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A COMPARATIVE ASSESSMENT OF RURAL AND URBAN CONSUMERS' ATTITUDE TOWARDS THE PRACTICE OF MARKETING CONCEPTS BY MARKETERS

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ABSTRACT

It is a fundamental idea of marketing that organizations survive and prosper through meeting the needs and wants of customers. This important perspective is commonly known as the marketing concept. According to Drucker and Levitt one of the principal responsibilities marketing management, is to make the entire business market-driven and customer-focused. This advocacy role is a key one for the corporate marketing staff. The task is to make sure that everyone in the firm works toward that overriding objective of creating satisfied customers. Each individual and especially those who have direct contact with the customer in any form, is responsible for the level of customer service and satisfaction. The task is to be sure that everyone in the firm works toward that overriding objective of creating satisfied customers. Each individual, and especially those who have direct contact with the customer in any form, is responsible for the level of customer service and satisfaction. According to the National Council of Applied Economic Research (NCAER), an independent, non-profit research institution, rural households form 71.7% of the total households in the country. Spending in this segment is growing rapidly and consumption patterns are closing in on those of urban India. In this backdrop we are contemplating to make an evaluation of comparative perception of two heterogeneous groups of consumers consuming similar fmcg brands. The data for the sample are gathered from all the districts of North Bengal including A1A2 and E1E2 social classes to discern the attitudinal and perceptual discrepancies. Statistical analysis like Chronbach alpha, factor analysis and other non-parametric tools have been employed for drawing meaningful conclusions. Limitations and research for further direction are also addressed.

KEYWORDS

Marketing concept, Powerlessness, Consumer alienation, Attitude towards marketers, Social Class.

INTRODUCTION

According to Peter Drucker, a business will remain in business for a long period if the target group of customers is satisfied (Drucker, 1954). Again, Philip Kotler has stressed that the corporate profit is derived by satisfying customer needs through integrated marketing activities which is popularly known as the marketing concept.

The idea of Drucker is still valid and is equally applicable in today's competitive environment (Moore, 1995, Tapscott, 1995, Moore, 1996, Shapiro and Varian, 1999, Hagel III and Singer, 1999a, b, Brännback, 1999). The idea of Drucker draws our attention towards two very important issues: customer focus and continuous innovation of firm's product portfolio for the long run survival of any business.

McCarthy in (1960) who popularized the marketing mix concept had stated that the marketer should pursue the marketing concept in instead of the old production-oriented philosophy to survive in a turbulent environment. The new philosophy of business introduced by McCarthy is labeled as marketing-orientation. While implementing the marketing concept it is very likely to incorporate major changes in managerial attitudes as well as the methods and procedures, and the structure of the organization (Brännback, 1999). Brännback observed that it had taken almost four decades for managers to comprehend the idea that customer-orientation is not merely a simple departmental activity but a philosophy, which should be disseminated through-out the company and it should be incorporated while shaping the culture of the organization.

Philip Kotler (1967) also followed the same line of thought and coined a new term what he described as the new marketing concept. According to Kotler's "new" marketing concept the company starts with the customer (existing and potential) and works its way back into the company asking what products are to be launched for satisfying the unfulfilled needs of those customers (Brännback, 1999).

The marketing field experienced initially the introduction of the service marketing concept followed by the relationship marketing concept before the concept of the electronic marketing came into being. The service marketing concept originated from the relationship marketing concept and was implemented first for studying buyer-seller relationships within industrial markets. These two concepts can be seen as additional steps towards the refinement of marketing-orientation and customer-orientation (Brännback, 1999).

The service marketing concept (Grönroos, 1979, 1989, 1996, Zeithaml and Bitner, 1996) evolved as a result of criticism of the traditional marketing-mix paradigm, because services are inherently different from products. Services cannot be stored, they are produced and consumed simultaneously, they are generally intangible, and they are heterogeneous. The marketing concept is more relevant in the context of service since service can not be standardized. The customers constantly evaluate the expected service with the actual outcome (Zeithaml and Bitner, 1996, Brännback, 1999).

