. But the study can further be extended to see what factors really induce people of this segment to go for the purchase decision in favour of a particular durable commodity (studied in this paper).

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