A BRIEF REVIEW OF LITERATURE

Marketing is the process by which companies create value for customers and build strong customer relationships in order to generate revenue from customers in return (Kotler et al., 2008). It has been seen that despite the growing interest in the topic of marketing, there have been insufficient literature in this field. Not much empirical work has been conducted concerning the successful implementation of the marketing concept by organizations delivering goods and services to customers. Nevertheless the market practitioners are expected to acknowledge the concept as the core of marketing (Turner and Spencer, 1997; Alhakimi and Baharun, 2009). For implementing the marketing concept the term "market orientation" is used by the researchers in the field of marketing and academicians doing research in the field of human resource management (e.g. Narver and Slater, 1990; Kohli and Jaworski, 1990; Shapiro, 1998). Needless to mention that when an organization wants to be market oriented, it is understandable that the organization has to design its activities to be consistent with the marketing concept (Alhakimi and Baharun, 2009). Customer value is a theory emphasizing the implementation of customer-centric thinking in marketing. Delivering value to the customer is regarded as the premise for achieving a positive business performance. Researchers working in the field of customer orientation have established the link between marketing orientation and customer value (Chen and Quester, 2009). Market orientation has been assigned as the major area of research over the last decade and that has been recognized by the Marketing Science Institute. It can be hardly denied that both marketing professionals as well

as academicians have acknowledged the role of market orientation as a major source of achieving a sustainable competitive advantage (Castro et al., 2005; Alhakimi and Baharun, 2009). Deshpande and Webster (1989) are to be given the recognition to link the idea of marketing orientation with the organizational culture. It is believed that the market orientation is considered as the organizational culture that produces the necessary behaviours to create superior value for customers (Narver and Slater, 1990). In spite of the importance of market orientation there is a lack of systematic effort to develop valid measures of market orientation (Kaynak and Kara, 2004; Alhakimi and Baharun, 2009).

According to the Kohli and Jaworski's (1990), the definition of market orientation, the measurement of market orientation needs only to assess the degree to which a company is market oriented. In general, various authors define market orientation as a set of cross-functional processes and activities directed at creating and satisfying customers through continuous needs-assessment. According to Narver and Slater (1998), the continuous creation of superior value for customers is the heart of marketing and, hence, market orientation. Top level management in an organization implementing the marketing concept always, believes that organizations can ultimately achieve the strategic goal by satisfying customer needs (Deshpande, Farley, and Webster 1993; Kotler 1997; Brown, Mowen, Donaven and Licata, 2002).

It is already established that customer oriented selling or customer orientation evolved from the marketing concept (Brown, Mowen, Donaven and Licata, 2002). According to Saxe and Weitz (1982), the degree to which salespeople practice the marketing concept by trying to help their customers make purchase decisions that will satisfy customer needs is referred to as customer oriented selling. According to Narver and Slater (1990) customer orientation demands sufficient understanding of one's target buyers to be able to create superior value for them on a continuous basis. Henceforth, it can be said that, a seller has to understand a buyer's entire value chain (Day and Wensley, 1988; Brown, Mowen, Donaven and Licata, 2002).

We come across that despite the apparent importance of employees' customer orientation while implementation of the marketing concept in the market driven company, more empirical research work should be undertaken to unfold the relationship between customer orientation and their level of satisfaction. The first attempt what we discern to measure directly the customer orientation at the individual level was initiated by Saxe and Weitz (1982). In practice it is an uphill task to implement the marketing concepts at all levels of the organizational hierarchy. A recent *McKinsey Quarterly* article reports that almost all of the 30 European CEOs interviewed expressed dissatisfaction with the business acumen of their marketers (Cassidy, Freeling and Kiewell 2005).

In the recent past two empirical studies shed direct light on American consumers' attitudes towards marketing. Smith, Clurman and Wood (2004) present a Yankelovich Partners survey in which 36% of 601 respondents expressed a negative opinion about marketing, whereas 28% had a positive view. In the same survey, 60% of respondents agreed with the statement that their perception of marketing deteriorated in recent years. The later result is particularly noteworthy, because it suggests a negative trend in popular attitudes towards marketing that warrants further investigation by researchers and practitioners working in this field.

In a similar vein, Sheth, Sisodia and Barbulescu (2006) report that 65% of 973 respondents to their online survey displayed a negative attitude towards marketing and only 8% were positive. The composite Index of Consumer Sentiment towards Marketing (ICST) (e.g., Gaski and Etzel 2005) is a valuable measure of household sector sentiment towards a range of marketing and non-marketing *decisions*, such as product quality, price levels and store merchandising including advertising. In particular, marketing's central function is to identify and satisfy customer needs, thus improving the quality of life and increasing social welfare (Kotler and Keller 2009; Wilkie and Moore 1999). Given marketing's constructive nature, one would expect a favorable view of the discipline in our society.

Realizing the research gaps in this area, we have tried to explore the attitudes of consumers towards marketing concept practiced by marketers drawn from two heterogeneous groups viz. consumers belonging to upper and lower social classes. To our knowledge no systematic study has been conducted in India to explore the behavioural response of consumers towards the marketers marketing wide range of goods and services.

OBJECTIVES OF THE STUDY

Keeping in view the dearth of research work in this field, an attempt is made in this study to explore the differences of attitude of consumer towards the marketing concept drawn from two heterogeneous segments.

THE MAJOR OBJECTIVES OF THE STUDY ARE DEPICTED AS BELOW

1. To discern the attitude of consumers towards the practice of marketing concept by the marketers.
2. To examine whether their attitudes differ significantly depending on the social class to which they belong.
3. To comprehend the awareness of consumers towards various programmes initiated by the Government.
4. To integrate the findings mentioned above and suggest policy implications to protect the interest of consumers.

RESEARCH METHODS

PHASE I

In phase I of our research we have made an attempt to implement an instrument which can be administered to the consumers belonging to different social classes. Since majority of the lower social class consumers are less educated or uneducated, we have to develop a very simple questionnaire which could be understood by the consumers especially belonging to the lower segment of the social class stratification scale. A small sample (n=14) of respondents belonging to lower social class were contacted and were asked to comprehend the purpose of the study and give response on a 5 point Likert scale on various issues relating to the practice of marketing concepts, consumer complaining behaviour and alienation behaviour. It was found that without adequate explanation it was impossible to get their proper response. Though it is not permissible to exclude reverse scoring items to avoid response bias, we were forced to do so to make it easier for them to respond to a set of very simple question included in the questionnaire. In this process we had to adapt the scales developed by included in the questionnaire.

PHASE II

In phase II of our study we have personally administered the questionnaire to get the desired response from consumers belonging to upper social class (n=156) and consumers who belong to lower social class (n=111). After collecting the data we have found that 122 questionnaires were complete in all respect that were drawn from the upper social class and for the lower social class 99 questionnaires could be usable. The rejection rate of the lower social class was low since the interviewer was present at the time of collecting their response and necessary probing had to be done to extract their response. However, adequate measures were taken to obtain the unbiased response. The data obtained from the respondents were analyzed using a very simple methodology to unfold the perceptual differences of opinions on various constructs included in the questionnaire. It is not surprising to observe the differences in the opinions of consumers since they belong to different groups having heterogeneous background in terms of education, occupation, Income and other demographic characteristics.

RESEARCH QUESTIONS

The study basically is exploratory in nature and hence it is very difficult to formulate hypothesis. Since there is real dearth of materials from which we could not develop research hypotheses. Instead of formulating research hypothesis we considered it to be more meaningful to frame a few research questions to get an insight into the perceptions of two groups of the consumers towards the practice of marketing concepts.

For this study we frame the research questions as below:

1. Do the responses of consumer towards the practice of marketing concepts scale vary significantly?
2. Is the lower social class has any tendency to lodge complain against the unscrupulous marketers?
3. Are consumers belonging to lower social class feel alienated?
4. Do the awareness of upper social class to the various programmes undertaken by the government is significantly higher than their counterpart who belong to the lower social class?

SAMPLE DEMOGRAPHICS

The demographic characteristics of the sample respondents have been presented in Appendix - I. The tables are self explanatory but a few observations need further explanation. As expected, the income and education level of the consumers belonging to the upper social are much higher than the consumers belonging to the lower social class. Since the scale we have used for classifying the consumers into different social classes is based on the occupation and education of the chief wage earner, the percentage of consumers according to their demographic variables have been reported

SCALE RELIABILITY AND VALIDITY

The marketing concept scale adapted from Gaski and Etzel (1985) has been tested by different authors. However in our study since we have adopted the scale to suit our requirement, we felt it necessary to test the reliability and validity of the scale. By reliability we mean the repeatability property of the scale and it is very common to measure the scale reliability by Cronbach's alpha measure. The scales that we have employed in our study are found to be reliable except the powerlessness facet scale. However, only two items have been considered to measure this construct for which the reliability is found to be low. The validity of the scale has been established by conducting a factor analysis using varimax rotation procedure. The confirmatory factor analysis extracted from factors and the four constructs have emerged. The results of the factor analysis suggest that the scale has got adequate construct validity inspite of one or two misloadings.

SURVEY FINDINGS

Before we present the findings of the survey, it is imperative to establish the scale reliability and validity. For measuring reliability, the most common technique as we employed. We have computed the Cronbach's Alpha for the adopted marketing concept scale as well as Complaining behaviour Scale and Alienation from the market scale.

The Alpha values are quite satisfactory excluding the complaining behaviour scale. The reason is that the Alpha value depends on the number items in the scale: higher the number of item in the scale, the higher is the scale reliability. The complaining behavior scales we have considered consist of only two items and hence the reliability is much less than the others scales.

RELIABILITY STATISTICS

| Category | N of Items | Cronbach's Alpha |
|---------------|------------|------------------|
| Product | 5 | 0.659 |
| Advertisement | 5 | 0.879 |
| Price | 5 | 0.876 |
| Retail | 5 | 0.875 |
| Complain | 2 | 0.474 |
| Alienation | 5 | 0.739 |

ROTATED COMPONENT MATRIX (a)

| | Component | | | |
|----------|--------------|-------------|-------------|-------------|
| | 1 | 2 | 3 | 4 |
| PS | -.066 | .050 | -.034 | .584 |
| WOQ | -.076 | -.020 | .171 | .793 |
| QI | .011 | .006 | -.097 | .414 |
| pp | .030 | -.048 | -.058 | .597 |
| pd | -.032 | -.105 | .207 | .830 |
| AA | .801 | -.119 | .095 | -.194 |
| AFC | .909 | -.203 | .039 | -.001 |
| AECB | .762 | -.034 | .139 | -.050 |
| ADRI | .587 | -.049 | -.200 | .069 |
| adenjoy | .936 | -.182 | .079 | -.031 |
| POP | -.117 | .777 | .074 | .061 |
| LPSP | -.019 | .869 | .093 | -.108 |
| FP | -.075 | .831 | .025 | -.143 |
| prrea | -.216 | .717 | .035 | .012 |
| prsat | -.042 | .835 | .013 | .057 |
| SSCW | .064 | .090 | .920 | .057 |
| SPVH | -.131 | -.012 | .872 | -.084 |
| AS | -.495 | -.201 | .574 | -.106 |
| unplshop | .301 | .212 | .710 | .070 |
| adretser | .064 | .090 | .920 | .057 |

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization. Rotation converged in 5 iterations.

Note : PS : Product Satisfaction ; WOQ: Wear out Quickly ; QI : Quality Improvement ; PP : Product Performance ; PD : Defective Product ; AA: Advertisement annoying ; AFC : Advertisement make false claim ; AECB : Advertisement eliminated consumers better off ; ADRI: Advertisement intended rather inform ; Adenjoy : Advertisement Enjoyment ; POP: Product over priced ; LPSP : Lower price still profitable ; Prrea : Reasonable price ; Prsat : Price satisfaction ; SSCW : Stores serve customer well ; SPVH : Sales people very helpful ; AS: Assistance in Store ; Pl shop : Pleasant shopping ; Adretser : Adequate retail service.

TOTAL VARIANCE EXPLAINED

| Component | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|-----------|-------------------------------------|---------------|--------------|-----------------------------------|---------------|--------------|
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 4.327 | 21.633 | 21.633 | 3.707 | 18.534 | 18.534 |
| 2 | 3.561 | 17.803 | 39.436 | 3.472 | 17.358 | 35.891 |
| 3 | 2.893 | 14.464 | 53.900 | 3.466 | 17.33 | 53.222 |
| 4 | 2.165 | 10.825 | 64.725 | 2.301 | 11.503 | 64.725 |

EXTRACTION METHOD: PRINCIPAL COMPONENT ANALYSIS

In an attempt to establish the construct validity we have employed Factor analysis using principal component method and following a Varimax rotation procedure. The Factor Analysis results reveal that the four factor solution explains 64.725 % of the variability in the original data using a Confirmatory Factor Analysis restricting the Eigen value factor. Except some mis-loadings and split loadings, the result of factor analysis is quite satisfactory.

DESCRIPTIVE STATISTICS

| Variables | Social Class | No. of scale Items | Mean |
|---------------|--------------|--------------------|---------|
| Product | Upper | 5 | 14.2869 |
| | Lower | 5 | 16.1414 |
| Advertisement | Upper | 5 | 13.8607 |
| | Lower | 5 | 20.1313 |
| Price | Upper | 5 | 16.3197 |
| | Lower | 5 | 21.6970 |
| Retail | Upper | 5 | 18.3607 |
| | Lower | 5 | 13.2222 |
| Powerlessness | Upper | 2 | 7.4262 |
| | Lower | 2 | 3.5960 |
| Alienation | Upper | 5 | 14.3770 |
| | Lower | 5 | 10.7172 |

The descriptive statistics reported above clearly demonstrate that the satisfaction with product performance is marginally higher for the consumers belonging to lower social class. On the contrary, attitude towards advertising is much lower for the upper social class indicating that this class is frustrated with the exaggerated claims made by the advertisers in promoting their brands. As expected, the price sensitivity is much higher for the consumers who belong to lower echelon of the social stratification scale. So far as the behaviour of the retailers is concerned, the mean score of the upper social class is quite high compared to the consumers of lower social class. The perception of powerlessness facet also reveals that the upper social class of consumer feels that they have some control over the unscrupulous intermediaries. Consumers belonging to Lower social class have a sense of alienation from the market place. This is quite expected due to the fact that they cannot handle more information, while the upper social class consumers suffer less from information overload due to their ability to process and retrieve information since their level of education is high.

INDEPENDENT SAMPLES t-TEST

| Variables | Assumption | t | df | Sig. (2-tailed) | Mean Difference |
|---------------|-----------------------------|---------|---------|-----------------|-----------------|
| Product | Equal variances assumed | -5.840 | 219 | .000 | -1.85453 |
| | Equal variances not assumed | -5.842 | 210.021 | .000 | -1.85453 |
| Advertisement | Equal variances assumed | -12.447 | 219 | .000 | -6.27066 |
| | Equal variances not assumed | -13.168 | 194.171 | .000 | -6.27066 |
| Price | Equal variances assumed | -18.702 | 219 | .000 | -5.37730 |
| | Equal variances not assumed | -19.279 | 217.334 | .000 | -5.37730 |
| Retail | Equal variances assumed | 21.079 | 219 | .000 | 5.13843 |
| | Equal variances not assumed | 21.910 | 212.694 | .000 | 5.13843 |
| Powerlessness | Equal variances assumed | 23.968 | 219 | .000 | 3.83027 |
| | Equal variances not assumed | 23.658 | 197.208 | .000 | 3.83027 |
| Alienation | Equal variances assumed | 11.136 | 219 | .000 | 3.65988 |
| | Equal variances not assumed | 11.207 | 214.197 | .000 | 3.65988 |

The independent sample t – test amply demonstrate the fact that the variables those are included in the study differ significantly and for all the variables. The mean values are statistically significant beyond $p < .000$.

AWARENESS OF UPPER SOCIAL CLASS

| Awareness regarding | Level | Frequency | Percent |
|---------------------|---------|-----------|---------|
| Consumer Court | Aware | 112 | 92.0 |
| | Unaware | 10 | 8.0 |
| | Total | 122 | 100.0 |
| Jago Grahok Jago | Aware | 98 | 80.0 |
| | Unaware | 24 | 20.0 |
| | Total | 122 | 100.0 |
| ISI | Aware | 116 | 95.0 |
| | Unaware | 6 | 5.0 |
| | Total | 122 | 100.0 |
| AG Mark | Aware | 92 | 75.0 |
| | Unaware | 30 | 25.0 |
| | Total | 122 | 100.0 |

AWARENESS OF LOWER SOCIAL CLASS

| Awareness regarding | Level | Frequency | Percent |
|---------------------|---------|-----------|---------|
| Consumer Court | Aware | 15 | 15.2 |
| | Unaware | 84 | 84.8 |
| | Total | 99 | 100.0 |
| Jago Grahok Jago | Aware | 36 | 36.4 |
| | Unaware | 63 | 63.6 |
| | Total | 99 | 100.0 |
| ISI | Aware | 31 | 31.3 |
| | Unaware | 68 | 68.7 |
| | Total | 99 | 100.0 |
| AG Mark | Aware | 13 | 13.0 |
| | Unaware | 86 | 87.0 |
| | Total | 99 | 100.0 |

The upper classes of consumers are more aware of the various avenues to protect their interests and most of them are familiar with the campaigns initiated by the Ministry of Consumer Affairs, Government of India. They are quality conscious and also aware of the ISI & AG Mark Symbols of quality than their counterpart who belong to the lower social class. The comparative figures are depicted in the above two tables.

CONCLUSION & POLICY IMPLICATIONS

The study undertaken by us unfolds some interesting findings that demands the attention of the policy makers to protect the interests of the naive consumers who are less educated and suffer from powerlessness syndrome. The findings of the study also reveal that both classes of consumers are not very serious about their rights and duties to initiate concerted effort to protect their interest. In spite of massive media campaign, the educated section of the community could not recollect various messages without aided recall. The study discloses the deplorable condition of awareness level of the lower social class who could not even recognize and comprehend the central message of "Jago Grahok Jago" directed to protect especially the interest of the under privileged section of the society. In view of the findings of the study, it is imperative to educate the vulnerable sections of the society through adult education programmes undertaken by different academic institutions in collaboration with the NGOs working in this field. By establishing consumers' forum at the district and block levels may play a pivotal role to extend support to fight against the unethical practices adopted by the marketers who want to maximize profit by deceiving the customers. Serious effort on the part of the consumers' forum is required to bridge the gap to educate and extend fullest cooperation to safeguard the interests of the poorest segment of the society.

The consumers must always insist on "ISI", "AG Mark", "FPO" certified goods but majority of lower social class consumers are not aware of the above certification. To protect the interest of consumer, various organizations involved in this field must initiate serious step to convey the rights conferred by the Government under the Consumer Protection Act, 1986.

LIMITATIONS AND RESEARCH FOR FUTURE DIRECTION

The primary limitation of the study is that we could not take a random sample and the sample of our study may not reflect the universe under consideration. Due to constraint of time and financial resources we had to conduct the study using a convenient sample.

Another major limitation of the study is that the assistance provided during the course of administering the questionnaire some response bias might have occurred in an attempt to clarify the respondents belonging to the lower social class. In future studies these limitations should be taken care of to make the study more meaningful. In future studies an attempt should be made to involve the village level. Panchayats, NGO's and consumer forum to redress the grievances and dissatisfaction of consumers deceived by the marketers who are guided by profit maximization principle.

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APPENDIX

APPENDIX - I

UPPER SOCIAL CLASS

| SEX | | | |
|-------|--------|-----------|---------|
| | | Frequency | Percent |
| | Female | 55 | 45 |
| | Male | 67 | 54.9 |
| Total | | 122 | 100 |

| AGE | | |
|-------|-----------|---------|
| | Frequency | Percent |
| 26-35 | 23 | 18.8 |
| 36-45 | 87 | 71.3 |
| 46-55 | 12 | 9.8 |
| Total | 122 | 100 |

| INCOME | | |
|--------|-----------|---------|
| | Frequency | Percent |
| 15000 | 19 | 8.6 |
| >15000 | 7 | 3.2 |
| >20000 | 96 | 78.6 |
| Total | 122 | 100 |

| EDU | | |
|----------|-----------|---------|
| | Frequency | Percent |
| Graduate | 9 | 7.3 |
| PG | 113 | 92.6 |
| Total | 122 | 100 |

Lower Social Class

| Sex | | |
|--------|-----------|---------|
| | Frequency | Percent |
| Female | 36 | 36.4 |
| Male | 63 | 63.6 |
| Total | 99 | 100 |

| Age | | |
|----------|-----------|---------|
| | Frequency | Percent |
| below 26 | 12 | 12.1 |
| 26 -35 | 54 | 54.5 |
| 36-45 | 27 | 27.3 |
| 46-55 | 3 | 3 |
| 56 + | 3 | 3 |
| Total | 99 | 100 |

| Education | | |
|-----------|-----------|---------|
| | Frequency | Percent |
| Primary | 55 | 55.5 |
| UG | 35 | 35.3 |
| Graduate | 09 | 9.2 |
| Total | 99 | 100 |

| Income | | |
|--------|-----------|---------|
| | Frequency | Percent |
| > 3000 | 24 | 24.2 |
| >6000 | 47 | 47.5 |
| >10000 | 27 | 27.3 |
| >15000 | 2 | 2 |
| Total | 99 | 100 |

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